FINANCIAL AID AND SCHOLARSHIPS

Purpose
The purpose of financial aid is to serve students who need assistance in meeting the basic cost of their education. Because funds are limited, federal and state regulations require that these funds go to students who demonstrate financial need. This section outlines the application procedure, how student need and eligibility are determined, and some of the major programs available at City College of San Francisco (CCSF). For more information, students who think they may be eligible for financial aid should visit the Financial Aid Office adjacent to the Lower Level of the Student Union Building. Students with disabilities having difficulty accessing the Financial Aid Office should call DSPS, 239-3381, for assistance.

Ability to Benefit Policy
Federal regulations, effective July 1, 1991, require post-secondary institutions to certify whether a student without a high school diploma or its equivalent has the ability to benefit from the instruction provided by the institution prior to the disbursement of any federal financial aid funds.

In order for the student to demonstrate his/her "ability to benefit," and thereby become eligible to receive Title IV (federal financial aid), the student who lacks a high school diploma or its equivalent must pass an independently administered test approved by the U. S. Secretary of Education.

Please call the Testing Office at 239-3128 for information regarding testing sites and schedules.

How to Apply for Aid
1. Apply for admission to the College.
2. Pick up current Free Application for Financial Aid from the Financial Aid Office, fill it out and mail to the Federal Central Processor. Contact the Financial Aid Office regarding CCSF Financial Aid Office processing procedures and applicable deadlines. A new application with supporting documents must be filed every academic year a student wishes to receive financial aid.
3. Complete and return all forms necessary to complete your file according to the instructions provided by the Financial Aid Office. All necessary documentation must be completed before the processing of a student’s financial aid award begins. Awarding priority is given to early applications with files completed by May 2 of the award year.

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 a check disbursement schedule, "Dollars & Sense," to financial aid recipients.

It is important for students who have already been offered a financial aid award to have sufficient funds available to begin their first few weeks of college. Financial aid funds will not be disbursed to students until the beginning of each semester.

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 and local cost data.

Educational Plan
Each student receiving financial assistance at City College of San Francisco must file with the Financial Aid Office an Educational Plan signed by their academic counselor or program advisor. New students may submit a copy of their Initial Counseling Interview form and will be required to submit a complete Educational Plan Guide, signed by a general counselor between September and October of the award year or before a Federal Stafford Loan can be certified, whichever comes first.

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, a certificate, an Award of Achievement 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
5. Not owe a refund on a Federal Pell Grant or Federal SEOG;
6. Not be in default on any Federal Perkins (formerly National/Direct Student Loan), Federal Stafford Loan (formerly Guaranteed Student Loan), or California Loan to Assist Students/PLUS;
7. All male applicants must have registered with Selective Service between the ages of 18 through 25 to be considered for federal financial aid;
8. Have a valid Social Security Number; and
9. Have a high school diploma (or equivalent) or pass an independently administered test (ability to benefit test).
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.

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
Once financial need is established, a student is qualified to receive financial aid only if satisfactory academic progress is being maintained at CCSF. Satisfactory academic progress for financial aid for credit students is defined as:

1. Completion of the minimum number of units declared at the time of receipt of aid.
2. Earning Grade Point Average of at least 2.0 for each semester.
3. Maintenance of at least 2.0 cumulative GPA at all times.

New financial aid recipients must have at least a 2.0 cumulative GPA or have no academic record to meet Satisfactory Academic Progress Requirements at City College of San Francisco.

In addition, there is a maximum time frame limit of 90 units for each student to complete his/her degree objective. The maximum time frame includes units the students were enrolled in throughout their college career. It includes all enrolled units whether or not the students received financial aid, and all transferred units. Students who have a baccalaureate degree or who have exceeded 90 units of coursework are disqualified from financial aid at CCSF.

Students who enroll and either drop or withdraw from classes are not making satisfactory progress. Students who accept funds and either drop or withdraw may be required to repay those funds.

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.

For example:

1. If a student declares that he or she is going to carry 25 or more hours per week for 18 weeks, he or she must complete at least 18 weeks x 25 hours/week x 80% = 360 hours.
2. If a student declares that he or she is going to carry 16 hours per week for 18 weeks he or she must complete at least 18 weeks x 16 hours per week x 80% = 288 hours.
3. If a student declares that he or she is going to carry 12 hours per week for 18 weeks, he or she must complete at least 18 weeks x 12 hours per week x 80% = 173 hours.

The student may not normally receive financial aid if he or she has already completed a certificated program or the student has a BA or BS degree.

Financial Aid Probation or Disqualification (Credit)
1. Financial aid recipients who do not maintain satisfactory academic progress will be placed on financial aid probation or may become ineligible for aid (disqualified).
2. A student who is denied financial aid for any reason or who wishes to request a waiver of the CCSF Satisfactory Academic Progress Policy has the right to petition. Petitions are reviewed by Financial Aid Assistants.

If a petition is denied, students have the right to appeal to an Appeals Committee.

If the written appeal is denied, students have the right to appeal to the Dean of Financial Aid or her/his designee whose decision is final.

The Financial Aid Office is providing reasonable academic progress adjustment for students with disabilities. The adjustment must be justified by the student's disability and supported by documentation.

Financial Aid Probation or Disqualification (Noncredit)
A student's status with regard to satisfactory academic progress is reviewed by a Financial Aid Assistant at least once per semester. If a student does not maintain satisfactory academic progress, he or she will be placed on financial aid probation.

Students on probation may still qualify to receive financial aid under the following conditions:

1. Must make up any hours owed for prior terms before receiving any further aid.
2. Must maintain a passing grade in all eligible courses during their probationary term.
3. Must attend at least 80% of all courses as determined by their enrollment status during their probationary term.

Summer sessions are governed by the same satisfactory academic progress standards as fall and spring semesters. Students may use summer course work to make up hours and/or grade point deficiencies from the previous semester preceding the summer semester, to restore them to good standing. Summer course work must be part of the student's declared academic major. The summer academic term is not included in the maximum time frame as a separate semester.

Students who do not make satisfactory academic progress during a probationary semester will be denied financial aid until satisfactory progress has been maintained for one semester. However, students may petition for reconsideration.

Additional information regarding financial aid policies and procedures is available in the Financial Aid Office.

Right to Information
Students have the right to a full explanation of CCSF financial aid programs, policies, and procedures. Complete information is contained in the CCSF Financial Aid Policies and Procedures Manual and other written regulations available in the Financial Aid Office.
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 three different kinds: Grants, Work and Loans.

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 - Grants may range from $400-$3000 per year depending on Federal allocations.

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 $500 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 who will not have completed more than one full-time semester or 16 part-time semester units of course work by the end of the previous award year.

Cal Grant C helps vocational program students with tuition and training costs.

Federal Work Study Program

The Federal Work-Study Program provides 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 award 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.

Loans

Loans are monies which are borrowed now and must be paid back after leaving school. Students with bachelor's degrees may be eligible.

Federal Perkins Loan - This loan is awarded at CCSF according to a formula based on student need and generally will range from $200 to $1,500 per academic year. A student may borrow a cumulative total of $15,000 throughout his undergraduate career including a maximum of $3,000 while at City College.

The Federal Perkins loan comes with a 5% interest, to be repaid six 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 minimum repayment per year is $480.

The Student Account Services, located in Bungalow 404, is responsible for collections of the Perkins (NDSL) loans.

Federal Stafford Loan. Stafford Loans are certified by the Financial Aid Office and are obtained from private lenders such as banks or credit unions and are guaranteed by the guarantee agency. City College has a multi-disbursement schedule for the issuance of Stafford checks. Interest on the Federal Unsubsidized Stafford 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 Unsubsidized Stafford Loan. Interest on the Federal Subsidized Stafford 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 Stafford Loan begins six months after the student borrower drops below half-time, withdraws or leaves school.

NOTE: If the student transfers to another school and does not wish to begin repayment, a deferment request is obtained and submitted to the lender.

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 afford financial assistance. Among federal financial assistance programs available to eligible students of City College of San Francisco are:

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. Federal Work-Study (FWS)

Among the State of California financial assistance programs available to eligible students of the City College of San Francisco are:

1. Cal Grant "B"
2. Cal Grant "C"

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

Alemany
Vocational ESL Office Training

Chinatown/North Beach
American Cooks Training Program
Vocational ESL Office Training
Downtown
Hospitality
Vocational ESL Office Training
Computerized Accounting
Office Assistant
Word Processing

Evans
Automotive Mechanic
Watch Repair and Microtechnician
Automotive Body and Fender
Combination Welding

John Adams
Office Assistant
Computerized Accounting
Word Processing

Mission
Computerized Accounting
Vocational ESL Office Training
In-Plant Printing
Office Assistant
Word Processing

Southeast
Office Assistant
Computerized Machine Technician
Word Processing

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 in the following order until the charges are met:
- Federal Stafford Loan
- Federal Perkins Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
If any portion of a Perkins Loan is used, the promissory note must be signed by the student. Charges which are not met with financial aid are the responsibility of the student.

Financial Aid Refunds
Enrollment Fee. If a student has enrollment fee charges paid by financial aid, and drops all units anytime during the semester up to the last day for student-initiated withdrawal, the Tuition and Fees Office will refund to the financial aid program fund.

Nonresident Tuition (Refund/Repayment). If a student has nonresident tuition paid by financial assistance funding and drops, withdraws, or is dismissed within a given time frame during the semester, the Tuition and Fees Office will refund the financial aid program fund.

Awards and Scholarships

City College accepts and administers scholarship funds donated by campus and community organizations, foundations, businesses, corporations, bequests, and individuals who wish to establish designated scholarships. Restrictions cannot be placed on scholarships given in the name of the College.

Scholarships and awards are based on the following criteria:
- for students with high academic achievement;
- for students with high academic achievement and financial need;
- for students active in service organizations;
- for students transferring to a baccalaureate institution;
- for donor designated students (i.e. specific sex, age, ethnic origin, sexual orientation, etc.);
- for students enrolled in a specific course of study.

City College scholarships range from $50 to $30,000 and are awarded in both the fall and spring semesters. Deadlines, in most cases, are the first Friday of March and the first Friday of October.

Except for the CCSF Foundation Community Scholarship for under-represented students entering CCSF from a San Francisco high school, students are to be currently enrolled in City College at the time of application. Most scholarships stipulate that applicants have a cumulative grade point average of 3.2 after completing 12 to 24 units at CCSF.

Application forms and information regarding eligibility, deadlines, number and amounts of awards and donors are available in the Scholarship Office, Batmale Hall, Room 366, on the Phelan Campus or by calling (415) 239-3339. In addition, the City College of San Francisco Scholarship Handbook may be accessed on the CCSF Scholarship web page (http://www.ccsf.cc.ca.us/Services/Scholarships).

Students should be aware that winning a scholarship may affect their eligibility for other benefits. Students are advised to see their financial aid or other benefits counselor.

Where to Find Additional Scholarship Information:

- The Financial Aid Information Page on the Internet (http://www.finaid.org/) is a free resource for scholarship databases. In addition, Fast WEB (www.fastweb.com/) lists more than 180,000 private sector scholarships, fellowships, grants, and loans. Four terminals in the Rosenberg Library Reference Room on the fourth floor have access to the Internet.
- Eureka, a scholarship database, is available to students free of charge in CCSF's Career Development Center. Call 239-3117 or go to Science Hall, Room 127 to make an appointment.
- The CCSF Transfer Center in Science Hall, Room 132 has catalogs for California baccalaureate institutions. Refer to the financial aid section for scholarship information.
- Independent scholarship announcements are posted on the bulletin board outside the Scholarship Office and some applications are available in the office. In addition, reference books are available for research on scholarships not affiliated with the College. The Reference Room in the Main Branch of the San Francisco Public Library and the CCSF Rosenberg Library Reference Room have scholarship reference books as well as catalogs for out-of-state baccalaureate institutions. Refer to the financial aid section for scholarship information.