



STUDENT FINANCIAL RESOURCES

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Financial Aid, CalWORKs, and EOPS

Student Financial Resources are the offices of Financial Aid, CalWORKs, and EOPS Office. Together they serve students who need assistance in meeting the basic cost of their education. This section outlines the application procedures and how student need and eligibility are determined. Because funds are limited, federal and state regulations require that Financial Aid and CalWORKs funds go to students who demonstrate financial need. Funds available through the Scholarship Office are competitively awarded and based on the criteria specified by the donor.

Financial Aid

How to Apply for Aid

1. Apply for admission to the College.
2. File Free Application for Federal Student Aid (FAFSA) on the web at www.FAFSA.ed.gov. A new application must be filed every academic year a student wishes to receive financial aid.
3. Complete and submit all forms and documents requested by the Financial Aid Office.
4. The Financial Aid Office staff evaluates the documentation and processes your Financial Aid award. **Awarding priority is given to early applicants.**

Eligible students will be offered a financial aid package consisting of a combination of grants, work, and/or loans. Along with the Award Letter, the Financial Aid Office will mail disbursement schedule to financial aid recipients.

College Policy on Financial Aid

All financial aid at CCSF is administered in accordance with policies and philosophies which have been established nationally. The basis of such programs is the belief that students and their parents have the primary responsibility to meet educational costs and that financial aid is available only to fill the gap between the family's and/or student's contribution and allowable educational expenses. The amount of expected student or family contribution is determined by a careful analysis of financial strength: income and net assets which the family may have versus the allowable expenses.

Educational expenses which are considered a basis for establishing student need include nonresident tuition, fees, books and supplies, room, board, transportation, and personal expenses. The CCSF Financial Aid Office has an established student budget to reflect the costs of each of these items based on a statewide cost survey.

General Eligibility for Financial Aid

Specific eligibility requirements vary from program to program. The following criteria apply to all financial aid programs. To receive financial aid, a student must:

1. Be accepted and enrolled as a regular student in an eligible program leading to an Associate Degree, an eligible certificate, or transfer to a four-year college or university;
2. Be a U.S. citizen or an eligible non-citizen;
3. Demonstrate financial need for need-based programs;
4. Maintain satisfactory academic progress in a course of study according to the standards and practices of CCSF;
5. Not owe a refund on a Federal Pell Grant, Federal SEOG, ACG
6. Not be in default on any Federal Perkins, Federal Stafford Loan, Federal Direct Loan, or California Loan to Assist Students/PLUS;

7. Male applicants between the ages of 18 through 25 must be registered with Selective Service;
8. Have a valid Social Security Number;
9. Must not have federal benefits suspended due to drug offense conviction;
10. Have a high school diploma or equivalent or demonstrate the ability to benefit from the instructions provided by the College or complete **six degree applicable units** at CCSF or transfer applicable units completed at other colleges or universities.

Ability to Benefit Policy

To demonstrate the "ability to benefit", and thereby become eligible to receive Title IV (federal financial aid), the student must pass the federally approved **Ability to Benefit Test** at City College of San Francisco (CCSF). Please call the Testing Office at 415/239-3129, Conlan Hall, Room 203, for information regarding Ability To Benefit testing sites and schedules or check CCSF website .

Determining Financial Need

The amount of financial aid is subject to available federal and state funds. The type of aid and amount received by each student will be determined by the Financial Aid Office. Need-based financial aid awards are based on demonstrated financial need which is the difference between allowable educational expenses and the family's expected contribution (or the student's own expected contribution) and other resources.

Contribution is determined from the financial aid application and other required documentation, such as the 1040 Federal Income Tax Return of the parents and/or student. All information is held in strictest confidence.

Satisfactory Academic Progress

Federal regulations require that all students receiving financial aid comply with the financial aid Satisfactory Academic Progress Policy established by the College. To receive financial aid, students must maintain the standards described below.

Length Of Eligibility – City College of San Francisco (CCSF) has established a maximum time frame of **90 cumulative units attempted**. Students are no longer eligible for financial aid after attempting 90 units, whether or not financial aid was received. All transferred units are also counted in the 90 units.

Grade Point Average (GPA) – To maintain satisfactory academic progress and remain eligible for financial aid, students must maintain a minimum cumulative GPA of **2.0**.

Unit Completion Requirement – CCSF will review each student's record at the end of each academic semester. To maintain satisfactory academic progress, students must have completed a total of 67% of all the units attempted.

For noncredit students the requirements for satisfactory academic progress are:

1. The student must keep a cumulative 2.0 grade point average or a passing grade in all eligible classes enrolled each semester.
2. The student must maintain at least 80% attendance in all hours he/she declares each term. Repeated classes are not included.

Right to Information

Students have the right to a full explanation of CCSF financial aid programs, policies, and procedures.

For information on academic programs and facilities, faculty, accreditation, refund policies and non-discrimination policies, see appropriate section of this Catalog.

Financial Aid Programs

Financial aid consists of programs which are funded and regulated by the federal and state governments. The programs are of four different kinds: Grants, Work, Loans and Fee Waivers.

Grants

A grant is money which students do not have to work for or repay. Students with bachelor's degrees are not eligible for grants.

Federal Pell Grant - Maximum grant amount may exceed \$5000 depending on federal allocations, Eligibility restricted to 18 semesters or equivalent.

Federal Supplemental Educational Opportunity Grant (FSEOG) - A grant is awarded at CCSF according to a formula based on student need and generally will range from \$100 to \$230 per academic year.

Board of Governors Fee Waiver (BOGW) - A financial assistance program to offset enrollment fees, the Financial Aid Office determines student eligibility based on state guidelines and authorizes the Tuition and Fees Office to use BOGW funds to waive the fee charges. BOGW is available to California residents only.

Cal Grant: A, B, and C - The State of California, through the Student Aid Commission, offers and administers several grant programs for undergraduate students. These include Cal Grant A, B, and C. A student can receive only one type of Cal Grant.

Cal Grant A is to be used when a student transfers to a four-year institution in California. This grant provides tuition assistance. If the student qualifies for a Cal Grant A and wants to attend a public community college, the Student Aid Commission will hold the Cal Grant A award until the student transfers to a four-year college.

Cal Grant B is awarded to disadvantaged students at the community college. The student can receive up to \$1551 in Cal B Grant per year.

Cal Grant C helps vocational program students with tuition and training costs. Students enrolled in eligible Vocational Programs may receive up to \$576 per year.

Federal Work Study Program

The Federal Work-Study Program offers jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. Students who receive a Federal Work Study offer may contact the Career Development and Placement Center in Science Hall 127 regarding job placement. If the student works off campus, the employer will usually be a private non-profit organization or a public agency, and the work performed must be in the public interest. The amount earned cannot exceed student's total Federal Work Study award.

Loans

Loans are monies which are borrowed now and must be paid back after leaving school.

Federal Perkins Loan - This loan is awarded at CCSF according to a formula based on student need and generally will range from \$200 to \$500 per academic year depending on the loan collection. A student may borrow a cumulative total of \$27,500 throughout his undergraduate career.

The Federal Perkins loan comes with a 5% interest, to be repaid nine months after the student borrower drops below half-time, withdraws, or leaves school. A loan may be cancelled in part or entirely under certain circumstances.

The Student Account Services, located in Bungalow 619, is responsible for collections of the Perkins (NDSL) loans.

Federal Direct Loans - Direct Loans are originated by the Financial Aid Office and are obtained from The US Department of Education. City College has a multi-disbursement schedule for the issuance of checks. Interest on the Direct Unsubsidized Loan accrues on the unpaid principal balance on each loan from the date of disbursement by the lender until the entire principal balance is paid in full. Students do not have to demonstrate financial need to qualify for Direct Unsubsidized Loan. Interest on the Federal Subsidized Direct Loan is paid by the federal government while borrowers are enrolled in school or in deferment. Students have to demonstrate financial need to qualify for Subsidized Stafford Loan.

Repayment on the Federal Direct Loan begins six months after the student borrower drops below half-time, withdraws or leaves school.

Noncredit Financial Assistance

Financial assistance consists of grants and student employment programs offered singly or in combinations to students who demonstrate financial need. The purpose of financial assistance is to provide monetary assistance to students who could benefit from furthering their education but cannot without financial assistance.

To be eligible for financial assistance, students must be enrolled in any of the following noncredit certificate programs which qualify for these funds:

Programs	Hours
Accounting Assistant	615-645
Administrative Assistant	810 - 885
Baking and Pastry	1020
Basic Business Skills for Medical Office	720
Building Operation-Maintenance and repair	735
Clerical Accounting	720
Clerical Support Specialist	675-750
Computer Application for Business	705
Computerized Accounting Specialist	705-735
Construction Trade	636
Culinary and Service Skills Training (CSST)	1020
Industrial Mashinery	1080
Microsoft Office Specialist	645
Vocational ESL Office Training	810

Financial Aid Payment of Nonresident Tuition and Enrollment Fee Charges

After the Office of Tuition and Fees determines student nonresident tuition and enrollment fee charges, payment will be drawn from the student financial aid award. Charges which are not met with financial aid are the responsibility of the student.

Return of Title IV Funds

In accordance with federal law, students who receive federal financial aid and **withdraw from all their classes** before completing at least 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed, and **will be required to repay any unearned financial aid they received**. Students who complete 60% or more of their classes will not be required to pay.

Withholding of Services to Students in Default on Loans or Owning Refunds

If a student or former student is in default on the Title IV loan (Federal Family Education Loan, formerly Guaranteed Student Loan) or on a Federal Perkins Loan (formerly National Direct/Defense Student Loan) or owes a refund on a grant (Pell, FSEOG), the District shall withhold the following services: provision of grades, provision of transcripts, and provision of diploma.

32 Student Financial Resources

The term “default” is defined by the U.S. Department of Education as the failure of a borrower to make an installment payment when due or to meet other terms of the promissory note.

The services withheld may be provided in certain circumstances which will be addressed on an individual basis by the administration.

CalWORKs

CalWORKs (California Work Opportunity and Responsibility to Kids) is designed to assist individuals moving from welfare to work. The CalWORKs program at City College of San Francisco provides education, training and support services. It also links students to employment opportunities related to the student’s employment goal. Through this program students receive assessment, counseling services, assistance with textbook purchases, transportation, and childcare. For additional information, please visit the website at www.ccsf.edu/info/CalWORKs.