

FINANCIAL AID HANDBOOK 2011-2012



Apply Now!



IT'S ALL ABOUT FREE MONEY FOR COLLEGE!

FINANCIAL AID OFFICE

1700 W. Hillsdale Blvd., San Mateo, CA 94402, Bldg 10, 3rd Floor
Phone: (650) 574-6147 ■ Website: www.collegeofsanmateo.edu/finaid
FAFSA School Code: 001181

Hours: Monday and Thursday 8:00am - 4:30pm, Tuesday and Wednesday 8:00am - 7:00pm and Friday 8:00am - 12:00 pm

Message To The Student . . .

Financial aid is **money for college**. It is provided by the United States taxpayers to ensure that *everyone* who wants a college education has the financial ability to pay for their college expenses.

Financial aid is also a **partnership** between you, *the student*, and the college that provides the money to help pay college costs. If you receive financial aid, it is expected that you will enroll in courses needed to complete your chosen program, work hard at learning, and move responsibly toward successful completion of your educational goal.

Most financial aid is awarded to students based on how much money is *needed*. The financial aid application process is set up to measure (in a fair way) how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure you, as a student, are treated fairly and also to guarantee you take your share of responsibility in the *partnership*.

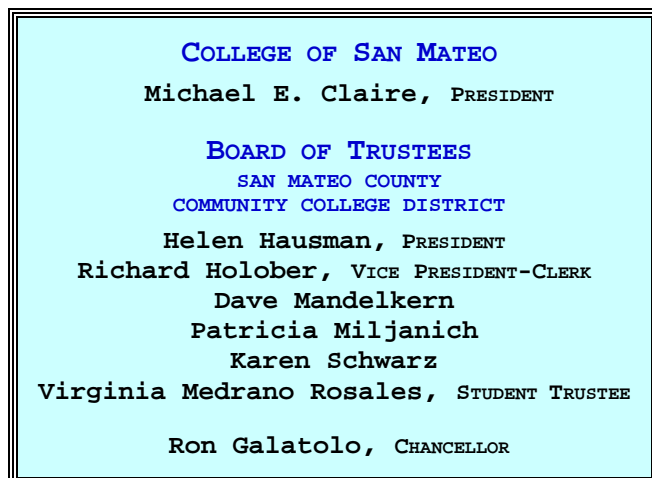
This handbook is your student guide to information about the financial aid programs at the College of San Mateo. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive aid while completing your educational program.

We understand that the rules that govern the financial aid programs can sometimes be complicated. Therefore, CSM Financial Aid Office Staff is available to answer your questions and provide special assistance if and when you need it.

Please let us know if you need assistance as a non-English speaking student. We can provide information in Spanish, and Vietnamese. Or we can make arrangements to provide information in your native language. Please stop by the office in Building 10, 3rd Floor or call us at (650) 574-6147. We will be happy to assist you.

College of San Mateo Financial Aid Staff

Claudia Menjivar, Director of Financial Aid Services
Thanh Pitetta, Financial Aid Technician
Karen Chadwick, Financial Aid Technician
Jesenia Diaz, Financial Aid Technician
Eric Utsumi, Financial Aid Technician



Financial Aid Outreach Center



Outreach Center Services:

- Free Computer Access with Financial Aid & WebSmart Assistance
- In-reach and Outreach Presentations
- Student Loan Entrance Interviews
- Money-Management and Time-Management Workshops
- Loan Presentations
- Federal Work Study Orientations
- FAFSA on-line application assistance drop-in basis

Building 10, Room 354

Online Student Information

collegeofsanmateo.edu

FINANCIAL AID FORMS

- **APPLY FOR BOG** (BOARD OF GOVERNORS FEE WAIVER)
websmart.smccd.edu
- **APPLY FOR FAFSA** (FEDERAL STUDENT AID)
www.fafsa.ed.gov
- **APPLY FOR FAFSA PIN** (PERSONAL ID NUMBER)
www.pin.ed.gov

COUNSELING

- **PLACEMENT TEST INFORMATION**
collegeofsanmateo.edu/testing
- **ASK A COUNSELOR A QUESTION ONLINE**
collegeofsanmateo.edu/eadvising

TRANSFER INFORMATION

collegeofsanmateo.edu/transfer

CLASS SCHEDULE & CATALOG

collegeofsanmateo.edu/schedule

WebSMART

- **REGISTRATION, ADD/DROP CLASSES AND PAY TUITION & PARKING FEES**
websmart.smccd.edu

DOWNLOAD & PRINT CSM FORMS

- **EMAIL FORMS TO YOURSELF**
collegeofsanmateo.edu/forms

CSM LISTENS

- **STUDENT FEEDBACK**
collegeofsanmateo.edu/contactcsm

CSM MAPS

- **CAMPUS MAPS**
collegeofsanmateo.edu/map

Financial Aid Outreach Center

Getting Started . . .



“Welcome to College of San Mateo!”
Dr. Henry Villareal - Dean, Enrollment Services

WHO MAY ATTEND CSM

Any person who is a high school student, or who has passed the California High School Proficiency Examination or the General Education Development Examination (GED), or who is 18 years of age or older is eligible to attend this public community college.

OPEN ENROLLMENT

Every course offered at College of San Mateo (unless specifically exempted by legal statute) is open for enrollment and participation by any person who has been admitted to the College and who meets the prerequisites of the course provided that space is available.

HIGH SCHOOL STUDENTS

Students who will attend high school as juniors or seniors during the upcoming semester may register concurrently for CSM classes with the approval of the Dean of Enrollment Services. Interested students must submit a Concurrent Enrollment Application (available from high school counselors), together with the required recommendation and high school transcript.

VETERANS BENEFITS

College of San Mateo offers instruction to veterans, service members, dependents and survivors of veterans and to other eligible persons, and is authorized by the Department of Veterans Affairs to certify students' educational programs for veterans benefits

Honorably discharged veterans with at least 18 months of active military service are eligible for educational benefits for a period of 10 years following discharge. Benefits are also available to members of the active reserve who pursue approved college studies.

CAMPUS TOURS

The CSM Student Ambassadors Program is providing free tours of its campus to student groups. Tours include a visit to KCSM radio and TV studios. Call (650) 574-6349 to schedule a tour.



COUNSELING

COUNSELING & TRANSFER CENTER:

Counseling is available for new and continuing students. For more information contact the Counseling Center at (650) 574-6400.

STUDENTS WITH DISABILITIES:

Contact Disabled Students Programs & Services at (650) 574-6438 for more information.



All About Financial Aid . . .

WHAT IS FINANCIAL AID?

Financial Aid is available in the form of **grants** (gift aid), **loans** (that must be repaid), and **work-study jobs** awarded by College of San Mateo to students who demonstrate a need for financial aid. To demonstrate need, students complete and submit the required applications.

Financial aid is used to pay for mandatory fees, books, transportation, room and board, and other educationally related costs you have as a student while attending College of San Mateo. Students must be enrolled for the majority of their SMCCCD units to receive financial aid.

ELIGIBILITY REQUIREMENTS

- ✓ Be a U.S. Citizen or an eligible non-citizen;
- ✓ Be enrolled or eligible for enrollment at CSM;
- ✓ Have completed the matriculation process which involves testing, placement, college orientation, and counseling;
- ✓ Be enrolled in a degree, certificate, or eligible transfer program. Note: Enrollment in a program with the intent to transfer to another community college is **NOT** eligible;
- ✓ Be making satisfactory academic progress according to financial aid policy;
- ✓ Have financial need as demonstrated through application on the Free Application for Federal Student Aid (FAFSA);
- ✓ Male students must be registered with Selective Service, if required by law;
- ✓ Have a high school diploma, a GED (or equivalency), demonstrate an ability to benefit from the course of study selected, or have completed at least 6 units of acceptable college coursework;
- ✓ Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
- ✓ Supply an accurate Social Security Number and Name.

HOW DO I APPLY FOR FINANCIAL AID?

All financial aid applicants must complete certain forms. Most application forms must be completed for each award year. Some students may be required to complete and submit more forms than others, depending on their individual circumstances. A packet of application materials and instructions is available at the Financial Aid Office, beginning in January preceding each award year. The award year begins with the summer term (for work-study only), and includes the following fall and spring terms. Following is a list of required applications and forms:

■ **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):** All applicants for financial aid must complete the Free Application for Federal Student Aid. The FAFSA collects the family and financial information of the student. When the FAFSA is completed and sent to the Federal processor, this information is put through the eligibility determining formula and an Expected Family Contribution (EFC) is calculated. A Student Aid Report (SAR) is then mailed back to the student. The student must then take the SAR to the CSM Financial Aid Office, which will base the financial aid award on the student's EFC number. Students can apply electronically over the Internet at www.fafsa.ed.gov. First time web applicants need to print and submit a signature page. (Students may request a pin number that can be used in place of the signature page.) Students that apply electronically in subsequent years are not required to print and submit an additional signature page.

■ **RENEWAL FAFSA (Optional Application):** In the second or subsequent year(s) of application, a Renewal FAFSA is sent to the student by the Federal processor. The Renewal FAFSA looks like a SAR and asks the student to update the information from the previous year. Completing and mailing the Renewal FAFSA will result in a current year SAR being mailed to the student. Renewal FAFSA's are mailed to students in November. If a student does not receive a Renewal FAFSA, she/he can use a FAFSA application to reapply for the current year.

All About Financial Aid . . .

■ **STUDENT AID REPORT (SAR):** Processing of the FAFSA normally takes 2 weeks. A SAR will be mailed to your home address. The SAR is your notification that the FAFSA has been processed. When the SAR is received, it must be checked for accuracy and then brought to the Financial Aid Office for review.

■ **ACADEMIC TRANSCRIPTS:** Students transferring to College of San Mateo from a college or university outside of the San Mateo County Community College District must also have sealed, official academic transcripts sent to the CSM Financial Aid Office from all colleges and universities attended.

■ **ABILITY TO BENEFIT ASSESSMENT:** Students who do not have a high school diploma, GED, equivalent, or have not completed 6 units of college coursework, must take an assessment test to make sure they are able to benefit from the curriculum of CSM. If you are required to take an *Ability to Benefit Assessment*, please contact the Testing Office at 574-6175 for a testing appointment.

■ **OTHER FORMS AND DOCUMENTS:** A certain number of students are required each year to verify the information they supplied on the FAFSA. Those students will be required to submit additional information after the SAR data is received and reviewed by the Financial Aid Office. Always keep copies of the tax forms you and your family submit to the Internal Revenue Service, since copies of these will be requested if your application is selected for verification.

The Financial Aid Office may also need copies of eligible non-citizenship documents from the Department of Homeland Security, verification of Selective Service registration, a copy of the student's Social Security Card, and/or a Verification Worksheet. The Financial Aid Office will notify you if additional information is required to complete your file. All forms are submitted directly to the Financial Aid Office. **DO NOT MAIL THEM TO THE FEDERAL PROCESSOR WITH YOUR FAFSA.**

"Thanks to CSM Financial Aid Office and the many programs available, I'm able to go to school and have the opportunity to work while I learn."

-Rosa Mendoza, Financial Aid Work-Study Student



HOW & WHEN WILL I ACTUALLY RECEIVE MY FINANCIAL AID?

■ **FINANCIAL AID ENROLLMENT LEVEL DETERMINATION:** PELL Grants, SEOG Grants, Cal Grants, Chafee Grants awards, and student loans are based on full time attendance. Students enrolled less than full time will have their actual awards pro-rated. The date used for determining the financial aid enrollment level for a term is the District's first census date, which is the fourth week of the fall and spring semester.

For financial aid purposes, enrollment will be frozen on that date. If a student adds an additional class (or classes) after that point, the added units will not be factored into the determination of the enrollment level for the term. Likewise, if a student drops a class (or classes) after that date, the dropped class (or classes) will not lower the enrollment level for financial aid disbursement purposes provided that the student does not withdraw completely from all classes.

The only exception to this rule would be for late-start classes that begin after the District's first census date. (These dates will be specified in the Schedule of Classes.) Open-entry courses added after the District's first census date, though, will not be factored into the determination of enrollment level.

■ **DISBURSEMENTS:** Check disbursements are scheduled twice during a semester. The first half of Federal Pell, SEOG, Chafee, and Cal Grant awards are mailed at the beginning of the semester and the second half is mailed approximately mid-way through the semester.

Federal Stafford Loan checks are disbursed twice during the academic year, one check per semester. Students attending just one semester receive two loan checks during the semester. The Financial Aid Office will notify you when a bank loan check has been received and is ready for disbursement. First time borrowers in the first year of their program cannot receive their first disbursement until 30 days after the beginning of their first semester.

Federal Work-Study checks are produced for disbursement by the Payroll Office once a month, based on hours worked in the previous month. You must submit a Web Time Entry timesheet on WebSmart for the previous month's hours to be paid for the hours you work.

Eligibility for Financial Aid

There are four basic steps used to determine how much financial aid you may receive. These steps are:

STEP 1: DETERMINING YOUR EXPECTED FAMILY CONTRIBUTION (EFC)

Expected family contribution is the amount of money you (and your family, if you are dependent) can realistically be expected to contribute toward your educational costs while you are in school. It is calculated from the FAFSA you submit to the Federal processor. The calculation to determine your individual family contribution is based on the financial statement and other information you supply for you and your family. This contribution is subtracted from your student budget when determining the amount of your award. If you are considered an **Independent Student**, only your information (and your spouse's, if you are married) is used to calculate the expected family contribution. If you are a **Dependent Student**, your parents' income information is also used.

You are considered an **Independent Student** if any one of the following applies to you:

- ✓ You are at least 24 years old, *or*
- ✓ You are married, *or*
- ✓ You have dependents (other than your children or spouse) who live with you and receive more than half of your support, *or*
- ✓ You have children who receive more than half of their support from you, *or*
- ✓ You will be a graduate or a professional student at the start of the award year, *or*
- ✓ You are a ward/dependent of the court or both of your parents are deceased, *or*
- ✓ You are an emancipated minor, *or*
- ✓ You were determined at any time since July 1, 2008, to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless, *or*
- ✓ You are currently serving on active duty in the U.S. Armed Forces for purpose other than training, *or*
- ✓ You are a veteran of the U.S. Armed Forces.

You are considered a **Dependent Student** and must supply information about your parents on your FAFSA if none of the conditions above apply to you.

STEP 2: DETERMINING STUDENT BUDGET

A standard student budget is constructed for all financial aid recipients, which includes the average costs associated with attending College of San Mateo. Average student costs for various categories in the budgets are developed by the Financial Aid Office using surveyed information provided by the California Student Aid Commission and the Chancellors Office for California Community Colleges.

Standard student budgets are constructed recognizing different costs for three categories of students: self-supporting, not self-supporting, and less than half time. (*Less than half-time budgets are used to determine Federal Pell eligibility only.*)

	AT HOME	AWAY FROM HOME
Books & Supplies	\$ 1,638	\$ 1,638
Room & Board	4,644	11,160
Transportation	1,470	1,470
Personal Expense	2,772	2,664
Enrollment/Health Fees	612	612
Total	\$ 11,136	\$ 17,544

STEP 3: DETERMINING FINANCIAL AID ELIGIBILITY

When the Financial Aid Office has determined an accurate expected family contribution, it subtracts the family contribution (EFC) from the standard student budget. The result is the amount of financial aid a student is eligible to receive.

$$\begin{aligned} & \text{STUDENT COSTS (student budget)} \\ (\text{minus}) & \text{ - STUDENT EXPECTED FAMILY CONTRIBUTION} \\ (\text{equals}) & \text{ = STUDENT FINANCIAL AID ELIGIBILITY} \end{aligned}$$

STEP 4: PACKAGING FINANCIAL AID

Once a student's financial aid eligibility has been determined, the Financial Aid Office will first include all grant funds that the student is eligible to receive in the award package. If there is remaining need and the student indicated that he/she would accept work, CSM will package Federal Work Study if funds are available. Federal Stafford Loans will not be packaged automatically. Students requesting loans will need to submit a *Loan Request Form*. Requests will be approved on a case-by-case basis. (See: CSM Loan Policy.) Students applying before the *priority deadline* will be given first consideration for SEOG and Federal Work Study.

WHAT IF I HAVE SPECIAL CIRCUMSTANCES?

The process of determining eligibility for financial aid use standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not appear in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should bring receipts or other documentation of unusual circumstances.

Once Approved for Financial Aid

WHEN AND HOW DO I FIND OUT HOW MUCH FINANCIAL AID I WILL RECEIVE?

■ **AWARD NOTIFICATION:** The Financial Aid Office normally begins notifying students who meet the March 2 priority application deadline of the amounts and types of their awards during the late spring. Applications received after the priority deadline are processed on a first-come, first-served basis. Award notification normally takes between four to six weeks from the time the student's complete application is submitted to the Financial Aid Office.

■ **SAMPLE AWARD PACKAGES:** Please note that eligibility for Cal Grant B or Cal Grant C, other scholarships, and/or student loans would be in addition to these sample award packages. However, as most financial aid awards are need based, your total award package cannot exceed your total financial need. It is the policy of the Financial Aid Office to reduce first loan awards, then Work Study awards, and finally, FSEOG awards to prevent a student from being over awarded.

AT HOME

Sample Award

	<i>High Need</i>	<i>Moderate Need</i>
Pell	\$ 2,675	\$ 1,338
SEOG	400	200
BOG Waiver	648	648
FWS	1,750	875
Total	\$ 5,473	\$ 3,061

AWAY FROM HOME

Sample Award

	<i>High Need</i>	<i>Moderate Need</i>
Pell	\$ 5,350	\$ 2,675
SEOG	800	400
BOG Waiver	648	648
FWS	3,500	1,750
Total	\$ 10,298	\$ 5,473

■ **FINANCIAL AID ORIENTATION ONLINE:** Each year when students are sent an award notification, they are informed that they must complete a Financial Orientation online. Visit CSM Financial Aid

website at www.collegeofsanmateo.edu/finaid and click on the "Online Financial Aid Orientation" to get started. Students will receive important information about their award and the Satisfactory Academic Progress (SAP) requirements that must be adhered to.

HOW WILL I RECEIVE MY FINANCIAL AID?

■ **DISBURSEMENTS:** Check disbursements are scheduled twice during a semester. The first half of your Federal Pell, FSEOG, and Cal Grant awards are mailed to you at the beginning of the semester and the second half is mailed approximately mid-way through the semester.

Federal Stafford Loan checks are disbursed twice during the academic year, one check per semester. Students attending just one semester receive two loan checks during the semester. The Financial Aid Office will notify you when a bank loan check has been received and is ready for disbursement. First-time borrowers in the first year of their program cannot receive their first disbursement until 30 days after the beginning of their first semester.

Federal Work-Study checks are produced for disbursement by the Payroll Office once-a-month and are based on hours worked in the previous month. You must submit a time-sheet for the previous month's hours to be paid for the hours you work.

■ **REQUIRED IDENTIFICATION:** You will always be asked to present one type of photo ID (such as a California driver's license or California Identification Card) each time you pick up a student loan check in the Cashier's office. Federal Pell/FSEOG/Cal Grant/Chafee checks are mailed or processed through direct deposit. Work-study checks are available for pick up at the Payroll office.

■ **SUMMER PELL GRANTS:** Students who have not been paid their full yearly Pell Grant amount for the academic year in the previous Fall and Spring terms may be eligible for a Summer Pell Grant. Enrollment level for Summer Pell Grants will be based on student's enrollment level on the District's first census day. Please note that students who had exceeded the maximum time frame and approved through the appeal process only through the Spring term nor students who had been SAP ineligible for the Spring or Fall term will not qualify for a Summer Pell.

Programs & Deadlines

ELIGIBLE PROGRAMS OF STUDY:

Students enrolled in the following programs of study **ARE ELIGIBLE** to receive federal financial aid:

- All CSM programs leading to an Associate in Arts / Science degree
- All CSM programs leading to transfer to a four year institution
- CSM vocational programs of at least 16 units leading to a certificate

Students enrolled in the following programs of study **ARE NOT ELIGIBLE** to receive federal financial aid:

- Police Academy
- CSM vocational programs of less than 16 units (such as Accounting Assistant I and Accounting Assistant II)
- Students taking classes with the intent of transferring to a program at another community college
- Students who are not in a specific course of study, but are taking classes for self-enrichment



WHAT ARE THE DEADLINES?

■ FEDERAL AID DEADLINES

You may file your FAFSA or Renewal FAFSA anytime after **January 1st** for the next fall and spring semesters. Financial aid funds, though, are limited in the Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work-Study (FWS) programs. To make sure your application is considered for these types of federal aid, the FAFSA should be completed no later than **March 2nd** the preceding financial aid award year for which you are applying. If funds remain after awarding students who have met those deadlines, the Financial Aid Office will continue to make awards on a first-come, first-served basis.

Applications for financial aid funds that are not limited, such as Federal Pell Grants and Federal Stafford Loans, can still be filed through the spring term of the award year. Federal Stafford applications are accepted until **May 1st** of the award year for the spring term and **November 15th** of the award year for the fall term.



■ CAL GRANT DEADLINES

The Cal Grant program now has two deadlines. **March 2nd** is the **first deadline** for applying for a Cal Grant. To apply for a Cal Grant, a student must submit both a FAFSA to the federal aid processor and a CAL Grant GPA Verification Form to the California Student Aid Commission. Students who miss the March 2nd deadline will have a chance to apply by the **second deadline** on **September 2nd**.

Types of Financial Aid

WHAT KINDS OF FINANCIAL AID CAN I RECEIVE?

GRANTS are gift aid that does not need to be repaid. Grant awards are normally reserved for students with the highest financial need. Grant programs available at CSM include:

■ **FEDERAL PELL GRANT:** The Pell Grant program is the largest grant program in the country. Students are automatically considered for a Federal Pell Grant when they file the FAFSA. It is the foundation for an award package. Pell Grants provide financial assistance to eligible part-time and full-time students, and are calculated based on a student's enrollment and Expected Family Contribution (EFC).

Since the Pell Grant program is an entitlement program, funds are always available to qualifying students. There is no unit requirement for the Pell Grant program, however, awards for students enrolled less than full-time (12 units) are prorated based on their enrollment status. So a student may be enrolled in as little as one unit. If a student applies late, but qualifies for a Pell Grant, he/she will be paid retroactively for work completed during the enrollment period.

Awards range from: \$200 to \$5,550 (amounts may change each year).

■ **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):** FSEOG is a grant award made by College of San Mateo to students with exceptional need. Because funds are limited, students who apply early and are eligible for Federal Pell Grant receive first priority consideration for FSEOG. Students are automatically considered for FSEOG when they complete the FAFSA by the March 2 priority deadline. Awards for less than full-time (12 units) are prorated based on enrollment level.

*Awards range from: \$100 to \$800
Priority application deadline: March 2*

■ CHAFEE GRANT:

The California Chafee Grant Program is free money for current or former foster youth to help pay for college or career or technical training. If you are or were in foster care and have financial need, you may qualify for up to \$5000 a year for college. The Chafee Grant is federally and state funded and each year is subject to availability of funds. To qualify a student must:

- ✓ Be a current or former foster youth and not have reached your 22nd birthday as of July 1 of the award year;
- ✓ The court must have established your dependency when you were between the ages of 16 and 18;
- ✓ You must have financial need
- ✓ You must enroll at least half time
- ✓ You must enroll in a program at least one academic year long
- ✓ You must attend class regularly and maintain satisfactory academic progress

When the FAFSA process is complete, students will receive an Award Notification Letter from the Financial Aid Office detailing eligibility for federal and state financial aid programs.



BOG Waiver

California residents who attend community colleges may be eligible to have their Enrollment Fee paid by the State of California. There are four ways to qualify. Use the Board of Governor's Fee Waiver application for Method A, B or Special Classification. Applicant must qualify for Method A or B in order to receive a reduced parking fee.

METHOD A

For families who are receiving TANF/Cal-Works, SSI/SSP or General Assistance. Verification is required. Submit all documentation of benefit claimed. Documentation must be dated within 60 days of completing the fee waiver form.

METHOD B

For families who meet the INCOME CRITERIA. Dependent students must use the parent's income (do not include the student's income). Income includes adjusted gross income, wages not reported on a tax return, all untaxed income, and cash received or any money paid on your behalf (See chart).

METHOD C

COMPLETE THE FAFSA APPLICATION.

The Financial Aid Office will determine unmet need after an Expected Family Contribution has been established. In many instances, students who thought they could not qualify for any assistance have their fees waived for the entire academic year. A Board of Governor's Enrollment Fee Waiver will be issued to anyone with at least \$1 of unmet need (Student Budget minus the EFC equals the amount of unmet need).



SPECIAL CLASSIFICATION

Some dependents of Veterans or National Guard; recipient or the child of a recipient of the Congressional Medal of Honor or a dependent of a victim of the September 11, 2001 terrorist attack; or a dependent of a deceased law enforcement / fire suppression personnel killed in the line of duty are eligible for a fee waiver.

BOG FEE WAIVER METHOD B

Family Size	2010 Income
1	\$16,245
2	\$21,855
3	\$27,465
4	\$33,075
5	\$38,685
6	\$44,295
7	\$49,905
8	\$55,515
Each Additional Family Member	\$ 5,610

These standards are based upon the federal poverty guidelines as published each year by the US Department of Health and Human Services. Under Title 5 of the California Code of Regulations, the income standards for the BOGFW program equal 150% of the federal poverty guidelines for the base year.

These standards are for the 2011-12 academic year and is used to determine BOGFW-B eligibility effective July 1, 2011.

Cal Grants

Cal Grants are state-funded, need-based, cash grants given to California college students to help pay for college.

To be eligible, in addition to meeting federal aid requirements, a student must:

1. Be a California resident, and
2. Not have a bachelor's or professional degree, and
3. File a completed FAFSA and Cal Grant GPA Verification form by **March 2nd**. All students should try to meet the March 2nd deadline for the Entitlement and primary Competitive Grant consideration, but for California Community College students there is a second Competitive Grant filing deadline of **September 2nd**, and
4. Have remaining financial need.

CAL GRANT B

(\$1,551 per year for living expenses)

This grant is for students who are from disadvantaged or low-income families who otherwise would not be able to pursue higher education. This grant may be used at a community college or a university for up to four years. At the community college level, students receive up to \$1,551 per year. Once they transfer to a university the Cal Grant B award will be increased to help with tuition and fees. First-year recipients attending a four-year school will receive up to \$1,551 the first year, and then the Cal Grant B award will be increased if renewed after that first year.

CAL GRANT B ENTITLEMENT AWARD:

Every graduating high school senior who has a G.P.A. of at least 2.0, meets the Cal Grant eligibility requirements, and applies on time, is guaranteed this award.

CAL GRANT B COMPETITIVE AWARD:

Other students who meet the basic Cal Grant eligibility requirements and who have at least a 2.0 G.P.A. may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parent's educational level, etc.

CAL GRANT C *(\$576 per year)*

This grant helps vocationally oriented students – who do not plan to transfer – acquire marketable job skills. Training must lead to a recognized occupational goal: diploma, associate degree or certificate. Cal Grant financial need criteria must be met.

Please Note: Cal Grant B and C awards are prorated depending on a student's enrollment status.

California Community College Transfer Entitlement Award

This is either a Cal Grant A or Cal Grant B. High school seniors who graduated after June 30, 2000, attend a California community college and then transfer to a 4-year school may be eligible for this award. Eligible students must have at least a 2.4 G.P.A., meet the Cal Grant income/asset criteria and other requirements, and be under 24 years of age as of December 31 of the award year.

CAL GRANT A

(\$2,332 - \$8,322 for school tuition)

This grant is for students from low and middle-income families. The grant assists with the cost of tuition and fees at a four-year college or university. If you are awarded a Cal Grant A, but attend a Community College, your award will be placed on reserve for up to three years, until you transfer. The award is renewable for up to four years.

CAL GRANT A ENTITLEMENT AWARD:

Every graduating high school senior who has a G.P.A. of at least 3.0, meets the Cal Grant income/asset criteria and other eligibility requirements, and applies on time, is guaranteed this award.

CAL GRANT A COMPETITIVE AWARD:

Other students who meet the basic Cal Grant eligibility requirements and who have at least a 3.0 G.P.A. may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parent's educational level, etc.

Loans

LOANS are financial aid funds that the student repays after she or he completes a program of study or stops going to school. Educational loans have a low interest rate and an extended repayment period, which makes them easier to repay than most non-educational loans. But because loans must be repaid from future earnings, College of San Mateo recommends that students use all other possible resources first and borrow *only when it is absolutely necessary*. Students who are planning to transfer to four-year colleges, especially, should be aware that loans are almost always the largest portion of a financial aid package at those colleges and should consider total educational indebtedness before borrowing at College of San Mateo. Students may request a loan by completing the FAFSA and a *Loan Request Form*.

The College of San Mateo now participates in the Federal Direct Loan program. You are no longer required to select a lender as part of the Stafford loan process. Your Stafford loan lender is the federal government and the loans are services by the U.S. Department of Education. Check out the new studentloans.gov website for more details.

To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan applicants must complete online entrance loan counseling before receiving an initial loan check disbursement, and an annual loan exit interview. Loan counseling may be completed online at www.studentloans.gov.

Students who are enrolled in at least six units and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on Federal Stafford loans by the Federal government while they are in school. Students who do not demonstrate need for Federal Stafford may still obtain the loan; interest will be charged directly to the student (unsubsidized). Interest on unsubsidized loans starts to accrue at the time of check disbursement. Federal Stafford loan interest changes annually and is based on Federal Treasury Bill rate Interest will never exceed 8.25%.

Annual Maximum: \$3,500 until completion of first year of program; \$4,500 after completion of second year of program.

Applications Accepted: Through November 15 for fall term; Through May 20 for spring term.

Sample Subsidized Federal Stafford Repayment (\$)			
LOAN AMOUNT	MONTHLY PAYMENT	TOTAL INTEREST	TOTAL PREPAID
3,000	52	643	3,643
5,000	58	1,905	6,905
8,000	92	3,407	11,407
10,000	115	3,810	13,810

■ DIRECT FEDERAL SUBSIDIZED STAFFORD

LOAN: The Federal Subsidized Student Loan is a need-based student loan program designed to assist students with educational expenses while attending at least half time in an eligible program of study.

The subsidized student loan is based on unmet need after being awarded grants and scholarships. The interest is subsidized by the federal government as long as the student is enrolled at least half-time. The interest is also paid for the student during the six-month grace period. The grace period begins the day the student drops below half-time status.

■ DIRECT FEDERAL UNSUBSIDIZED STAFFORD

LOAN: Some colleges may offer unsubsidized Stafford Loans. Eligibility for subsidized student loans will be reviewed first. The unsubsidized student loan can be need based or non-need based. The interest on this loan begins to accrue when it is funded. Students have the option of making interest payments or deferring the interest.

■ DIRECT FEDERAL ADDITIONAL

UNSUBSIDIZED STAFFORD LOAN: Federal Additional Unsubsidized Stafford Loans, like Subsidized Federal Stafford Loans, are made through the federal government. All students may apply for this type of Federal Stafford Loan. Because they are significantly more costly loans, with interest accruing while the student is in school, College of San Mateo strongly discourages borrowing through this program. Students must exhaust all other resources and demonstrate that enrollment cannot continue without these additional loan funds. Applicants must also apply for Subsidized Federal Stafford Loans before applying for this type of Federal Stafford. Interest rates for this loan are variable, changes annually, but will not exceed 8.25%. Students who are considering the additional unsubsidized Federal Stafford must make an appointment with the loan coordinator for loan counseling.

Annual Maximum: \$2,000 to \$6,000

Application Accepted: Through November 15 for fall term; Through May 20 for spring term.

Loans & Work Study

■ DIRECT FEDERAL PARENT LOAN FOR UNDER-GRADUATE STUDENTS (PLUS):

Federal PLUS loans are loans borrowed by parents of dependent students and are also made through the federal government. Repayment and interest accrual begins on the day of disbursement. The interest rate is variable and changes annually, but will not exceed 9% for new borrowers.

EMERGENCY LOAN PROGRAM:

The Financial Aid Office offers a short-term emergency loan program for short-term (30-day) of \$200 (or less). No interest is charged on this short-term loan. For financial aid recipients, repayment is due upon receipt of financial aid funds from the school.

WORK-STUDY EMPLOYMENT

■ FEDERAL WORK-STUDY (FWS)

Federal Work-Study is a program that provides jobs for students who demonstrate financial need and are enrolled at least half time. Eligible students are placed into work-study jobs, usually on campus. FWS is employment financed with Federal funds. Students who apply for financial aid by March 2 are given priority. Students receive a monthly paycheck for hours worked. The hourly rate ranges from \$8.50/per hour to \$14.25/per hour. The total a student may earn depends on the amount of the FWS award for the student determined by the Financial Aid Office. Many jobs are designed to assist students in providing service to the community. *FWS positions are contingent on the availability of funds.*

Awards range from: \$500 to \$12,000

Priority application deadline: March 2

■ CALWORKS WORK-STUDY (CWS)

CWS is employment for CalWorks recipients. It is financed with state funds.

STUDENT EMPLOYMENT

DEPARTMENT	SUPERVISOR	PHONE
Admissions & Records	Arlene Fajardo	574-6165
Assistive Technology	Joyce Griswold	574-6698
Business Services	Ada Delaplaine	574-6412
Child Development	Louise Piper	574-6279
District Office	Rick Bennett	574-6555
EOPS	Ruth Turner	574-6154
Health Center	Gloria D'Ambra	574-6396
Language Arts	James Carranza	574-6314
Marketing & PR	Beverley Madden	574-6538
Math Sciences	Frederick Lee	574-6268



"Working with a flexible schedule in the Financial Aid Office provides me the opportunity to explore my major in Business

Administration.

I'm happy working with great people at the college and helping other students like me in getting an education through the opportunities available with financial aid." -Katty Rodriguez

Loan Policy

CSM LOAN POLICY:

In an attempt to decrease the number of *student loan defaults* and lower the level of *student loan indebtedness*, College of San Mateo (CSM) will adhere to the following student loan policy:

■ CSM STUDENT LOAN PHILOSOPHY

While CSM believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness. Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level where educational costs are lower than at four-year colleges and universities.

■ LOAN APPLICATION: CASE-BY-CASE

CSM requires loan applicants to submit a written request for student loans. Loan requests will be considered on a case-by-case and year-by-year basis. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.

■ LOAN APPROVALS

Students whose loan requests are approved will be sent an award letter and a loan application. The award letter will direct the student to complete a loan entrance interview. During the loan entrance interview, the student will be provided with essential repayment and deferment information regarding the loan. In addition, the student will need to submit verification of the loan entrance exam and completed loan application. The loan application will then be certified by the CSM Financial Aid Office and sent to the lender.

■ LOAN EXIT INTERVIEWS

In order to ensure that student borrowers are fully informed on loan repayment and deferment issues, loan recipients will be required to have a loan exit interview each academic year that they remain enrolled at CSM.

■ ADDITIONAL GUIDELINES

1. Students, whose loan requests for a Stafford Direct Loan are approved for the academic year in the Fall Term and then go on Financial Aid Probation for the Spring

Term (before their loan applications are certified), will not have their loan applications certified. They will need to re-submit a "Request for Student Direct Loan" form.

2. *First-time* Stafford Direct Loan borrowers in the first year of their academic program must wait 30 days into their first semester to receive their first check.



Withdrawal Policy

WHAT IF I WITHDRAW FROM COLLEGE OF SAN MATEO?

If you withdraw completely from classes during the College tuition and fee refund period and a BOG Waiver paid your fees, you will not receive a refund of the fees paid by the BOGW. If you do not receive a BOG Waiver and your financial aid was used to pay your tuition and fees, your refund will be based on the College refund policy.

If you partially drop classes during a term but do not completely withdraw, your financial aid disbursement may be adjusted according your adjusted level of enrollment. A partial withdrawal could have an effect on your Satisfactory Academic Progress, but will not usually require a repayment of funds.

■ REPAYMENT REQUIREMENTS

In accordance with Public Law 105-244, students who receive federal financial assistance and completely withdraw from all classes before completing more than 60% of the semester will be required to return any *unearned* federal funds. The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. FWS earnings are excluded from the calculation. Pell Grant, FSEOG, Chafee and Stafford Loans (Title IV federal financial aid) will be included in the calculation.

A student's withdrawal date for the purpose of calculating repayment to a Title IV fund will be:

- The date the student provides notification in writing to the Admissions Office that she/he intends to withdraw, *or*
- The midpoint of the semester for students who do not officially withdraw, *or*
- The date posted by the instructor indicating the student's last date of attendance in class.

The Financial Aid Office will identify on a weekly basis through the 60% point in a term all students who completely withdraw by one of the methods shown

above. College of San Mateo will return any funds due from the institution to the program and will simultaneously notify the student of any funds she/he must repay. If the student has not received unearned funds, she/he will be notified of the availability of those funds. Determination of a repayment will occur within a thirty-day period of the withdrawal. If a student does not officially withdraw, the final grade reports will be used to determine the withdrawal date and College of San Mateo will return funds and notify students within 30 days of receipt of final grades.

■ HOW IS THE AMOUNT OF TITLE IV AID TO BE RETURNED CALCULATED?

The percentage of Title IV aid earned (student may keep money) is determined as follows:

1. "Number of days student completed" divided by "number of calendar days in term" = *percentage* of Title IV earned.
2. Multiply the "amount of Title IV funds that student was eligible to receive in term" by the "percentage of Title IV earned". This is the amount of Title IV aid the student *earned* and is entitled to keep.
3. If the *earned* amount is greater than the amount the student has *received*, the student is owed an additional disbursement. The student will be notified of the amount that can be paid.

The percentage of Title IV aid unearned (student must repay money) is determined as follows:

1. Subtract the amount of aid *earned* from the total financial aid *paid* = the amount of aid to be returned or the student's *unearned* financial aid.
2. Subtract the college's repayment from the amount shown above (the college's unearned part of the fees).
3. Subtract the protected amount (50%) of Title IV grants from the initial amount of Title IV grants for student to return.
4. If amount to return is \$50 or less, the student is not responsible for returning funds to any program.

Enrollment Policy

WITHDRAWAL POLICY (CONT)

The repayment will be applied to Title IV funds in the following order:

- a) Unsubsidized Stafford Loans
- b) Subsidized Stafford Loans
- c) Pell Grant
- d) Federal Supplemental Educational Opportunity Grant (FSEOG)

Repayment will be required within 45 days from date school sends the student notice of overpayment. Grant repayments will be reported to the Federal Government *immediately*. If a student fails to repay the debt due, the overpayment will be reported to NSLDS and refer the overpayment to Borrower Services.

Any student owing a grant repayment will not be eligible for any federal financial aid until the debt is repaid.

If you have questions about the repayment requirements, please contact the Financial Aid Office at (650) 574-6147 for more information about the calculations or the consequences of complete withdrawal.

■ EXAMPLES OF RETURN OF TITLE IV CALCULATIONS:

Example #1

Marcia, a California resident, attended CSM during fall semester. She was enrolled full time and was eligible to receive a Pell Grant for \$1650 and an SEOG Grant for \$500. She received the first disbursement check for \$950 (half of her full term grant eligibility) during the second week of the term. Then, in the fourth week, she withdrew from all her classes. After completing the "Return of Title IV Calculation," CSM determined that she was enrolled in 13.1% of the term and was required to return (pay back) \$336.86.

Example #2

Kyle, a California resident who recently graduated from high school, attended CSM during a Fall semester. He received a financial aid check for \$725 (which includes a Pell Grant payment for \$625 and an SEOG Grant

payment for \$100) in the 4th week of the term. In the 10th week, he received another financial aid check for \$725. At the beginning of the 12th week, Kyle dropped three of his classes and remained enrolled in only one 3-unit course.

Is he required to repay any of the financial aid he received?

No. A Return of Title IV calculation is only required if a student withdraws from all classes. However, Kyle will have a completion rate below the required minimum of 67%, and will be placed on financial aid warning for the spring term.

ENROLLING AT TWO OR MORE SMCCCD COLLEGES WITHIN THE SAME ACADEMIC YEAR:

College of San Mateo, Cañada College, and Skyline College have signed a consortium agreement regarding financial aid students who are enrolled at two or more SMCCCD colleges during the same academic year.

The basic terms of the consortium agreement are as follows:

1. The college that the student is enrolled in for the majority of his/her units for the fall semester will be considered the "home" campus (for financial aid purposes) for the entire academic year, regardless of the student's enrollment in the spring term. This means that the "home" campus will disburse federal and state aid for both the fall and spring term, as well as, monitor satisfactory academic progress for both terms.
2. When a student did not attend a SMCCCD college in the fall term and is enrolled in two or more SMCCCD colleges during the spring term, the district college that the student is enrolled in for the majority of the student's units during the spring term will be considered the "home" campus.

Special (Unusual) Circumstances

College of San Mateo Financial Aid Office recognizes that some students have special and/or unusual circumstances that may not appear in the standard process of determining eligibility. The process of determining eligibility for financial aid uses standard formulas and standard student budgets. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should bring receipts or other documentation of unusual circumstances.

Special (Unusual) Circumstances For Families:

The income information provided on the FAFSA is for the previous calendar year. What if a family's income changes because of a loss of employment, an accident, or an illness? There may be a loss of benefits such as child support, a divorce, or a disability that changes the family's ability to pay for college.

If a family's income will change for the coming year, you may request a "Special (Unusual) Circumstance" application in the Financial Aid Office after you file your FAFSA and complete all your documentation. The Financial Aid staff can use documented income changes to determine eligibility for programs. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family or unusual debt related to a bankruptcy, adoption, divorce, etc.

Remember, when you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college, unless done under Special (Unusual) Circumstances.

Students wishing to request an adjustment to their FAFSA will need to submit a completed unusual circumstance form to the financial aid office. Any appropriate adjustments to a student's financial aid will not be taken into effect until after October 1st of the award year.

DEPENDENCY OVERRIDE

BASIC DEPENDENCY INFORMATION:

- **Federal Policy on Dependency:**
Students are considered to be dependent until they reach the age of 24 – unless they:
 - are married (or)
 - are an orphan (or)
 - are a ward of the court (or)
 - are an emancipated minor (or)
 - are determined to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless (or)
 - are currently serving active duty for purpose other than training (or)
 - are a veteran (or)
 - are in graduate school (or)
 - have dependents.

- **Federal Policy on Schools Overriding Dependency:**
Federal guidelines allow schools to exercise "professional judgement" in overriding a student's dependency status. The student would need to verify "unusual" family circumstances before a school can change a dependent student's status to that of independent.

- **Examples of an "unusual" family circumstances:**
There are no absolute definitions for "unusual" family circumstances. However, examples might include abusive family situations, dysfunctional families, or families who have broken up because of alcohol or drug abuse. The parent's unwillingness to assist a student, though, will not solely be for a dependency override.

To request an override of your dependency status by the CSM Financial Aid Office you must submit (at least) the following:

- ✓ A letter explaining your "unusual" circumstances
- ✓ A letter from a teacher, counselor, priest, or medical professional who can verify your "unusual" circumstances
- ✓ The completed income and housing information form (obtained at the Financial Aid Office).
- ✓ Your federal tax return for the past year

Please Note: All reviews of "override requests are done on a case-by-case basis. Since each case is unique, additional information may be requested in some circumstances

Satisfactory Academic Progress

To be eligible for federal financial aid, a student must make Satisfactory Academic Progress (SAP). SMCCCD has adopted the following satisfactory academic progress policy, which contains elements specified in federal regulations.

I. QUALITATIVE REQUIREMENTS

All financial aid students are required to maintain a minimum cumulative GPA of at least 2.0.

II. QUANTITATIVE REQUIREMENTS

A. MAXIMUM TIME FRAME: All financial aid students will be expected to complete their program of study within 150% of the published length of the program. Students enrolled in 60 units AA/AS, 4-year transfer, or vocational programs will be expected to complete their program by the time they *attempt* 90 units. Students enrolled in vocational programs of less than 60 units will be given a maximum time frame (*attempted units*) that is 150% of their program's length.

B. PACE RATE: To measure whether students are progressing toward pace of their course of study within the maximum time frame, SMCCCD will evaluate the pace rate of financial aid students at the end of each term. At each term's end students will be expected to have completed at least 67% of all units attempted. Classes with grades of A, B, C, D, and CR (credit) are considered to have been completed. Classes with grades of F, NC (no credit), I (incomplete), and RD (grade withheld) will not be considered as completed. All classes taken at other institutions through a consortium agreement will also be included in the pace rate assessment.

III. INCREMENTS

The academic progress of financial aid students will be evaluated after each payment period. Progress will be evaluated after grades for the previous term are posted.

IV. FINANCIAL AID WARNING

When the academic progress of financial aid students is evaluated, students whose cumulative GPA is below 2.0 and/or whose cumulative pace rate is below 67% will be placed on Financial Aid Warning. In addition, students who are either transferring to a SMCCCD college or who are continuing SMCCCD students, but never previously applied for financial aid, will be placed on Financial Aid Warning if their cumulative GPA is below 2.0 and/or if their cumulative pace rate is below 67%. Students on Financial Aid Warning will

be eligible for financial aid during the term that they are placed on Warning. After the Warning term, if a student's GPA and pace rate meet the Federal guidelines minimum standard, the student will no longer be on Financial Aid Warning. Students who do not meet the GPA and pace rate standard will be placed on Financial Aid Probation.

V. FINANCIAL AID PROBATION

Students who have two consecutive or three cumulative evaluations where they fail to maintain the minimum GPA or pace rate requirements will be placed on Financial Aid Probation. In addition, students who exceed the maximum time frame will be placed on Financial Aid Probation. Students placed on Financial Aid Probation are disqualified from receiving financial aid.

VI. FINANCIAL AID REINSTATEMENT

Students who are disqualified because they had two consecutive evaluations which failed to meet the minimum GPA or pace rate requirements will be reinstated if they meet the GPA and pace rate requirements at the next evaluation. Students who have three cumulative SAP evaluations which fail to meet the minimum academic requirements will not be automatically reinstated if they raise their GPA and/or pace rate to the minimum levels. They may be reinstated, though, through the appeal process.

Satisfactory Academic Progress

VII. APPEAL OF FINANCIAL AID

PROBATION

Students who are placed on Financial Aid Probation can appeal their status.

Students placed on Probation because they have exceeded the maximum time frame are expected to appeal their status each term. When submitting their appeal, students are required to submit:

1. a letter of appeal explaining their particular situation;
2. a current Student Educational Plan (SEP), and
3. an evaluation from the counselor reflecting their progress towards their educational goal.

Students that are placed on Financial Aid Probation have failed to maintain SAP because of their GPA falling below 2.0 and/or their pace rate being less than 67%. Students on probationary status may appeal their status once by submitting the following required items:

1. submit a letter of appeal which explains their particular situation and details of what the student has put into place to improve their academic standing, and
2. see an academic counselor for a Student Educational Plan that accurately reflects the courses they are enrolled in for the term and their goals within the district,
3. attend a Student Success workshop on their campus, and
4. complete all coursework for the approved term with final grades of "C" or better.

Students who are approved by the appeal committee will be placed on Financial Aid Probation if they again fail to maintain GPA or pace rate standards. In addition, students who do not finish their academic program within the timeframe granted by the appeal committee will again be placed on Financial Aid Probation.

FAILURE TO COMPLY WITH THE CRITERIA LISTED WILL RESULT IN TERMINATION OF FINANCIAL AID UNTIL BOTH GPA AND PACE RATE ARE MET.

VIII. REPEATED COURSES

Students are allowed to repeat classes for financial aid purposes, provided the classes are allowed under the district's repeat policy as specified in the college catalog. All repeated courses will be included in the maximum time frame assessment, the cumulative GPA assessment, and the cumulative pace rate assessment.

IX. TRANSFER COURSES

All courses taken at other institutions will be included in the maximum time frame assessment, the cumulative GPA assessment, and the cumulative pace rate assessment, provided the courses will apply toward degree or certificate requirements. Courses at proprietary and trade schools will generally not be accepted for credit toward district degree or certificate requirements. Upper division courses from four-year colleges and universities will be counted when calculating maximum time frame. All students with bachelor degrees will be considered to have exceeded the maximum time frame and must appeal and be approved by the committee before being funded. Foreign courses will be accepted and counted by the district if they have been professionally evaluated by a credible foreign degree evaluation organization. Students with a foreign bachelor's degree will be considered to have exceeded the maximum time frame.

X. ESL UNITS

ESL units will not be counted when determining the remaining maximum time frame for a student. The academic progress in ESL units will be considered when assessing both the student's cumulative GPA and pace rate. To ensure that students are making progress towards their educational goals, it is expected that after four (4) semesters of ESL/ESOL instruction students will begin incorporating coursework that is related to their educational goal/major.

XI. REMEDIAL UNITS

The first 30 remedial English and math units attempted will not be counted when determining the remaining maximum time frame for a student. The academic progress in these remedial courses will be considered when assessing both the student's cumulative GPA and cumulative pace rate.

Satisfactory Academic Progress

XII. INCOMPLETE COURSES

"I" (incomplete) grades will be considered as "attempted", but will not be considered to have been "completed". If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation of aid eligibility during the term. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next incremental assessment.

SPECIAL "SAP" CONSIDERATIONS:

■ PACE RATE CALCULATION

The pace rate calculation is as follows:

$$\frac{\text{Units Completed}}{\text{Units Attempted}} = \text{Pace Rate}$$

■ WITHDRAWALS AND GRADES OF "INCOMPLETE"

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "pace rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

■ GRADES OF "F" AND "NO CREDIT"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would *not* be considered to have been completed.

■ GRADES OF "D" OR BETTER AND "CREDIT"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

■ REPEATED COURSES

CSM Financial Aid will follow the SMCCCD policy regarding repeated courses.

■ PROGRESS IN SUMMER SESSIONS

A student's progress in summer session will be counted when assessing cumulative pace rate and cumulative GPA.

■ Record Delay (RD) GRADES

Should a student's record reflect a Record Delay (RD) grade for a course taken the previous terms at the time of the initial financial aid award disbursement, the student's aid will be withheld until the grade is reported by the faculty person and posted on the student's record.

Additional Resources

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):

EOPS is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college. Contact the EOPS Office at 574-6154 for more information.

COOPERATIVE AGENCIES RESOURCES FOR EDUCATION (CARE):

CARE provides educational support services designed for the academically underprepared, low income single parent population. Grants and allowances for educationally-related expenses (such as child care, transportation, textbooks and supplies) may be awarded as a means of strengthening the retention, persistence, graduation and transfer rates of these individuals.

CALWORKS: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant.

CALIFORNIA STUDENT AID COMMISSION:

The California Student Aid Commission is committed to make education beyond high school financially accessible to all Californians. Whether you're planning to go to college or get career training, there's money available to help you pay for it. CSAC offers grants such as Cal Grants and other student aid programs. Contact CSAC at (916) 445-0880 for more information.

AMERICORPS: By becoming a volunteer with AmeriCorps, you will receive an education award of up to \$4,725 each year for up to two years. This program provides full-time educational awards in return for work in community service. Funds are requested through the Financial Aid Office. For more information, call 1-800-942-2677 or go to www.americorps.org.

U.S. DEPARTMENT OF VETERAN'S

AFFAIRS: If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1-800-442-4551 or go to www.gbill.va.gov.

ONLINE RESOURCES

I Can Afford College

Website:

www.icanaffordcollege.com

U.S. Department of Education

Website: www.studentaid.ed.gov

CA Student Aid Commission

Information and assistance about Cal Grants Website:

www.csac.ca.gov

Email: custsvcs@csac.ca.gov

U.S. ARMED FORCES: The Army, Navy and Air Force award college scholarships based on physical aptitude and merit to students who will serve at least four years on active duty after graduation.

U.S. COAST GUARD: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

CHAFEE GRANT FOR FOSTER YOUTH:

The California Chafee Grant Program provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses. To qualify, a student must have been in foster care on their 16th birthday and not have reached their 22nd birthday (students could have been foster youth in another state and now live in California). This is a need based grant awarded to students in at least 6 units. Applications are available on line at www.chafee.csac.ca.gov or call 888-224-7268, option #3.

SUPPORT FOR NATIVE AMERICANS:

Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs at (916) 978-6058 or go to www.oiep.bia.edu. (File a FAFSA.)

IRS TAX BENEFITS: The Lifetime learning Credit is available for college juniors, seniors, graduate students, and working Americans who are pursuing learning to upgrade skills. The credit is also available for students who have already completed the first two years of general education at a community college, and who are attending more than part-time to improve or upgrade job skills.

Other Assistance & Information

WHERE DO I FIND OUT ABOUT OTHER TYPES OF ASSISTANCE?

DSPS (DISABLED STUDENT PROGRAMS AND SERVICES): DSPS provides accommodations (such as mobility assistance, special parking, loan of special adaptive equipment) to students with disabilities. Call DSPS at 574-6438 for more information.

VETERAN'S BENEFITS: Information and certification is provided through the Admissions & Records Office. Call 574-6852 for more information.

SCHOLARSHIP: Information and applications for local scholarship are coordinated through and available from the Office of Special Programs and Services. The CSM Scholarship Application is available from November 1st through February 1st. Call 574-6434 for more information.



OTHER SOURCES OF INFORMATION (INCLUDING SCHOLARSHIPS):

FEDERAL STUDENT INFORMATION CENTER:
For questions about Federal student financial aid:
Box 84 Washington, D.C., 20044
8 a.m. - 8 p.m. Eastern Time
1-800-4-FEDAID (1-800-433-3243)

CALIFORNIA STUDENT AID COMMISSION:
For questions and information about Cal Grant A, B, and C: P.O. Box 510625
Sacramento, CA 94245-0625
(916) 445-0880
<http://www.csac.ca.gov/>

AFSA: For questions about Federal Perkins (NDSL) repayment: P.O. Box 22657
Long Beach, CA
(310) 847-5197

IMMIGRATION & NATURALIZATION SERVICE (INS): Appraiser's Bldg., Room 300
630 Sansome Street
San Francisco, CA 94111
(800) 375-5283

FINANCIAL AID INFORMATION PAGE:
A free, comprehensive, objective, and independent guide to student financial aid resources, including scholarships, sponsored by NASFAA (National Association of Student Financial Aid Administrators). <http://www.finaid.org>

FASTWEB: A free online scholarship research service. <http://www.fastweb.com>

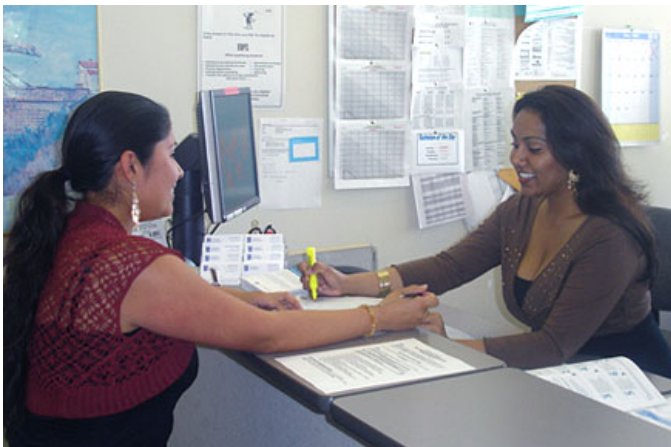
MINORITY SCHOLARSHIPS & FELLOWSHIPS:
<http://web.fie.com/htbin/cashe.pl>

FAFSA on the Web: A web version of the Free Application for Federal Student Aid.
<http://www.fafsa.ed>

Student Rights & Responsibilities

YOU HAVE THE RIGHT TO:

- Know what financial aid programs are available
- Know the deadline for submitting applications for each of the programs available
- Be informed of financial aid policies and procedures
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not
- Request an explanation of the various programs in your financial aid package
- Know the terms of any loans you receive, deferment options, cancellation, and forbearance rights



YOU HAVE THE RESPONSIBILITY TO:

- Complete all application forms accurately and submit them on time
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense
- Return all documentation, verification forms, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner
- Read and understand all forms that you are asked to sign and keep copies of them
- Accept responsibility for all agreements that you sign
- Repay all loans including the interest on those loans
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner
- Be aware of refund and repayment procedures
- If you are a recipient of a student loan, notify your lender, CSM Financial Aid Office, and Admissions and Records Offices of any changes of address, name and/or enrollment status
- If you have a loan, attend an annual Loan Exit Review
- File all required student loan deferment or cancellation forms on time
- Report any change in the information used to determine your eligibility, including name or financial resources
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment

Financial Aid Terms

Award Notification Letter: A letter notifying financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award.

Cost of Attendance (COA): The total estimated cost of college for the school year is also referred to as the student budget. This includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system is also referred to as the "central processor", that analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed.

Grant: A grant is a form of financial aid that does not have to be paid. It is a gift.

Loan: A loan is a form of financial aid that must be re-paid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is preprinted on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from all your classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain male students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes males born on or after January 1, 1960, who are at least 18 years old, a citizen or non-citizen, and not currently on active duty in the Armed Forces.

Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances. Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on your behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents will be requested such as Income Tax returns and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Security & Fraud

CAMPUS SECURITY/ STUDENT RIGHT TO KNOW:

Information regarding crime statistics and related inquiries is available in the CSM Security Office, Building 1, Second Floor. Their phone number is (650) 574-6415.

EQUAL OPPORTUNITY STATEMENT:

In compliance with the provisions of Title VI of the 1964 Civil Rights Act, Title IX of the Educational Amendments of 1972 (45 CRF 86), the Rehabilitation Act of 1973, Section 504.104.7 and 104.8 A and B (PL93-112), and the Americans with Disabilities Act of 1992 legislation, and College of San Mateo policy, the College of San Mateo Financial Aid Office does not discriminate on the basis of age, sex, sexual orientation, race, color, national or ethnic origin, or disability in the determination of financial aid eligibility.

ACCREDITATION INFORMATION:

College of San Mateo is approved by the Office of the Chancellor of the California Community Colleges and is fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education. The Office of Private Post-secondary Education also approves College of San Mateo to offer courses to U.S. Veterans for collection of veterans' benefits. The Respiratory Therapist program is accredited by the Joint Review Committee for Respiratory Therapy Education and the Commission on Accreditation of Allied Health Education (CAAHEP); the Automotive Technology program is accredited by the National Automotive Technicians Education Foundation (NATEF); and the Cosmetology program is certificated and licensed by the State Board of Cosmetology under the State Department of Consumer Affairs per the Cosmetology Act of 1985. The accreditation reports and approval are available for review in the Office of the President.

F R A U D

A student who attempts to obtain financial aid by fraud may be suspended from College of San Mateo and from financial aid for unsatisfactory conduct. The College may report such instances to local law enforcement agencies, to the California Student Aid Commission, and/or to the Federal Government.

CSM Financial Aid Office



CSM CAMPUS



GOT BOG?

Apply online for a
Board Of Governors
(BOG) Waiver at:

websmart.smccd.edu

Important Dates

January 1

- First date to complete FAFSA for next aid year

February 1

- Deadline to file College of San Mateo Scholarship Application

March 2

- Deadline for filing FAFSA and Cal Grant GPA verification for Cal Grant eligibility
- Priority deadline to apply for Financial Aid on campus based program eligibility (Federal Work Study and Supplemental Educational Opportunity Grants)

June 30

- Last Day to file FAFSA for previous academic year

September 2

- Deadline for Community College Cal Grant GPA verification for Cal Grant eligibility



Financial Aid forms may be found in our office or on-line at:

*www.collegeofsanmateo.edu/finaid
Click the “Financial Aid Forms” link and scroll down to choose the forms required.*

Students are encouraged to stop by the Financial Aid Office at Building 10, 3rd Floor or call us at (650) 574-6147. We are here to help!



“Our goal is to provide all the information available that will help students to reach their educational goals and get the most out of our services to become successful!”

“The decision to invest in your future through education is very important. We pride ourselves on working with you to help you achieve your goals and dreams. Let us show you how to apply for free money, scholarships, emergency loans, work study, and other forms of assistance from the federal government.”

–CSM Financial Aid Staff

REV 11/08