## STUDENT FINANCIAL RESOURCES

## **Financial Aid Services**

#### **College Policy on Financial Aid**

All financial aid at CCSF is administered in accordance with policies and procedures which have been established nationally. The basis of such programs is the understanding that students and their parents have the primary responsibility to meet educational costs and that financial aid is available 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.

#### **Financial Aid Federal Programs**

City College of San Francisco (CCSF) participates in a variety of federal and state financial aid programs. These programs are designed to assist students with tuition, fees, books, supplies, transportation and room and board.

Most financial aid programs require a student to be enrolled at least half-time in a degree, certificate, or transfer program. Federal aid eligibility is also limited to students who are U.S. citizens, permanent residents, or other eligible non-citizens. Additional eligibility requirements apply to each program and may be obtained from the Financial Aid Office. Students with bachelor's degrees are not eligible for grants. Financial aid consists of programs which are funded and regulated by the federal and state governments.

To apply, students must complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. CCSF Federal School Code is 012874. The priority deadline to apply is March 2 to be eligible for all available aid. However, you may still apply after March 2, although funding may be limited. Visit the Financial Aid Office for further information located in MUB, Room 270 or visit Financial Aid the web page at www.ccsf.edu/en/student-services/financial-aid.html. The federal government offers a variety of grants for students.

**Federal Pell Grant** - This grant is available to all eligible applicants. Limited eligibility may also be available to less than half time students.

**Federal Supplemental Educational Opportunity Grant** - A limited number of grants are available through this program. Priority is given to students who apply by the priority deadline and have exceptional need.

Federal Work Study - This program allows students to seek employment for on and off-campus jobs. Students generally work up to 15 hours per week. The program encourages community service work and work related to the student's course of study. 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.

Federal Direct Loan Program (FDLP) - Students may apply for a Subsidized or Unsubsidized loan from the federal government. Loans are monies which are borrowed now and must be paid back after leaving school with interest.

### **Financial Aid State Programs**

The state of California offers a variety of grants for students. The California Dream Act of 2011 is the result of two assembly bills (AB130 and AB131). Together these bills allow undocumented and documented students who meet certain provisions of AB540 law to apply for and receive private scholarships funneled through public universities, state-administered financial aid, university grants and community college fee waivers. To apply, students must complete a free California Dream Act application with the California Student Aid Commission online at <u>https://dream.csac.ca.gov</u> each year by March 2nd for priority filing.

**Cal Grants** - The California Student Aid Commission awards Cal grants. Students must be legal residents of California and have financial need. To be considered, students must complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov, or Dream Act application at https://dream.csac.ca.gov and submit a GPA Verification form by March 2 or September 2

- Cal Grant B This grant helps disadvantaged students attending a community college with living expenses, books, supplies, transportation and other non-direct educational expenses.
- Cal Grant C These awards help vocational program students with tuition and supplies.

**Chafee Grants** – The California Chafee Grant Program awards funds to eligible current or former Foster Youth. Eligible Chafee applicants are required to be, or to have been, in foster care between their 16th and 18th birthdays, and must not have reached the age of 26 by July 1st of the award year. A student must be enrolled in a minimum of 6 units (half-time) to be considered. A student must complete a FAFSA or Dream Act Application

**Student Success Completion Grant (SSCG)** – All community college students receiving Cal Grant B or Cal Grant C will be offered this assistance. Only full time students are eligible for this benefit.

California College Promise Grant (Formerly Board of Governors Fee Waiver) - The California College Promise Grant (CCPG) helps to pay the per unit enrollment fee for all eligible applicants. If you request a few waiver, you will be asked to sign a CCPG application under the penalty of perjury that all statements and information are correct. You must be a California resident in order to apply.

- CCPG A If you or your family receives Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or General Assistance/General Relief, you may qualify for BOGW A.
- CCPG B The student (or their parents, if dependent) must meet the maximum income guidelines.
- CCPG C You have qualified for federal or state financial aid, such as a Federal Pell Grant or Cal Grant based on the FAFSA application results.
- CCPG Special If you are a dependent student of qualified Veterans (CalVet), Congressional Medal of Honor recipients; Victims of the September 11, 2001 terrorist attack; and deceased law enforcement/fire personnel killed in the line of duty you may qualify for a BOGW Special. Proof of eligibility from the appropriate agency is required.

### **Financial Aid Institutional Programs**

Free City - Free City is an institutional award program that began in Fall 2017. Supported by the voters of San Francisco, the Free City program represents a partnership between City College of San Francisco and the City & County of San Francisco. Created to fund the educational goals of San Francisco residents, the program provides eligible City College of San Francisco students with tuition assistance that can cover their enrollment fees. Students' final eligibility for the Free City Program is determined by the Financial Aid Office after all federal and state assistance has been exhausted. Free City is a Fall and Spring semester pilot program; Free City does not apply to summer sessions. To qualify for Free City program at City College of San Francisco, you must continue to be a California resident living in San Francisco <u>AND</u> complete a <u>FAFSA</u> or <u>California Dream Application</u>.

#### 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.

- Maintain a cumulative GPA of 2.0.
- Must complete 67% of all units attempted
- Complete a financial aid eligible educational program within 150% maximum time frame (MTF)

#### **Return to Title IV Funds**

In accordance with the Federal Regulations HEA, Section 4848, 34 CFR 668.22, CCSF will apply a refund policy to all eligible students under the Return to Title IV funds requirements. Students who receive federal financial aid and withdraw from all classes prior to completing at least 60% of the semester will have their financial aid eligibility recalculated and may have to repay any "unearned" portion of financial aid received.

## Financial Aid Payment of Nonresident Tuition and Enrollment Fee Charges

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

#### Withholding of Services to Students in Default on Loans or Owing Refunds

If a student or former student is in default on a Title IV loan or on a Federal Perkins 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. 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 <u>www.ccsf.</u> <u>edu/info/CalWORKs</u>.

# Financial Aid, CalWORKs, EOPS, Guardian Scholars, HARTS, and Scholarships

Student Financial Resources are the offices of Financial Aid, CalWORKs, EOPS, Guardian Scholars, HARTS, and Scholarships. Together they serve students who need assistance in meeting the basic cost of their education. This section outlines the programs and the students the programs serve and basic eligibility requirements. Because funds are limited, federal and state regulations require that Financial Aid funds go to students who demonstrate financial need.

#### **City DREAM**

A program design to provide a safe environment for undocumented students, students from mixed status families, and all students affected by immigration or citizenship status. We also welcome and support incoming or prospective students; the program provides academic counseling, Food voucher, scholarships, Financial Aid assistance and other support services. For additional information please visit the website at <u>www.ccsf.edu/en/student-services/city-dream.html.</u> or call (415) 452-5919

#### **Extended Opportunity Programs and Services (EOPS)**

The Extended Opportunity Programs and Services (EOPS) assists low-income, educationally disadvantaged students who are eligible for CCPG (A, B or C with EFC \$0) by providing support services that are over, above, and in addition to those provided by the College as a whole. A state-funded program, EOPS provides counseling, priority registration, orientation to college, financial aid advising, book services, transfer workshops, and CSU and UC transfer application fee waivers, and other services to enhance student success. In addition, eligible EOPS students that are at least 18-years-old, single head of household, and receiving County Cash-Aid/TANF or if their child(ren) are receiving County Cash-Aid/TANF may participate in the Cooperative Agencies Resources for Education (CARE). CARE students are provided with meal cards, workshops, and grants. All EOPS and CARE services are dependent on availability of state funding. Noncredit and international students are ineligible for EOPS services. Students must have earned less than 70 degree applicable units from all higher education institutions, in addition to meeting other eligibility criteria. EOPS services for eligible EOPS students are limited to 70 degree applicable units, unless the student is in a high unit major identified by the state. Visit the Extended Opportunity Programs and Services office located in the EOPS Center adjacent to Smith Hall. Go to our webpage at www.ccsf.edu/Services/EOPS for more information on eligibility criteria or call (415) 239-3562.

#### **Guardian Scholars**

A program for current or former foster care college bound students; the program provides academic counseling, book assistance, scholarships, transportation passes, housing referrals and resources, and other support services. For additional information please visit the website at www.ccsf.edu/guardianscholars.

#### Homeless At-Risk Transitional Students Program (HARTS)

HARTS is a program that provides support to striving, college bound students in transitional housing care system. The program is designed to provide up to three years of financial and personal support, to ensure that full advantage is taken of all services and resources at CCSF in order for the student to meet their education goal. For further information, come to the Student Union MLK center, Ocean Campus, call (415) 452-5355, or visit our website: https://www.ccsf.edu/en/studentservices/homeless-at-risk-transitional-students-programs-harts.html

#### Scholarship Office

The Scholarship Office assists students in applying for scholarships. For additional information please visit the website at <u>www.ccsf.edu/</u><u>scholarships</u>. Scholarships are competitively awarded and based on the criteria specific by the donor.