2022– 2023

City College of San Francisco

Financial Aid Consumer Information

Financial Aid Office – Ocean Campus Multi-Use Building, MUB 270
50 Frida Kahlo Way, San Francisco, CA 94112
PH: 415-239-3577
CCSF Virtual Counter: Financial Aid Virtual Counter
EM: finaid@ccsf.edu
Financial Aid Office Website

Federal School Code: 0012874

Dream Application School Code: 00450200

Financial Aid services are also available at the following 7 Center Locations:

Chinatown/North Beach Center:	808 Kearny Street San Francisco, CA 94108
Civic Center:	1170 Market Street (United Nations Plaza) San Francisco, CA 94102
Downtown Center:	88 4th Street San Francisco, CA 94103
Evans Center:	1400 Evans Avenue San Francisco, CA 94124
John Adams Center:	1860 Hayes Street San Francisco, CA 94117
Mission Center:	1125 Valencia Street San Francisco, CA 94110
Southeast Center:	1800 Oakdale Ave San Francisco, CA 94124

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Applying for Financial Aid and Admissions

Submitting an Admissions application is the first step in becoming a City College of San Francisco (CCSF) student. Completing a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) is the way to start funding your educational journey!

By completing the FAFSA, current and prospective students can be considered for several federal, state, and institutional financial assistance opportunities. By completing the CADAA, current and prospective students can be considered for several state and institutional financial assistance opportunities. Financial assistance is designed to help supplement your educational expenses. Remember financial assistance is not a primary source of income to meet all your basic living expenses and needs.

Completing the Application

1. Complete an admissions application online at Apply to CCSF Website. If you have questions, you can contact the Admissions Office via email at admit@ccsf.edu or virtually on Admissions Virtual Counter. The Admissions Office is located at the Ocean Campus in Multi-Use Building, MUB 188.

2. After you have completed and submitted your admissions application, you will receive a student E-mail account. Your CCSF student E-mail account is how you will be contacted by the CCSF Financial Aid Office concerning your financial assistance. It is very important to check your email constantly for updates and financial aid opportunities.

3. Complete the FAFSA or the CADAA. You can complete the FAFSA online. You can complete the CADAA online. If you would like assistance with your applications, you can contact the Financial Aid Office. When you are completing your application, you will need to add the school code for City College of San Francisco: 012874 for FAFSA and 00450200 for the CADAA. Using the correct school code allows the CCSF Financial Aid Office to receive your information.

4. Once you complete your FAFSA you will receive a Student Aid Report (SAR) from the Department of Education Central Processing Center either by e-mail or mail. The SAR is your initial response to your FAFSA application. Once you complete your CADAA, you will receive your California Student Aid Report (Cal SAR) from the California Student Aid Commission (CSAC). An accurate SAR/Cal SAR requires no corrections. Be sure to read the "Comments" section of your application. If corrections are necessary, you will need to make corrections to your FAFSA/CADAA online. Use your Federal Student Aid Identification Number (FSA ID) username and password to correct your FAFSA. Use your California Dream username and password to correct your CADAA.

The FSA ID

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Students use an FSA ID to complete and submit a FAFSA; it is the fastest way to sign your application and have it processed. It is also the only way to access or correct your information online, or to renew a FAFSA with information from your previous year's FAFSA. Parents use another FSA ID to electronically sign a FAFSA that is completed by a student.

The FSA ID consists of 4 parts:

- IDENTITY: Full name, Social Security Number, email, date of birth, username and password.
- PROFILE: Mailing address, phone number optional and 5 security questions and answers.
- REVIEW: This option allows the user to verify their phone number and/or email address in order to retrieve your username or reset your password without answering challenge questions.
- DONE: Once completed, the user can enter the FSA ID to sign into the FAFSA.

IRS Data Retrieval Tool (DRT)

The IRS Data Retrieval Tool (DRT) allows students and parents to access the IRS tax return information needed to complete the FAFSA. Student and parents may transfer the data directly into their FAFSA. If you are eligible to use the IRS DRT, we highly recommend using the tool for the following reasons:

- Provides easy importing of IRS tax data into the FAFSA.
- The best way of ensuring your FAFSA has accurate tax information.
- You will not need to provide a copy of your or your parents' tax return transcripts.
- If you do not use the IRS DRT to provide tax information and you are selected for verification of income, you must provide a copy of your tax return transcript or your parents' tax return transcript directly from the IRS office. A tax return transcript can be ordered at the IRS Get Tax Record Website to be mailed to your tax filing address or to be viewed online.

Submitting Corrections to Your FAFSA or CADAA

Students should submit corrections if:

- The CCSF federal school code 012874 is not listed under the school section of your FAFSA or if the CCSF school code 00450200 is not listed under the school section of your CADAA.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.

- Income information is incorrect and your application was not selected for “Verification”.
- Students and/or parents prefer to update the FAFSA by using the IRS DRT to import tax information onto the FAFSA.
- SAR Comments or Cal SAR Comments indicate a change should be made on the application.

If you are not sure if corrections are needed or what corrections need to be made, contact the CCSF Financial Aid Office. Corrections for FAFSA can be made online or by mailing Part II of your SAR to the Department of Education Central Processing Center if you received it by mail. Corrections for CADAA can be made online.

Facts You Need to Know When Completing the FAFSA/CADAA

Are you Dependent or Independent?

When completing the FAFSA/CADAA, you will need to know whose information to report: Your information is required (and, if married, your spouse’s) if you’re an independent student. Your information and your parents’ is required, if you’re a dependent student. Federal and state student aid programs are based on the concept that a dependent student’s parents have the primary responsibility for paying their child’s education.

You will be asked certain questions on the FAFSA/CADAA to determine your dependency status according to the U.S. Department of Education. Your answers to these questions will let you know if you are considered a “dependent student” or an “independent student” for financial aid purposes, and whether or not you will need to include your parents’ information. For the 2022-2023academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1999?
- As of today, are you married?
- At the beginning of the 2022-2023 school year, will you be working on a master’s or doctoral program (such as MA, MBA, MD, JD, PhD, EdD, Graduate Certificate, etc.)?
- Are you currently serving on active duty in the U.S Armed Forces for purposes other than training?
- Are you a veteran of the U.S Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2023?

- At any time since your turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2021, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless?
- At any time on or after July 1, 2021, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless?

If you answer "No" to all of the questions listed above, you are considered a Dependent student and must include parental information and their signature on the FAFSA/CADAA. Your parents' ability to contribute to your college expenses will be taken into account when determining your eligibility for financial assistance. Be sure to use your birth or adoptive parents' information. Do not use information from grandparents, legal guardian or foster parents. If your parents are divorced or separated, read the FAFSA/CADAA instructions for guidance on which parent's information to include. Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.

If you answer "Yes" to at least one of the questions listed above, you are considered an independent student and will be evaluated for financial assistance based on your own circumstances. Parental information and parent signature will not be necessary.

Petition for Independent Status (Dependency Override)

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parent(s) (biological or adoptive) must provide information on the FAFSA/CADAA.

A student cannot be determined to be independent just because:

- Parents do not want to provide information on the FAFSA/CADAA.
- Parents do not feel it is their responsibility to provide financial assistance for college.
- Parents no longer claim you as a dependent on their taxes.
- You are self-supporting and/or no longer live with your parents.

In extreme cases, the Financial Aid Office may be able to use professional judgment to override your dependency status if you can prove that extenuating circumstances exist in the family such as:

- You have no contact with your parents and are unable to locate them

- You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents. If you have extenuating circumstances and are unable to complete the parent(s) section on the FAFSA/CADAA, you must complete the 2022-2023 FAFSA/CADAA with your information. On the FAFSA, mark the section that says "I am unable to provide parental information" and apply for a Change of Dependency Appeal (Dependency Override) with the Financial Aid Office. On the CADAA, submit the application without parent information and apply for a Change of Dependency Appeal (Dependency Override) with the Financial Aid Office. The appeal must be submitted with official supporting documentation. If the Financial Aid Office approves your Change of Dependency Appeal, a dependency override will be granted. The decision is based on the professional judgment of the Financial Aid Office and is final and cannot be appealed to the Department of Education.

You must petition for Independent Status each academic year you apply for financial assistance as a dependent student or you will be required to provide parent(s) information on your FAFSA/CADAA. Dependency overrides approved by other Institutions are not accepted at CCSF.

Information for Non-Resident Students

A student's residency is determined by the CCSF Admissions and Records/Registration Office. Students are considered Non-Resident if they have relocated to California from another state within the past 1 year and 1 day. You can find more information at the Residency Office Website. You can also contact the Residency Office on their Residency Virtual Counter.

You can find more information on non-resident tuition fees at the Tuition & Fees Office Website. You can also contact Tuition & Fees on their Tuition & Fees Virtual Counter for additional information.

CCSF Tuition & Fees Office offers a tuition payment plan to make college more affordable. The payment plan is provided by NELNET Business Solutions for a small fee. You can find more information on tuition payment plans at the Billings, Payments, & Refunds Website.

If eligible, your federal and state grants will be applied to your current Tuition & Fees balance. If you have funds remaining after your enrollment fees are paid, the balance will be electronically deposited to your account, if you elected for direct deposit. If you did not elect for financial aid funds to be directly deposited, a paper check will be mailed to you. If there is a remaining balance owed to Tuition & Fees after your grants are applied, you are responsible for paying the remaining balance. If you apply for and are eligible for a student loan, please note loans are disbursed directly to the student and you are responsible for paying off the balance with the Tuition & Fees Office. If you owe a balance in a previous term, and are deemed eligible for financial aid in a current term, you may opt to use the pay prior year method. This method will allow up to $200 from your current term to be applied to prior year balance.

Failure to pay fees owed may lead to a student hold placed on your student records at CCSF, and you will be unable to register for future classes or request official transcripts.

Ability to Benefit (ATB)

To receive financial assistance, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if they have:

- A high school diploma
- A General Education Development GED) certificate
- Passed the California High School Proficiency Exam (that is recognized as the equivalent to a High School Diploma
- Completed an approved Home School Program.

Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial assistance by fulfilling one of the following ATB approved requirements:

- Pass a federally approved ATB test. AT CCSF, this test is administered by the Testing Office. The student must provide proof of passing scores to the Financial Aid office; OR
- Satisfactory complete six units that are applicable toward a degree or certificate offered at CCSF prior to July 1, 2012. After you must complete a 2022-2023 High School Alternative/Equivalency Verification Form, an Academic representative will determine if you have completed 6 units toward your degree or certificate. Although you cannot receive grants or loan assistance while you are earning these units, you may still be eligible for the Community College Promise Grant (formerly known as BOGW). Please refer to the Community College Promise Grant (CCPG) section of this consumer guide for additional information.

For information on acceptable ATB passing score transfer process, please contact the CCSF Testing Office via email at testing@ccsf.edu or via phone at (415) 239-3124.

Completing Your Financial Aid File

1. The FAFSA determines your eligibility for various federal, state, and institutional grants, as well as student work-study and student loans. The CADAA determines your eligibility for state and institutional grants. Your eligibility is based on financial need, number of units you are actively enrolled in, and student budget. Remember, the application process is free! However, there may be additional applications and/or requirements for each of the programs listed in this guide.

2. Once you have completed your FAFSA/CADAA and the Financial Aid Office has received your information from the Department of Education Central Processing Center or the CA Student Aid Commission (CSAC), our office will send an email to your CCSF student e-mail account welcoming you as a possible CCSF Financial Aid recipient and next steps in the process if you are required to submit any further documentation.

3. If you are required to submit further documentation for income verification, you will receive a second email to your CCSF student e-mail account with instructions on how to log into Campus Logic to complete your income verification process electronically and submit requested documentation.

    • If you are required to submit copies of Tax Return Transcripts. Request for Tax Return Transcripts can be made by calling the IRS at 1-800-908-9946 or by going to the IRS Get Tax Record Website to have a transcript mailed to your tax filing address or viewed online.

4. Requirements that you must complete that will not be part of the Campus Logic income verification process will be listed under your myRAM "Student Requirements" such as:

    - Terms and Conditions
    - Annual Authorization to Pay Prior Years Institutional Charges
    - Federal Work-Study Notifications
    - Unaccompanied Homeless Youth Verification
    - Orphan or Ward of the Court Status
    - Emancipated Minor or in Legal Guardianship Verification
    - Affidavit of Separate Residence

Necessary forms are available for online submission through your myRAM student account, your Campus Logic Student Account, or the Financial Aid Forms Website.

- If your file is selected for verification, the process can take 4-5 weeks to complete once all necessary documentation has been submitted.
- If your file is not selected for verification, the process can take 2-3 weeks to complete.
- If you're eligible to receive financial aid, an Award Letter will be sent to your student e-mail account. Awards will also be available in your myRAM student account under the "Award Tab". Please note, the California College Promise Grant (CCPG) will always be awarded first and you may receive multiple award letters once your financial aid file is completed.
- If you are not eligible to receive financial aid funds, an award letter explanation to your student email will be sent with alternative options.
- When your funds are ready to be received, you will receive a Disbursement Notification email to your student e-mail account. You will normally receive funds within the next 7-10 days depending on the disbursement schedule and the method of disbursement you chose.

In summary, be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes, and meeting our Satisfactory Academic Progress Standards.

What is Verification?

About one-third of FAFSA's are selected for verification each year. The Department of Education requires colleges to verify financial and other information entered on the FAFSA to ensure that information provided by students and/or parents on the FAFSA application is accurate. Similarly, the CA Student Aid Commission (CSAC) selects a certain percentage of CADAA students for verification each year. CSAC requires colleges to verify financial and other information entered on the CADAA. The CCSF Financial Aid Office has the authority to contact you for documentation that supports the information you reported. In addition, the CCSF Financial Aid Office is allowed to select additional students for verification and/or to verify additional data elements.

If selected for verification you might see a note on your Student Aid Report (SAR) or CA Student Aid Report (Cal SAR) stating that you have been selected for verification. Once your FAFSA/CADAA is received by the CCSF Financial Aid Office, you will receive an email to your student CCSF e-mail address as indicated in the *Completing Your Financial Aid File* section. If you have been selected for verification, you may be required to submit additional documentation so that the CCSF Financial Aid Office can verify the information on your FAFSA/CADAA is accurate. If discrepancies are found, the information will be corrected based on the documentation provided.

IRS Data Retrieval Tool (DRT): If you used the IRS DRT when filling our FAFSA, and you have not made any changes to your FAFSA since submitting it, you may not have to verify that information. If you didn't use the IRS DRT and you're selected for verification, log back into your FAFSA to see whether you can use IRS DRT to fill in the relevant fields on your FAFSA. If not, the CCSF Financial Aid Office may require you to submit a tax return transcript as part of the verification process.

If you are selected for verification, the U.S Department of Education or CSAC may require the CCSF Financial Aid Office to verify the following information:

- Adjusted Gross Income (AGI)
- U.S. Income Tax Paid
- Education Credits
- Untaxed IRA Distributions
- Untaxed Pensions
- IRA Deductions and Payments
- Tax-Exempt Interest
- Other Untaxed Income
- Income Earned from work
- Household Size

Notifications

After completion of your financial aid file, your information will be reviewed and your eligibility response (Award Letter) will be emailed to your CCSF student e-mail address. Your awards will also be posted to your myRAM student account under "Award Tab". Always maintain an accurate mailing address and a correct phone number with Admissions & Records to avoid delays in communication.

- Be aware the financial assistance process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, keep copies of your application and other important documents, and carefully read and respond to all communication received regarding your financial assistance application.
- Keep in mind that financial assistance funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined by when a student completed their file, processing timelines, a student's enrollment status and eligibility status. Therefore, students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

Income Reductions

When you completed your FAFSA/CADAA for the 2022-2023academic year, you were required to report 2020 income information. If you have had a drastic change in income during either 2020 or 2021 due to an unforeseen or special circumstance, the Department of Education and the CCSF Financial Aid Office will allow you to have your financial assistance eligibility re-evaluated.

Special circumstances may include:

- Unemployment or change in employment
- Death of student's spouse or parent
- High cost of medical bills not covered by insurance
- One time lump sum payment in 2018

To apply for a 2022-2023Income Reduction you must:

- Submit your 2022-2023FAFSA or 2022-2023CADAA
- Complete your CCSF Financial Aid file and receive a final award notification
- Provide a copy of your 2020 Tax Return Transcript or proof of 2020 income
- Obtain a Tax Return Transcript by calling the IRS at 1-800-908-9946 or by going to the IRS Get Tax Record Website to have a transcript mailed to your tax filing address or viewed online.

- Obtain proof of 2020 income through a most recent year-to-date paystub, etc.

- In some cases, if you are unable to obtain a Tax Return Transcript you may be able to provide signed copy of your 2020 Federal Tax Return and W2's and/or year end statements for other income received.
- Be meeting the CCSF Financial Aid Office Satisfactory Academic Progress (SAP) standards. See the *SAP* section of this guide for additional information.
- Request the Professional Judgment Income Reduction Form from the CCSF Financial Aid Office.
  - A preliminary evaluation will be provided by the CCSF Financial Aid Office to determine if you may qualify for an income reduction.
- You are only able to submit one income reduction during the 2022-2023 award year.

The California Dream Act, AB 540 and Dream Application

What is AB 540?

Students who are considered out-of-state residents may be exempt from paying nonresident tuition under Education Code Section 68130.5 (AB 540). The law does not change a student's residency status, but allows a student to be considered a CA resident for tuition and financial aid purposes. Since January 1, 2001, California's AB 540 allows nonresident students, and specifically undocumented immigrant students, in pursuit of a higher education to be exempt from paying out-of-state tuition fees as long as specific requirements are met. AB 540 has since been extended through further state laws AB 2000 and SB 68, passed in 2014 and 2017 respectively.

Any student, who meets all of the following requirements, shall be exempt from paying nonresident tuition at City College of San Francisco:

1. Student must have attended a California High School for three or more years; OR Attained credits earned in California from a California High School equivalent to three or more years of full-time high school work and attended a combination of California Elementary, Middle and/or High School in California for a total of three or more years; OR Attended a California High School, California Adult School, and/or California Community College for a combination of three or more years (only two years maximum of a California Community College can be used).
2. Graduated or will graduate from a California High School; OR Received a G.E.D. or a passing mark on the California High School Proficiency Exam (CHSPE); OR Completed or will complete an Associate's Degree from a California Community College; OR Completed or will complete the minimum transfer requirements into the CSU or UC system.
3. Must register for or be currently enrolled at an accredited institution of public higher education in California (UC, CSU, or CCC).

4. For non-citizens without a current or valid immigration status, must file or will file a California Nonresident Tuition Exemption Request (AB 540 Affidavit) as required by the college (available in the Admissions & Records Office) stating that the student has filed an application to legalize their immigration status or will file an application as soon as they are eligible to do so (student information obtained in the implementation of this section is confidential).
5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.), with the exception of T and U visas
6. Students eligible for the AB 540 nonresident tuition exemption must submit the California Nonresident Tuition Exemption form and any applicable official academic transcripts to the Admissions and Records Office.

What is the California Dream Act/Application?

The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities. CCSF students who meet AB 540 criteria may apply for general CCSF Scholarships.

AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and Community College Promise Grant (CCPG) at California Community Colleges. For more information about AB 131 the CA Dream Act Application please go to the CA Student Aid Commission (CSAC) CADAA Information Website. You can find more information on CCSF California Dream Act Website.

Cost of Attendance

The cost of attendance (or budget) is the estimated total amount it may cost to attend college. It will vary depending on your living situation (whether you live with your parents or off campus) and residency status (California resident/AB 540 students or out-of-state resident). Residency status is determined by the Admissions & Records Office. Financial aid is designed to assist qualified students in obtaining grants, scholarships, and federal work-study funds for educational expenses. Be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standards.

2022-2023Nine Month Student Expense Cost of Attendance Budget

Allowance	Living at Home	Living Away from Home
Books and Supplies	$ 1,971	$ 1,971
Room and Board	$ 9,360	$ 17,784

Transportation	$ 1,026	$ 936
Personal Expenses	$ 3,348	$ 3,924
Enrollment Fees	$ 1,696	$ 1,696
Total	**$ 17,401**	**$ 26,311**

Non California Resident fees: ($360per unit X 36 units) = $12,960.00 is added to the applicable budget

Fees that are excluded from this budget are Parking, Student Activity Fee, Student Representative Fee, and myRAM User Fee. Please note: Disbursement dates, cost of attendance, budget and all fees are subject to change without notice.

Total 2022-2023CCSF Cost of Attendance Budget

Resident Living at Home	$ 17,401
Resident Living Away from Home	$ 26,311
Non-Resident Living at Home	$ 28,705
Non-Resident Away From Home	$ 37,615

Types of Federal and State Financial Aid

Federal Programs

Federal Pell Grant

Pell Grants are available for students with high financial need. Unlike most federal assistance, this grant does not need to be paid back as long as you do not withdraw from classes, you successfully complete your classes and are not simultaneously receiving Pell Grants at another school.

The maximum Pell Grant award for the 2022-2023 academic year is $6,895 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of the grant is prorated based on the amount of units you are taking each semester. Students who have received their Bachelor's degree or higher are not eligible to receive the Pell Grant.

Students may receive Pell Grant for 12 full time semesters (or 6 years if full-time). This equals to 600% total. Once a student has received their full 600%, they will no longer be eligible for Pell Grants.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the highest need who are Pell grant eligible for the award year will have primary consideration for FSEOG awards.

FSEOG funds are limited and are awarded until all funds are exhausted. Having said this, there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2022-2023FAFSA by March 2nd priority deadline
2. Submit all documents requested by Financial Aid Office
3. Have high financial need
4. Meet the CCSF Financial Aid Office Satisfactory Academic Progress (SAP) Standards
5. Enrolled in 6 units or more

Federal Work Study (FWS)

The Federal Work Study Program offers students the opportunity to gain work experience and earn additional funding through part-time employment (up to 15 hours per week) to assist in paying for your educational expenses.

FWS is one of several federal financial aid awards offered through the FAFSA application. The FWS award specifies the amount you are eligible to earn in an academic year, which runs from July 1st through June 30th. It is recommended you secure federal work study employment during the months of June and July even if you plan on not attending until fall in order to secure the funding for the positions. Once you apply, you are prescreened for eligibility before being officially awarded, so it is very important to have your FAFSA completed and have the required documents turned in to the Financial Aid Office. Awards of up to $4,000 are granted once employment has been secured.

You will receive your FWS award as earnings from your job by means of submitting a timesheet which is paid bi-weekly via direct deposit or check and is subject to state and federal taxes. W-2s will be issued at the end of January. Direct deposit is available and strongly encouraged. In order to be considered for FWS, you must apply for and be eligible to receive federal financial assistance through the FAFSA. The FWS positions are available on campus. Due to limited funding, awarding is on a first come first served basis. The Student Employment Office also offers Lab Aide employment (financial aid not required) positions for those that do not qualify for financial assistance, exhaust their FWS award, or when federal work study funding is not available.

FWS Eligibility Requirements

All students seeking Federal Work Study positions must meet the following criteria:

- Must apply for the FAFSA, list the CCSF school code 012874, and demonstrate financial need of at least $1,500, which is determined by the CCSF Financial Aid Office.
- Meet CCSF Financial Aid Satisfactory Academic Progress (SAP) standards. If a student fails to meet SAP standards, the student may be placed on warning and ultimately become ineligible for financial assistance, which will result in the loss of their financial assistance and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through the Financial Aid Office. Ineligible students can

contact the Student Employment Office to inquire about available department funded lab aide positions.

- Must be enrolled in 6 units or more.
- Must secure on-campus employment before receiving a FWS Award from the Financial Aid Office. Login to your myRAM Portal to begin the Student Hiring Eligibility Process (SHEP).
- Have the hiring department supervisor complete and submit a Federal Work-Study Referral Form to the Financial Aid Office. Once the Financial Aid Office receives the completed and signed form, eligibility and awarding will be completed.

How to apply for a FWS position:

The Office of On-Campus Student Employment currently lists all student employee positions, both FWS and lab aide available at CCSF. For more information visit the Office of Student Employment Website.

1. Complete the FWS eligibility requirements listed under the *FWS Eligibility Requirements* section.
2. Complete the Student Hiring Eligibility Process (SHEP).
3. Once you have secured on-campus employment and submitted a completed and signed Federal Work-Study Referral Form to the Financial Aid Office, your FWS eligibility and award will be confirmed.
4. Once the Financial Aid Office confirms and approves FWS eligibility, student and hiring supervisor will be emailed an approval along with award amount and total hours allowed for the academic year.
5. Students cannot begin working until all the SHEP steps have been completed and cleared by the Office of On-Campus Student Employment.

Student employment opportunities are also available through the CalWORKs Work-Study Program. The CalWORKs Work-Study Program is a state funded program that assists students in earning cash while learning important job skills through on-campus opportunities. The program provides job readiness training to enhance work performance skills and do not need Financial Aid eligibility to participate. The students must be a CalWORKs participant and eligible to work up to 15-20 hours per week. If interested in CalWORKs Work-Study Program please contact CalWORKs Department via email at calworks@ccsf.edu , via phone at (415) 506-8017, or visit our CalWorks Virtual Counter , or on the CalWORKs Work-Study Website.

Lab Aide positions may be available through departments on campus. Student workers who are ineligible for FWS or the CalWORKs Work-Study Program can apply for Lab Aide funded positions as long as they meet all the SHEP requirements. For information on lab aide positions, contact the Office of OnCampus Student Employment.

Federal Direct Loan (FDL)

Federal Direct Loans are different from grants and work-study. Direct Loans are borrowed funds that must be repaid with interest. Applying for and receiving student loans is a very serious obligation, so before you apply for a loan it is a good idea to consider the following:

- Think about the amount you will need to cover your educational expenses.
- Have a thorough understanding of how much your payments will be once your repayment period begins.
- Most of all, be aware of the amount you will have to repay over the years.

To qualify for Federal Direct Loans students must meet all of the requirements for federal student financial assistance and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

CCSF offers both Subsidized and Unsubsidized Federal Direct Stafford Loans. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education Direct Loan (DL) Program. You will repay these loans to the Department of Education DL Program or its servicing agent. Please remain in constant contact with Direct Loans in order to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, please visit the Federal Student Aid Website.

Subsidized Loans are for students who have demonstrated financial need. You may borrow up to:

- $3,500 ($1,750 Fall, $1,750 Spring) as a first-year student (completed less than 30 CCSF units)
- $4,500 ($2,250 Fall, $2,250 Spring) as a second-year student (completed 30 or more CCSF units)

For Subsidized Loans, the federal government pays the interest during deferment periods while students are in college at least half-time.

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least halftime. CCSF recommends that students make interest payments while they are in college.

At CCSF, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. CCSF does not recommend borrowing more than $20,000 at the community college level (this includes loans from any other institution that you attended). If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at the National Student Loan Data System (NSLDS). Your FSA ID is required to access this website. (This is the same Username and Password that you would use to fill out your FAFSA online, complete your Loan Entrance Counseling (EC), and sign your Master Promissory Note (MPN). To create an FSA ID, go to the FSA ID Website.

If CCSF enters into an agreement with you regarding a Federal Direct Loan, we are required to inform you that the loan will be submitted to NSLDS and will be accessible by government agencies, lenders and institutions determined to be authorized users of the data system.

How to apply for a Direct Loan at CCSF:

1. You must fill out the FAFSA online and list CCSF School Code 012874.
2. You must complete your CCSF financial aid file by turning in all required documents listed on myRAM under Required Documents and completed the online verification process in CampusLogic, if applicable.
3. You must have received your final award letter for any Grants, Federal Work Study (FWS) before applying for a loan.
4. You must be meeting the CCSF Financial Aid Satisfactory Academic Progress (SAP) standard. Please refer to the *SAP* section to review the CCSF Financial Aid SAP Policy.
5. You must be enrolled in at least 6 units, courses are applicable and required towards your degree.
6. You must have a declared academic program (major) on file with Admissions and Records.
7. You must not be delinquent or in default on any Federal Student Loan or owe a refund on Federal/State grant.
8. You may not exceed annual borrowing limits nor can you exceed the aggregate borrowing limits. Aggregate undergraduate loan limits are available online at Federal Student Aid Subsidized and Unsubsidized Loans Website.
9. Complete an Online Loan Repayment Module.
10. First-Time Borrowers Only: Attend a First-Time Loan Borrower Workshop. View upcoming workshops on the Financial Aid Workshops & Events Calendar.
11. Complete Loan Entrance Counseling with a score of 100% online at the Loan Entrance Counseling Website. Please note, Continuing Borrowers may not need to complete this step as it may have been complete when receiving a previous loan at CCSF or other institution.
12. Complete your electronic Master Promissory Note (MPN) for Undergraduate Students online at the MPN for Undergraduate Students Website. Once your loan origination has been accepted by the Department of Education. The CCSF Financial Aid Office will notify you via email (CCSF email address) when you can complete your MPN. Please note, Continuing Borrowers may not need to complete this step as it may have been complete when receiving a previous loan at CCSF or other institution.
13. Continuing Borrowers Only (including loans received from other institutions): Attach a printout of your past loan activity from NSLDS.

14. If you have met the above requirements, contact the Financial Aid Office to request a Direct Loan Request Form. For First-Time Borrowers who attend the First-Time Loan Borrower Workshop, the Direct Loan request will be provided to you after the workshop.
15. Submit the Direct Loan Request Form with any other required documentation. Please note:
    - Processing time is about 4-6 weeks after all requested loan documents are received.
    - If eligible, you will receive a revised Award Letter with loan awards.
    - Once CCSF releases loan funds to your student account, you have 30 days to request a cancellation of your loan
    - All loan disbursements are disbursed based on your selected method, either direct deposit, this is the recommended method to receive funds faster, or via check. Loan disbursement scheduled are available on Financial Aid Disbursement Website
    - All students who leave school, graduate, or fall below half-time enrollment (6 units per semester at CCSF) are required to complete Direct Loan EXIT Counseling online at the Loan Exit Counseling Website

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, explore other options that do not require repayment! Student Employment is an option for students to work part-time on campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review the *Federal Work Study* section before deciding to borrow a student loan or contact the CCSF Office of On-Campus Student Employment.

Scholarships are another Student Loan alternative as you can find and apply for many different types of scholarships. For more information, visit the Scholarship Office Website. Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The CCSF Federal Student Loan Default Management Plan requires all students who receive a loan at CCSF to complete a Loan Entrance and Exit Counseling session. Students may complete the Loan Entrance Counseling online at the Loan Entrance Counseling Website. and the Loan Exit Counseling online at the Loan Exit Counseling Website. Complete the Entrance Counseling when applying for a loan and complete the Exit counseling prior to leaving the college or falling below 6 units.

The Subsidized Usage Limit Applies (SULA) repeal is effective for all Direct Loans first disbursed on or after July 1, 2021. The repeal is not limited to new borrowers; it is loan-specific. SULA still applies to Direct Subsidized Loans first disbursed before July 1, 2021. The U.S. Department of Education (ED) will retroactively restore the subsidy and remove accrued interest on the older loans.

The Department of Education (ED) will early implement the repeal of the limitation on lifetime subsidized loan eligibility, known as Subsidized Usage Limit Applies (SULA), which currently bars

students from receiving subsidized Direct Loans for more than 150% of the published length of their program. Congress, through the Consolidated Appropriations Act, 2021, required ED to implement the repeal by July 1, 2023.

This repeal will now apply to any borrower who receives a Direct Loan first disbursed on or after July 1, 2021. In addition, all lost subsidy benefits, if applicable, will be reinstated retroactively to the date on which the loss of subsidy was applied for all Federal Direct Subsidized Loans with an outstanding balance on July 1, 2021, and for all award years since the 2013-14 award year, which was when the SULA requirement was first implemented.

State Programs

California College Promise Grant (CCPG) – Formerly known as BOGW

The California College Promise Grant is a state waiver program designed to provide education assistance to eligible California residents and students eligible for a nonresident tuition exemption attending California Community College by waiving the enrollment fees. For qualifying students, the CCPG waives the per-unit enrollment fee (currently $46 per unit) at any community college throughout the state. The CCPG waiver is for eligible:

- California residents
- AB 540 students
- AB 1899 students as determined by the Admissions & Records Office
- AB 801 students who have been without a residence in the last 24 months (homeless) as verified by CCSF Homeless Liaison

Eligibility is also contingent upon meeting academic and progress standards.

The CCPG does not cover all tuition and fees. The following fees are not covered by the CCPG and students are responsible for paying the remaining balance:

- Student Health Fee
- Student Activities Fee
- myRAM User Fee
- Additional Instructional Materials
- Books/supplies

The primary application for the CCPG is the 2022-2023 FAFSA or California Dream Application. The CCPG will automatically be awarded to eligible students using the information from the FAFSA or CA Dream

Application, if eligible. The CCPG application is considered a secondary application to be used for special circumstances. Special circumstances to use the CCPG application are determined on a case-by-case basis. Not everyone will qualify to complete the CCPG application because the qualifying income requirement is very low. If the income requirements to complete the paper CCPG application are not met, the student will be required to fill out the FAFSA or CA Dream Application, which allows a higher qualifying income for CCPG eligibility. The following qualifying methods are:

1. Method A: If you or your family are current recipient of funds from Temporary Assistance for Needy Families (TANF)/CalWORKs, Supplemental Security Income (SSI), or General Assistance/General Relief (GA/GR), or if the student is a dependent, such funds are the sole source of income for the family. Verifiable documentation is required.

- For TANF/Cal WORKs or General Assistance, acceptable documentation includes Notice of Action dated within the previous month, or a recent check.
- For SSI/SSP, acceptable documentation includes award letter or bank statement showing a deposit from the current or previous month.

2. Method B: Household size and annual family income. Eligibility is solely based on meeting household size and annual family income standards. Students may be required to provide documentation, if requested.

2022– 2023 Income Standards

Federal poverty guidelines published by the U.S Department of Health and Human Services

Family Size		2020 Income
1		$ 19,320
2		$ 26,130
3		$ 32,940
4		$ 39,750
5		$ 46,560
6		$ 53,370
7		$ 60,180
8		$ 66,990
For each additional family member	**Add**	$ 6,810

3. Method C: A student has applied for other state and/or federal aid and has demonstrated $1,104 or more of financial need by completing the FAFSA or California Dream Application.

4. Special Classifications: A paper application will be completed along with a letter or Certificate of eligibility, if you meet any of the following criteria:

    - You are a dependent of a deceased or disabled veteran and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General.
    - You are a Congressional Medal of Honor recipient or child of a recipient.

- You are a dependent of a victim of the 9/11 terrorist attack.
- You are a dependent of a deceased law enforcement or fire personnel killed in the line of duty.

Special Classifications are exempt from meeting academic and progress standards at outlined in the Loss of CCPG section.

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCGP A, B, or C and are eligible to complete the CCPG application. Verification may be made by the CCSF Homeless Liaison by submitting verification from one of the following:

- A homeless services provider, as defined in the Health and Safety Code, section 103577(b) (3).
- The director of a federal TRIO program or Gaining Early Awareness and Readiness for Undergraduate Programs program, or a designee of that director.
- A financial aid administrator for an institution of higher education.

You must apply for the CCPG using the FAFSA or Dream Application every academic year. CCPG is awarded for: Fall, Spring, and Summer semesters. Eligibility is not automatically rolled over for the next academic year. CCPG eligibility must be determined by the established final end of year deadline in order to be awarded a CCPG and have fees waived. If you have been determined CCPG eligible after you have paid your fees during the current semester, you may be entitled to a refund. If eligibility is determined before the final published deadline for CCPG:

- A refund will automatically be generated for prior semesters within the academic year
- The Cashier's Office at CCSF is located on the 1st floor of Conlan Hall, E107.
- If you drop classes after the refund deadline established by Admissions & Records, you will not be eligible for a CCPG refund for the dropped classes.

Loss of Eligibility for CCPG – Formerly known as BOGW

A student shall become ineligible for CCPG if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.
Students will be notified of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification sent to the students will clearly state that two consecutive primary terms of probation will lead to a loss of the CCPG Fee Waiver until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in maintaining eligibility.

NOTE: Foster Youth and Former Foster Youth up to the day before their 26th birthday are not subject to loss of CCPG due to placement on academic or progress probation and therefore do not need to submit an appeal.

How to Regain Eligibility

If you lose your eligibility for CCPG, there are a few ways that you can have it reinstated.

- Improve your GPA and/or course completion measures to meet the academic and progress standards.
- Not attending your school district for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

CCPG Appeal Process

A student who is on second term probation will result in the loss of CCPG. Any combination of two consecutive terms of cumulative GPA below 2.0 and/or cumulative unit completion rate below 50 percent may result in loss of CCPG eligibility. Appeal forms for CCPG are online in the Admissions & Records Office or Financial Aid Office websites. Loss of Registration/CCPG Appeal Form

Steps to Apply for an Appeal:

1. Complete the Loss of CCPG/Registration Priority Online Appeal Form and identify reason for appeal, in a typed statement explain your extenuating circumstance.
2. Attach all related supporting documents to justify the appeal reason(s) for extenuating circumstances.
3. Submit the completed appeal form to the Admissions & Records. Any missing or incomplete information will result in your appeal being denied by thy Appeal's Committee.
4. Results of appeal will be sent to you via your CCSF student email within 4-6 business days.

A student may appeal the loss of CCPG due to extenuating circumstances, or when a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student's economic situation or evidence that the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

Cal Grant

Cal Grants are state grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents and AB 540 eligible students to assist them in paying their educational expenses at any qualifying college or institution.

Cal Grant A: Assists with tuition and fees at public and private colleges as well as some private career colleges. If you receive a Cal Grant A but decide to attend a California Community College first, your award will be held in reserve for up to two years until you transfer to a four-year college.

Cal Grant B: Assists low-income students attending public and private colleges. The award amount varies each year and may be used for books, living expenses and transportation.

Cal Grant C: Assists students with tuition and training costs for technical, occupational, vocational, or career training programs. Awards vary each year and funding is available for up to two years, depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California Community College. To find out more information, visit the CSAC Cal Grant C Information Website.

Cal Grant A and B Competitive Awards are for students who are not eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

For information on the types of Cal Grant awards or for more information about CSAC programs, you can visit the CSAC Cal Grant Information Website.

Applying for Cal Grant

Applying for Cal Grant is a two-step process:

1. You must complete the 2022-2023 FAFSA or the 2022-2023 CADAA by the March 2nd deadline (or the September 2nd deadline for Community College students).
2. You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College Students) by one or more of the following methods:

- If you have completed at least 16 degree applicable units at CCSF with a 2.0 GPA CCSF will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
- If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you must contact that college to have them verify your GPA by the March 2 nd/September 2nd deadline.
- If you have completed less than 16 degree applicable units but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2 nd/September 2nd deadline.
- If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd/September 2nd deadline.

For information on specific types of Cal Grant awards or for more information about CSAC programs, visit the CSAC Website.

In order to be eligible for a Cal Grant you must:

- Complete the 2022-2023FAFSA or the 2022-2023 California Dream Act application and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be California resident or meet AB540 criteria.
- Have registered with selective services, if required to do so.
- Have not yet received a Bachelor's or professional degree.
- Do not owe a refund on any state/federal grants or be in default on a student loan.
- Show financial need at City College of San Francisco.
- Be enrolled at least half time (six or more units).
- Meet the CCSF Financial Aid Satisfactory Academic Progress standards (SAP).

In order to receive your Cal Grant award at CCSF, you must:

- Complete your financial aid file at CCSF.
- Have an active program (major), other than Undecided, declared by the Admissions & Records Office.
- Meet all of the above requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before CCSF is permitted to release funds. You may self-certify your high school graduation by logging on to Webgrants for Students Website.
- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California Community College then transfer to a qualifying Baccalaureate-degree granting college. You must transfer from a California Community College to a bachelor's degree granting school in the award year for which the award is offered.

Students are guaranteed a Community College Transfer Entitlement award if they have at least:

- 2.4 Community College GPA.
- Meet the admissions requirements for the qualifying four-year college.
- Meet the Cal Grant eligibility and financial requirements. Apply by March 2nd of the award year.
- Are under the age of 28 as of December 31st of the award year.
- Students who received a Cal Grant within a year of graduating from high school are not eligible.

If awarded a Cal Grant, you must complete your FAFSA application or California Dream application every year by the March 2nd deadline in order to renew your award. To make changes to your Cal Grant award

(for example: to change awarding schools), you can make appropriate changes online on your Webgrants for Students account.

Note: Please be advised any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act. Students who are paid a Cal Grant and withdraw from any units prior to the financial aid census date may be determined in overpayment of the Cal Grant funds and be required to repay the overpayment to the college.

Student Success Completion Grant (SSCG)

The Student Success Completion Grant is a financial aid program for Cal Grant B or C recipients enrolled full-time at a California community college. In addition to the annual Cal Grant award paid at CCSF, the Student Success Completion Grant pays an additional amount of $1,298 up to $4,000 per the Fall/Spring semester, pending on unit enrollment status. In order to receive a Student Success Completion Grant award at CCSF, you must:

- Meet all requirements to be awarded a Cal Grant B or C
- Maintain full-time attendance (12 or more units) at CCSF
- Be a California Resident or AB 540/ AB 2000/ SB 68
- Maintain Satisfactory Academic Progress

Chafee Grant

The California Student Aid Commission (CSAC) awards Chafee Grant to current and former foster youth to use for career and technical training or college courses. The Chafee Grant is awarded for up to $5,000 annually (or up to the unmet need) for students enrolled in 6 or more units during the Fall, Spring or Summer semesters.

In order to be eligible for a Chafee Grant you must:

- Be eligible, or have been eligible for foster care between your 16 th and 18th birthday.
- Have not reached your 22nd birthday as of July 1 of the award year.
- Be enrolled at least half time (6 units) for the semester of disbursement.
- Maintain Satisfactory Academic Progress (SAP).
- Be enrolled in a course of study that is at least one-year long.

In order to apply for the Chafee Grant at CCSF you must:

- Complete the 2022-2023 FAFSA online or 2022-2023 CADAA.
- Submit the California Chafee Grant Program Online Application. Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year.
- Complete your 2022-2023financial assistance file by the established deadline.

- Enroll in 6 or more units per semester as early as possible. Former foster youths are eligible for priority registration!
- The CCSF Financial Aid Office will send a Financial Needs Analysis Report to CSAC when the student's financial aid file is complete, and student is enrolled in 6 or more units. When Chafee funds are available CSAC will send the student an email. The check is mailed to the CCSF Financial Aid Office. When Chafee funds are available for students, the Financial Aid Office will send an award email to the student's CCSF student email account. Funds will be disbursed according depending on your method disbursement you selected, direct deposit or check.

Priority of Chafee Grant payments sent from CSAC:

1. *Paid renewal students who have not reached their 26th birthday as of July 1st of the award year.
2. New and **non-paid renewal students who will be 22 years old as of July 1st of the award year.
3. New and non-paid renewal students who have dependents.
4. New and non-paid renewal students who have an unmet need of $5000 or more.
5. New and non-paid renewal student who have an unmet need of less than $5000.

* Student who have received a Chafee payment

** Students who have not received a Chafee payment

To check your eligibility for Chafee Grant, please go to Webgrants for Students Website.

CalWORKs Work Study (CWS)

The CalWORKs Work-Study Program is a state funded program that assists students in earning cash while learning important job skills through on-campus opportunities. The program provides job readiness training to enhance work performance skills and do not need Financial Aid eligibility to participate. The students must be a CalWORKs participant and eligible to work up to 15-20 hours per week. Students must:

- Be enrolled in at least six units.
- Maintain a minimum 2.0 cumulative GPA.
- Maintain eligibility with CalWORKs/TANF.

Eligible students can contact CalWORKs Office via email at calworks@ccsf.edu or via phone at (415) 4525700. Visit the CalWORKs Work-Study Website for more information.

Scholarships

Scholarships are provided to City College of San Francisco students by the generosity of foundations, corporations, and individual donors. Generally, scholarships are awarded to students with special qualifications, such as academic achievement, artistic abilities, demonstrated leadership and athletic talents, or to students who are in particular fields of study, who are from a particular heritage, who are members of underrepresented groups, or who demonstrate a financial need. CCSF offers the following categories of scholarships:

- General Scholarships
- Select Scholarships
- Departmental Scholarships
- Osher Endowment/Initiative Scholarships
- Outside Scholarships

The online scholarship application for the next academic year is available every spring semester on the ScholarshipUniverse Database. The online application is currently available for General and Select Scholarships only. Some Departmental Scholarships have an online application, otherwise, a student must complete an individual paper application for each Departmental Scholarship of interest. Scholarship workshops are held prior to the scholarship deadline date. Scholarship workshops provide students with information on how to complete the scholarship application, complete the required personal essay, questions, and request letters of recommendations, etc.

Financial need-based scholarships will require the Financial Aid Office to confirm eligibility for this requirement prior to any student being confirmed eligible and awarded a need-based scholarship and to ensure a student's award package does not exceed their cost of attendance, as required by federal regulations. As a result, all need-based scholarships will require students to complete and submit a financial aid application (FAFSA or CA Dream Act) to confirm need eligibility. All awards submitted to the Scholarship Office for processing will be forwarded to the Financial Aid Office for final payment eligibility. If it is determined that a student does not have any required financial need or exceeds their cost of attendance, students may be required to return any scholarship funds that have exceeded their cost of attendance. The Financial Aid Office will make any necessary adjustments to a student's financial aid package in an attempt to reduce a student's liability.

Institutional Programs

Free City

Free City is a partnership between City College and the City & County of San Francisco, backed by the voters of San Francisco to provide its residents free tuition to City College.

Free City Eligibility:

- Students may qualify if they are both a California resident for one year & one day and a San Francisco resident.
- Students may qualify if they qualify for a non-resident exemption (AB540, AB 13, AB2000) and are a San Francisco resident.
- Students may qualify if they are homeless or are a foster youth and meet the California residency requirement.

Free City Application Process:

- Complete the Free City affidavit when registering for classes on your myRAM Portal.
- Your balance will continue to appear on your student account until your financial aid, including Free City, is confirmed.

Free City covers the following fees:

- $46 Enrollment fee per unit

Free City doesn't cover the following fees:

- $20 Health fee
- $3 Web registration fee
- $7 Student activities fee – Optional
- $2 Student representative fee – Optional
- Varies Course material fee

Free City Grant

Students who are eligible for Free City and are recipients of the California Colleges Promise Grant will be eligible for an additional Free City Grant.

- Students enrolled in courses will be disbursed $46 for every unit enrolled per semester.

You will receive the first 50% of the disbursement after the last day to drop without a W (see instructional calendar), and receive the second 50% after midterms (see instructional calendar).

Dropping Courses and Receiving Free City:

1. What happens if I drop my courses and Free City is paying my enrollment fees?
    a) If you drop courses before the date to receive a full refund, you owe nothing. Refund deadlines are next to each course listing on the CCSF Class Schedule.
    b) If you drop courses before the date to receive a full refund, you owe nothing. Refund deadlines are next to each course listing on the CCSF Class Schedule

2. What happens if I drop my course and I am receiving a Free City stipend?
    a) If you drop courses before the date to receive a full refund, you owe nothing. Refund deadlines are next to each course listing on the CCSF Class Schedule
    b) If you drop courses before the date to receive a full refund, you owe nothing. Refund deadlines are next to each course listing on the CCSF Class Schedule
3. How do I maintain eligibility?
    - Remain a California resident or qualify for a non-resident exemption (AB 540, AB 13, AB 2000, SB 68)
    - Meet the California residency requirement as a homeless person or foster youth.
    - Remain a San Francisco resident.
    - Continue to follow college policies and requirements listed in the CCSF Catalog

Additional Programs & Assistance

CalWORKs

The CalWORKs Education and Training Program provide essential support services that enable students to complete their educational goals, and substantial employment, and successfully enter the workforce. Through collaboration and advocacy with the College and community partners, we prepare students in securing their futures with an education and obtain self-sufficiency. The program offers the following services:

- Program Orientation
- Assessment: Needs and Job Readiness
- Priority registration
- Academic Counseling and Educational Planning
- At-Risk Follow-up
- Book and supply assistance
- Free Tutoring
- Work-study and job placement
- Professional job readiness training
- Graduation Cap & Gowns
- Free emergency childcare

CalWORKs Program Eligibility:

The CalWORKs Program at City College of San Francisco supports students who are currently on or in transition off of cash aid/welfare. We provide coordinated services to eligible students and eligibility documentation is requested before service is provided. We serve the following 3 CalWORKs student groups:

1. County Referred CalWORKs (Non-Sip)
2. Self-Referred CalWORKs/Self-Initiated Program (SIP)
3. Post-Employment Participants

For more detailed information, contact the CalWORKs Department at calworks@ccsf.edu or via phone at (415) 452-5700. Visit the CalWORKs Website for more information. You may also contact CalWORKS on their CalWorks Virtual Counter .

Extended Opportunity Programs & Services/CARE (EOPS)

EOPS is a state funded program designed to help low-income, educationally disadvantaged and nontraditional college students attain a higher education. The program provides a variety of services to support achievement of educational and career goals.
CARE is a program designed to help single-parent students receiving county cash aid to succeed in college. The CARE programs provide participants a chance to expand their educational and job training opportunities and overcome some of the obstacles of being a single parent.

The EOPS program offers the following services:

- Program Orientation
- Priority Registration
- Academic Counseling and Educational Planning
- Book Vouchers
- Peer Mentoring
- Financial Aid advising
- Transportation

EOPS Program Eligibility:

- Be a California resident/AB540 eligible
- Be enrolled full time, 12 or more units each semester (unit enrollment exceptions for verified DSPS students)
- Not have completed more than 70 degree-applicable units.
- Be educationally disadvantaged
- May not have earned a college degree

- Be qualified for a CCPG - A or B, or C with an $0 EFC (Expected Family Contribution)

For more detailed information, contact the EOPS Program via email at eops@ccsf.edu or via phone at (415) 239-3562. Visit the EOPS Website for more information.

Guardian Scholars (GS)

The Guardian Scholars Program is committed to helping current and former foster youth college-bound students complete their educational goal in areas such as: Associate Degree, Transfer, and Certificates, by providing comprehensive support services. The GS program offers the following services:

- Priority Registration
- Program Orientation
- Academic Counseling and Educational Planning
- Book assistance
- Monthly transportation assistance
- Summer Academy
- Scholarships

Guardian Scholars Program Eligibility:

- Complete the Steps to Become a CCSF Student
- Be a highly motivated current or former foster youth between the ages of 18 to 26.
- Ability to provide "Ward of the Court" or "Out of Home Placement " verification letter which notes the applicant was in care for at least one year.
- Bring a copy of their Student Educational Plan to the Guardian Scholars office.
- Enroll in a minimum of 9 units (DSPS enrolled: 6 units)
- Attend a Guardian Scholars orientation

For more detailed information, contact the Guardian Scholars Program via phone at (415) 239-3279. Visit the Guardian Scholars Program Website or our Guardian Scholars Virtual Counter for more information.

Homeless-At-Risk Transitional Students (HARTS)

The Homeless At-Risk Transitional Students (HARTS) Program is to serve students who are experiencing or at risk of experiencing housing insecurity by providing student-centered academic support services designed to remove barriers to student success, decrease the achievement gap and assist students in

reaching their full potential for academic success by realizing their educational goals. The HARTS program offers the following services:

- Priority Registration
- Program Orientation
- Academic Counseling and Educational Planning
- Meal Voucher Assistance
- Supplemental textbook assistance
- Discounted monthly transportation assistance
- On-campus shower access
- Scholarships
- Information on local homeless service providers

HARTS Program Eligibility:

- Experiencing or at-risk of experiencing housing insecurity
- Highly motivated for academic success
- Complete the CCSF admissions matriculation process
- Complete an online FAFSA or California Dream Act application
- Submit a verification of homelessness certificate or residency letter
- Submit a current copy of a Student Educational Plan from CCSF counseling faculty
- Enroll in a minimum of 9 units (DSPS enrolled: 6 units)
- Complete the HARTS Program Application
- Attend HARTS program orientation and complete pre and post program survey

For more detailed information, contact the HARTS Program via phone at (415) 452-5355. Visit the HARTS Program Website or our HARTS Virtual Counter for more information.

Factors That Can Affect Your Financial Aid Eligibility

Citizenship

The U.S. Department of Education performs matches against the FAFSA application to verify a student's Citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial aid programs. A student must submit documentation to the CCSF Financial Aid Office to confirm citizenship or

immigration status if this information is requested on CampusLogic. Some of the documents that may be submitted to confirm citizenship are:

- Copy of the student's Certificate of Birth; OR
- Original valid U.S. Passport or Passport Card; OR
- Original Certificate of Naturalization or Certificate of Citizenship.

Some of the documents that may be submitted to verify immigration status are:

- Original Alien Registration Card, I-551 ; OR
- I-94 Stamp.

All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact The CCSF Financial Aid Office.

U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees lawful immigration to the United States. For information go to the USCIS Website or contact the National Customer Service Center (NCSC) at 1-800-375-5283 (or 1-800-767-1833 TDD for the hearing impaired).

Selective Service System

Effective: For the 2021-2022 award year, for which the FAFSA cycle the Selective Service and drug conviction questions (as well as the option to register with the Selective Service via the FAFSA) will remain on the FAFSA. However, failing to register with the Selective Service or having a drug conviction while receiving federal Title IV aid will no longer impact a student's Title IV aid eligibility.

Students who are required to register with the Selective Service System must do so to be eligible for Federal and State Student Aid funds.

Who is required to register?

Almost all male U.S. citizens and male aliens living in the U.S., who are 18 through 25 years of age, are required to register with Selective Service.

How do I know if I need to register?

Your FAFSA Student Aid Report or CA Dream Application CAR report will indicate that your Selective Service status must be confirmed or that you have not registered with Selective Service. You may also receive a letter regarding this requirement for the Cal Grant.

How can I register for selective service?

- Online – Register at www.sss.gov.

- U.S. Post Office – Complete the Selective Service "mail-back" form, affix postage and mail to Selective Service.
- FAFSA – Check "Yes" on the Selective Service box and the Department of Education will provide Selective Service with the information to register you.

If you did not register with the Selective Service System, and because of your age, can no longer register (26 years and older), you must provide the CCSF Financial Aid Office with the following:

- Documentation of your status from Selective Service.
- Please visit the Selective Service System Men 26 & Older Information Website and select "Status Information Letter." Download and submit it to the indicated address.
- A personal typed letter indicating why you failed to register. Submit the response from Selective Service along with your personal typed letter to the CCSF Financial Aid Office for approval. To receive documentation or additional information regarding your Selective Service Registration Status, you may visit the Selective Service System Website or call (847) 688-6888.

Drug Related Convictions

Students who are convicted of a federal or state offense of selling or possessing illegal drugs (excluding alcohol or tobacco) while receiving federal financial aid should complete and submit the FAFSA because they may be eligible for federal and/or state financial assistance. Students who complete the FAFSA and answer "Yes" to question 23 will immediately receive a series of questions to determine their eligibility. Past convictions are not an automatic disqualification for federal student assistance. You should still complete and submit your FAFSA, answer the drug question, and complete the drug conviction worksheet. Your eligibility will be determined at the time of application. If you are convicted of possession or distribution of drugs after you submit your FAFSA you must notify our office immediately. Students convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if such offenses occurred while receiving federal student aid such as grants, loans, and/or work study. Affected students may regain eligibility by successfully completing an approved drug rehabilitation program. If you have questions about the law or about your eligibility for federal student assistance you may call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-4333243). Your information is confidential and you will remain anonymous. More information is also available at the Federal Student Aid Eligibility for Students with Criminal Convictions Website.

It is the mission of CCSF to provide a drug-free academic environment for our students that maximizes academic achievement and personal growth. The college recognizes that any type of substance abuse poses a significant threat to the health, safety, and well-being of users and the people around them. Students can seek help through Student Health Services. Health professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health Services via email at studenthealth@ccsf.edu or via phone at (415) 239-3193. Visit the Student Health Services Website for more information.

Satisfactory Academic Progress Standard (SAP)

The United States Department of Education requires that students applying for financial assistance must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial assistance meet two standards.

Qualitative Standard:

All students at CCSF must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard:

All students must complete a certain percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

1. **Pace of Progression:**
   Students must complete at least 67% of the total (cumulative) units attempted.
2. **Maximum Time Frame:**
   The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at CCSF will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial assistance for a maximum of 150% of the published length of the program. For example, if the published length of a degree program is 60 units, the student may receive financial assistance for up to 90 attempted units (60 units x 150% = 90 units). If the published length of a certificate program is 40 units, the student may receive financial assistance up to 60 attempted units (40 units x 150% = 60 units). If students are unable to finish their program within the Maximum Time Frame, as explained, they may lose eligibility for Title IV aid.

Evaluation

All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above. Students will receive notification regarding their SAP status prior to the beginning of the start of every Semester.

Grade Standards:

All semester units at CCSF include:

- Attempted units include: A, B, C, D, F, P, NP, FW, W, I
- Completed units are units with a grade of: A, B, C, D, P
- Transfer units from other institutions will be included as attempted and completed units in the SAP calculation.

Courses in which a student receives a grade of F, NC, NP, FW, W, I, will not be counted as completed units for satisfactory academic progress purposes, but will be counted as attempted units.

Repeated Courses:

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

Adding and/or dropping units after the first grant disbursement will require a review and possible adjustment of any future disbursements. CCSF Financial Aid Office follows all Title IV regulations in relation to financial assistance for repeated courses.

SAP Status

Good Standing: A student is meeting Satisfactory Academic Progress as long as the student maintains a cumulative GPA of 2.0 (Qualitative Standard), a completion percentage rate of 67% (Quantitative Standard) and the student has not exceeded the Maximum Time Frame of their selected program of study (Quantitative Standard).

Warning GPA: Students failing to meet 2.0 cumulative GPA (Qualitative) SAP standard will be placed on a one semester "Warning" which will allow students to receive financial assistance even though they are not meeting the SAP standard. If after the "Warning" semester students are still not meeting the SAP standard, they will become Ineligible.

Warning Progress: Students failing to meet 67% of attempted units (Quantitative) SAP standard will be placed on a one semester "Warning" which will allow students to receive financial assistance even though they are not meeting the SAP standard. If after the "Warning" semester students are still not meeting the SAP standard, they will become Ineligible.

Warning Progress & GPA: Students failing to meet both 2.0 cumulative GPA (Qualitative) AND 67% (Quantitative) SAP standard will be placed on a one semester "Warning" which will allow students to receive financial assistance even though they are not meeting the SAP standard. If after the "Warning" semester students are still not meeting the SAP standard, they will become Ineligible.

SAP Warning Students' Responsibilities:

Students on Warning Status are encouraged to meet with an Academic Counselor to complete a Student Educational Plan (SEP). To schedule an appointment to meet with an Academic Counselor to complete an SEP, please contact CCSF Counseling Department Make an Appointment Website. Students on financial aid Warning status will continue to receive certain types of financial assistance during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared ineligible for financial assistance.

Disqualified GPA: Students failing to meet 2.0 cumulative GPA (Qualitative) SAP standard after their one semester "Warning" are disqualified and ineligible to receive financial assistance.

Disqualified Progress: Students failing to meet 67% of attempted units (Quantitative) SAP standard after their one semester "Warning" are disqualified and ineligible to receive financial assistance.

Disqualified Progress & GPA: Students failing to meet both 2.0 cumulative GPA (Qualitative) AND 67% (Quantitative) SAP standard after their one semester "Warning" are disqualified and ineligible to receive financial assistance.
Maximum Timeframe: Student has exceeded the 150% Maximum Timeframe of program of study under the quantitative SAP standard and is disqualified and ineligible to receive financial assistance.

SAP Disqualification: A student can become ineligible for two reasons:

1. Student failed to meet SAP standards after their "Warning" semester and/or
2. Student exceeds the 150% Maximum Time Frame of program of study under the quantitative standard.

Academic Renewal

CCSF Financial Aid uses the overall cumulative grade point average (GPA) when evaluating the qualitative measure of satisfactory academic progress (SAP). Academic renewal policies are also factored into the equation. Academic renewal occurs when students appeal to have grades/credits from a past period, in which they did not do well, removed. This gets excluded from the student(s) *academic* record. In accordance with Title IV SAP regulations, CCSF Financial Aid does not allow for academic amnesty/renewal; therefore, if the financial aid office opted to use only the school's calculation of attempted and earned units, which omits terms approved for academic renewal, it would not truly be cumulative.

Cumulative is defined as the total amount of all grades received regardless of academic renewal. The financial aid office must also consider the grades (as well as the credits in the quantitative measure) from transfer courses when completing SAP evaluations for students.

Appeal Process

Students on a SAP Ineligible status can appeal at CCSF. If eligible to appeal, there are three types of Appeals:

Extenuating Circumstance Appeal

You are ineligible because of a grade point average (GPA) less than a cumulative 2.0 GPA and/or a completion rate of less than 67%. In order to appeal, the student must have extenuating circumstances that occurred during the period that the student did not meet SAP. To appeal, the student must document the circumstance for not meeting SAP and must provide official documentation.

Examples of Extenuating Circumstances that must be supported by providing official documentation may include:

- Death of an immediate family member
- Documented illness/hospitalization
- Major accident or injury of yourself or an immediate family member
- Mitigating circumstances beyond the student's control that affected the student's academic progress

Required Appeal Documents: The six (6) documents that must be submitted to be eligible for an extenuating circumstances appeal:

- Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- Complete a SAP Appeal Application.
- A typed statement explaining your situation and what changes you have made to meet SAP standards.
- Extenuating circumstances documentation. Documentation may include medical records, death certificates, police report, court orders, etc.
- A current comprehensive Student Educational Plan (SEP) outlining courses required to complete CCSF financial aid eligible educational program. A counseling appointment is needed to develop an Ed Plan. ***Note General Counseling appointments are not made during the first 2 weeks of the semesters. Please plan accordingly.

Maximum Timeframe Appeal

You are ineligible due to your attempted units exceeding the 150% of the published length of your educational program. Students with 120 units attempted or more are not eligible to submit an appeal for review.

In order to be eligible for a maximum timeframe appeal, the student must meet the following requirements:

- Extenuating circumstances documentation is not required
- Student has reached 90 units or exceeded 150% of their educational program and enrolled in a high unit major
- Change of academic program will be considered on a case by case basis
- Student has reached the maximum time frame of attempted units, but a portion of the unit total is comprised of remedial coursework which would reduce the unit attempted total

Note: Change in degree/major with extraordinary circumstances does not constitute sufficient reason for exceeding the 150% limit.)

Required Appeal Documents: The five (5) documents that must be submitted to be eligible for a Maximum Timeframe appeal:

- Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- Complete a SAP Appeal Application.
- A typed statement explaining your situation and when your educational program will be completed
- A current comprehensive Student Educational Plan (SEP) outlining courses required to complete CCSF financial aid eligible educational program. A counseling appointment is needed to develop an Educational Plan. ***Note General Counseling appointments are not made during the first 2 weeks of the semesters. Please plan accordingly.

Completion of an Associate Degree Appeal:

You are ineligible due to the completion of an Associate degree at CCSF or another college. This appeal is only required if you are not meeting the Maximum Timeframe Standard.

Required Appeal Documents: The six (6) documents that must be submitted to be eligible for an extenuating circumstances appeal:

- Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- Complete a SAP Appeal Application.
- A typed statement explaining your situation and explain the need to return to CCSF or continue at the community college level after completion of an associate degree.
- Extenuating circumstances documentation, if applicable. Documentation may include medical records, death certificates, police report, court orders, etc.
- A current comprehensive Student Educational Plan (SEP) outlining courses required to complete CCSF financial aid eligible educational program. A counseling appointment is needed to develop an Educational Plan. ***Note General Counseling appointments are not made during the first 2 weeks of the semesters. Please plan accordingly.

Transition from Credit to Non-Credit or Non-Credit to Credit Program Appeal

You must include a typed, detailed personal statement, which explains your current educational program and plan for completing required courses, year of graduation and/or transfer to a four-year school to obtain a bachelor degree, and reason for transitioning from credit to non-credit program. CCSF SAP Policy allows students to receive federal financial aid for one time change of eligible program after student has completed one major.

Required Appeal Documents: The six (6) documents that must be submitted to be eligible for an extenuating circumstances appeal:

- Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- Complete a SAP Appeal Application.
- A typed statement explaining your situation and explain the need to return to CCSF or continue at the community college level after completion of an associate degree.
- Extenuating circumstances documentation, if applicable. Documentation may include medical records, death certificates, police report, court orders, etc.
- A current comprehensive Student Educational Plan (SEP) outlining courses required to complete CCSF financial aid eligible educational program. A counseling appointment is needed to develop an Educational Plan. ***Note General Counseling appointments are not made during the first 2 weeks of the semesters. Please plan accordingly.

Submission of an appeal does not guarantee that a student will regain financial assistance eligibility. After reviewing the appeal, the CCSF Financial Aid Office will render a decision, and the student will be notified in writing of the decision. All decisions are FINAL and there is no second appeal process if the appeal is denied. Students must submit their Appeal to CCSF Financial Aid Office. Each student who is approved for a "probationary" period must have an official Academic Plan/Student Educational Plan, which will outline the courses for which the student may receive financial assistance.

SAP Probation

Students will be placed on Financial Aid "Probation Status" only if their appeal of Disqualification status is approved. Students on Probation must meet the SAP standard each semester beginning with the semester of approval in order to maintain their Probation Status. If students fail to meet SAP while in a Financial Aid Probation Status, they will become Ineligible to receive financial assistance until they bring their SAP up to Qualitative Standard of 2.0 GPA and Pace of Progression of 67% completion rate prior to exceeding the Maximum Time Frame.

Approved Class List

Probation students will only receive financial assistance for courses that are listed on their Approved Class List which is created from the Student's Educational Plan. If an appeal is submitted late in the academic year and approved, funding will only be disbursed for the semester in which they were approved and forward. Eligibility for federal, state and institutional eligibility will be determined after the appeal has been approved. No retroactive disbursements will be made.

Course Information

Repeat Course Information

Due to changes in Federal Title IV regulations, starting on July 1, 2011, CCSF is now required to look at the number of times a student attempts a course when determining financial assistance eligibility. If you receive a passing grade (A, B, C, D, P) in a course at any point in your academic history at CCSF, you will only be eligible to receive financial assistance for that course one additional time (one repeat). If you attempt a course for the third time after previously receiving a passing grade in that course, you will no longer be eligible for payment for those units.

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

For example, if you take a 3 unit math class (math 101) in fall and receive a passing grade (A,B,C,D,P), that is your first attempt. If you re-take that same 3-unit math class (math 101) in spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt a third time to take the same 3-unit math class (math 101) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

**Note: Students may repeat courses under the courses Repetition Policy, however students must check with Financial Aid to see how repeating courses may affect eligibility.

How Dropping Courses Can Affect Your Eligibility

What Happens if I Drop Some of My Classes After Receiving My Financial Aid?

A student's final grant disbursement of the semester will be adjusted (if possible) for changes in enrollment due to dropping a class. However, if the student drops too many classes after receiving his/her first grant disbursement, the student WILL be required to repay a portion (or all) of the grant. For example:

- If a student starts the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he/she will not receive ANY second payment, since he/she would have already been paid the equivalent of half-time for the entire semester.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9 to 11.5 units, he/she may receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester based on eligibility.

- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and WILL owe a portion (or all) of the grant back.
- If a student starts the semester with 6 to 11.5 units, is paid ¾ or ½ time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and WILL owe a portion (or all) of the grant back.

*If you have to drop a class after receiving grant funds to attend that class, be sure to contact the Financial Aid Office to see how that reduction in units will affect your next payment. In order to reduce the chance of repayment of grant funds, you must officially drop all classes that you are not actively participating in.

What Happens if I Drop All of My Classes After Receiving My Financial Aid?

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives all FW/W grades for the semester may be subject to repayment of federal financial assistance funds including the Federal Pell Grant, FSEOG, and Direct Loans.

For Cal Grant, the enrollment status for each recipient must be determined according to the recipient's attendance at the time funds are paid to the recipient or credited to the recipient's account, pending adjustments to units. Adjustments may be made to the award of a recipient at any time during the term. Cal Grant adjustments or returns will not be made for a reduced unit load or total withdraws that occur after census. When making a payment for a term that has ended, the institution must base the attendance status on the number of units completed for the term.

If you received Federal grant and/or loan funds and withdrew from school before completing 60% of the semester successfully, the amount of grant or loan funds you earned must be determined.

- If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned.
- If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those earned funds not yet received.

The CCSF Financial Aid Office is required to calculate how much aid you earned during the semester, based on the final date you withdrew and will notify you of any repayment due to the school or any post-withdrawal disbursement due to you. Please note that if you totally withdraw after 60% of the semester has passed, you will not owe any repayment of federal funds.

Your withdrawal date is determined in one of the following ways:

- The date you dropped your last class in the Admissions and Records office or on myRAM
- The midpoint of the semester if you did not officially withdraw and received all FW grades (combination of all FW and/or W grades)

- The date posted by the instructor indicating your last date of attendance in class

If you are required to repay funds back to the school, you will have 45 days from the date you are notified to repay the amount owed in full. On the day after the deadline, if the amount due has not been paid in full, you will be reported in an overpayment status to the Department of Education and you will not be able to receive financial assistance at any school until the overpayment has been resolved. If you are required to return funds based on your Return to Title IV calculation, you will be billed the colleges portion to be paid directly to that college. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your CCSF records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from CCSF.

**Note that Federal Work Study earnings (FWS) are excluded from the calculation. Direct Loan recipients must contact the Direct Loan program for additional repayment arrangements.

How Changes in Eligibility Can Affect Your Financial Aid

Grant Overawards and Overpayments

When a student's award amount needs to be adjusted due to a change in the student's eligibility, the student may owe some or all of the funds received. This is referred to as an overaward/overpayment. This can be caused by a change in enrollment status (dropping classes), a change in your award package and/or a change on your financial aid application. This may result in adjustments to a student's financial assistance award causing their financial assistance package to exceed their financial need. The financial need is determined by the student's Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA). An overaward/overpayment can also occur for the following reasons:

- Withdrawal from class(es) after receiving a disbursement
- A change in the student's financial assistance package due to an extension to work-study employment
- A change in the student's financial assistance package due to the awarding of a scholarship or grant from an outside organization
- Failing to attend classes for at least one day
- A change to the student's FAFSA or CADAA information

The student's financial assistance award cannot exceed their financial need or the school may take steps to resolve the overaward. Adjustments may include updates to your financial assistance award package and future disbursements or request of repayment of disbursed awards.

When requesting payment from the student, the student needs to repay the amount back to the school as soon as possible. Failure to repay the overaward/overpayment may lead to a hold on all of the student's records at CCSF and the student will be unable to register for future classes, request official

transcripts, and their eligibility for future financial assistance from any educational institution may be affected until they resolve this matter.

Please note: Dropping and/or withdrawing from classes may affect your SAP (Satisfactory Academic Progress. Please see the *SAP* section in our Consumer Guide for more information. Before dropping a class(es) please speak to a Financial Aid representative to discuss how it may affect your financial aid.

Financial Aid Disbursements

All financial aid funds are disbursed on scheduled dates each semester. As long as you are enrolled in an eligible program, your file is complete, and actively participating in enrolled classes you will receive a disbursement based on your enrollment level. If you are enrolled in a late start class, it will be paid when your attendance begins. Once you receive a disbursement notification email, review the Disbursement Schedule available on the Financial Aid Office website for the next scheduled disbursement.

PELL Grant payments are paid twice in a semester:

- Funds will be disbursed following the 1st 50% and 2nd 50% payment schedule under Federal Pell Grant
- 50% of payment will be paid once eligibility is confirmed under the 1st 50% Federal Pell Grant payment schedule
- The remaining 50% will be paid on the 2nd 50% payment schedule

FSEOG Grant payments are paid twice in a year, 1 payment per semester:

- Funds will be disbursed following the 2nd 50% payment schedule under Federal FSEOG
- 50% in fall semester
- 50% in spring semester

Federal Direct Loans are also disbursed in two payments based on the approved loan period.

- Funds will be disbursed following the 1st 50% and 2nd 50% Federal Direct Loan payment schedule.
- 50% of payment will be paid once eligibility is confirmed under the 1st 50% Federal Direct Loans payment schedule
- The remaining 50% will be paid on the 2nd 50% Federal Direct Loan payment schedule
- All first time borrowers will be subject to a 30-day delay on their first loan disbursement. The 30-day period begins on the first day of the semester, not the loan application or approval date.

Cal Grant and Student Success Completion Grant (SSCG) are paid twice in a year, 1 payment per semester:

- Funds will be disbursed following the 1st 50% payment schedule under Cal Grant and SSCG.
- 50% in fall semester
- 50% in spring semester

Free City Grants are paid twice in a semester:

- You will receive the first 50% of the disbursement after the last day to drop without a W and receive the second 50% after midterm grades.

All disbursed financial aid (grants, and federal student loans) will first be applied towards current institutional fees you may owe CCSF such as enrollment fees, health fees and nonresident tuition. For the majority of students, your financial aid award is generally more than the amount owed, and you will be paid the remaining balance, commonly referred to as a financial aid refund.

Direct Deposit

Direct Deposit is the fastest way to receive your financial aid funds at CCSF and avoid delays in receiving your financial aid payments. If you have an established bank account, you can submit the direct deposit information by following these steps:

Log into your My CCSF Portal https://ramid.ccsf.edu/_layouts/PG/login.aspx?ReturnUrl=/

- Click on MyRam Portal button
- Click the Financial Aid button
- Click the Direct Deposit button
- Click Manage Refunds
- Follow the instructions to select a refund method

.

Paper Checks

If you do not setup your direct deposit, your funds will be sent to you by paper check. Paper checks may take up to an additional 7 to 10 days after your financial aid funds are disbursed. Checks will be mail to your address. These checks will automatically be mailed to your Student Mailing address in myRAM Portal. It is your responsibility to ensure your address information is correct at all times.

Paper checks are not only the slowest method for you to receive your funds but also the least secure due to the risk of loss, theft and fraud. We recommend you sign up to receive your funds electronically through direct deposit.

Additional Information about Your Disbursement

Please read the following BEFORE you accept the disbursement: It is critical to remain in all of your classes to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes, you MUST return the funds to the College. If the funds are not returned, a hold will be placed on your records and you may be reported to the

Department of Education affecting your ability to receive financial aid at any other school. If you receive all FW's/W's grade for the semester which you received Title IV funds, you may be required to repay all or a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs and are subject to change.

If you are still enrolled but have dropped a class or classes, please note that you may be in overpayment and may owe all or a portion of your disbursement and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.

You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding. The California College Promise Grant, formerly known as BOGW, and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards. If you have already paid your fees, you may be eligible for a refund.

Know Your Deadlines

- Do not make any corrections to the FAFSA/CADAA or Admissions Application and do not change your home location, as this will cause delays to your financial aid eligibility and financial aid disbursements, if eligible.
- Your enrollment status will not be changed after the financial aid census date. Students adding additional units will not receive additional financial aid funds after the semester financial aid census date.
- If eligible you will receive your disbursement according to the processing deadline you meet. Grant disbursements are based on your enrollment status and eligibility (12 units = full time enrollment). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done at the time disbursements and are processed by the Financial Aid Office.
- Continue to check your myRAM and CCSF email in case additional documents or actions are required. If additional documentation or actions are required, you will be notified via myRAM under "*Student Requirements*" as well as your CCSF email.
- Cal Grant and Direct Loan Recipients must be enrolled at least half time (6 units) and must have an approved academic program (major). See Admissions and Records if updates are necessary.
- Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion or the entire grant/ loan you received.

Terms and Conditions of Financial Aid

As a financial aid recipient at CCSF you agree to comply with the following Terms and understand the following information and policies**.**

1. CCSF reserves the right to review, adjust, or cancel financial aid awards at any time due to changes in federal, state, or CCSF availability of funds.
2. Your financial aid offer will be void and/or cancelled if based on any error in determining eligibility for aid whether you or the Financial Aid Office made the error. Should any overpayment arise you will be responsible for repayment of any funds received.
3. Your award may be adjusted or cancelled after you have been initially awarded due to changes in financial aid need, new aid received, unit enrollment at census, residency, dependency, marital status, academic status, and failure to comply with state, federal and institutional regulations.
4. Your enrollment status will not be changed after the financial aid census date. Students adding additional units will not receive additional financial aid funds.
5. The amount of financial aid you are eligible to receive is based on your unit enrollment.
6. Per federal regulations, Federal Financial Aid funds can be paid for only 1 repetition of a previously passed course. Passing grades are "A, B, C, D, and P". A student may repeat a failed course until it is passed.
7. You are responsible for paying registration fees that are not fully covered by financial aid. Failure to pay your remaining balance on time may result in being dropped from courses and/ or inability to register for future terms.
8. You are responsible for enrolling in an educational program leading to a degree, transfer, or certificate that is eligible for financial aid. Certificate programs less than 16 units and adult basic education programs are ineligible to receive financial aid.
9. Your eligibility for financial aid is contingent upon meeting Satisfactory Academic Progress (SAP) standards according to the CCSF SAP Policy.
10. You must enroll in at least six (6) units per semester to qualify for Federal Work-Study, FSEOG, Federal Direct Loans, and Cal Grant programs.
11. You must comply with Federal Regulations which prohibit a student from receiving Federal Pell Grant from more than one institution at the same time.
12. If you stop attending a class, you are responsible for withdrawing with the Admissions and Records Office. If you receive financial aid funds and withdrawal from one or more courses this may result in cancellation or repayment of all or part of your aid.
13. If you withdraw from CCSF, any fee refund due may be returned to the appropriate financial aid program.

14. Information provided on any financial aid application and other documents must be true and correct. CCSF may verify any and/or all information. You must notify the Financial Aid Office if you receive other financial aid assistance or resources.
15. If you owe a refund on any Federal Pell Grant and/or Federal FSEOG, or if you are in default on a Federal Direct, Federal Stafford Loan, PLUS, or Federal Perkins Loan from any institution, you will not be eligible for financial aid.
16. You must promptly notify the Admissions and Records and/or Tuition and Fees of a change of address, change of name, drop or withdrawal from course(s).
17. Regulations governing financial aid are subject to change at any time without notice.

CCSF General Information

Release of Financial Assistance Information (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. FERPA requires that information, written or verbal, regarding student education and financial aid records cannot be released to any person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or friend, the CCSF Family Education Rights and Privacy Act (FERPA) Authorization to Release Confidential Information form must be completed by the student. The form is available from the CCSF Financial Aid Office. The authorization will be kept on permanent file and maybe revoked at any time by submitting a written request to the CCSF Financial Aid Office. For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial aid file. All documents contained in the students' file are the property of CCSF Financial Aid Office and will not be returned. Please request and retain copies of all your paperwork before submitting it to our office.

To protect students' privacy, no detailed student information will be given out over the phone or via the internet. For more detailed information regarding FERPA, please review the annual FERPA notification to students on the CCSF FERPA Website.

Student E-mail Accounts

CCSF students are assigned a free student email account. The CCSF Financial Aid Office will use the CCSF Student email to communicate with students regarding their financial aid applications, steps to complete their financial aid file, as well as updates and additional opportunities, such as scholarships. In addition, important notices from Admissions and Records, faculty, and many other campus resources are sent to the CCSF student email account. A CCSF email account is the only approved method of formal communication between CCSF and students. It is important that students check their student email daily.

Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and CCSF. If at any time, an error or conflicting information on the FAFSA/ CA Dream Application is determined, it is the responsibility of both CCSF and the student to correct/resolve the issue. Once a correction/update is made to the application please be advised that it may result in an adjustment in aid and/or award amounts. In some cases, the student and/or CCSF may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the CCSF Financial Aid Office in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for assistance as well as a delay in the disbursement of funds. It is our primary goal to assist CCSF students in receiving their financial aid in a timely manner.

Financial Aid Transfer Tips

Financial aid does not automatically transfer from one institution to another. You must reapply each year to continue receiving federal and state financial assistance. You may receive financial assistance funds from only one institution per semester. You may, however, receive the CCPG from more than one community college at a time.

If you are transferring to CCSF, you must add CCSF College to your FAFSA or CA Dream Act.

FOR FAFSA APPLICANTS:

1. Using your FSA ID, go to the FAFSA and sign in. Once signed in, select “Make a Correction” and add CCSF using our Title IV School code 012874. Then sign and resubmit your FAFSA.
2. If submitting your FAFSA by mail, add CCSF to your SAR, sign it and mail it to the address listed at the bottom of page under “If you made changes.”
3. If you need assistance, call the Federal Student Aid Information Center at 1-800-433-3243 and request to have CCSF added to your SAR. Have the following information ready:
    - Name and Date of Birth
    - DRN Number (Located on page 1 of SAR)
    - Social Security Number
    - CCSF’s Title IV School Code 012874

Within a few weeks, you will receive a new SAR from the Federal Student Aid Information Center by mail or e-mail and CCSF will receive your information electronically. You will then receive a communication

via e-mail from CCSF (to your CCSF student email address) letting you know what will be needed to complete your file with CCSF.

FOR DREAM APPLICANTS:

1. Using your student information log into your CADAA.
2. Add the CCSF school code: 00450200.
3. Sign and resubmit your CA Dream Act. Have parent sign CA Dream Act, if applicable.
4. You will then receive a communication via e-mail from CCSF (to your CCSF student email address) letting you know what will be needed to complete your file with CCSF.

California Domestic Partner Rights Act

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect in January 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the CCSF Financial Aid Office that you are in a Registered Domestic Partnership or that your parents are in a Registered Domestic Partnership, the Financial Aid Office should re-evaluate the student's CCPG Waiver eligibility. Eligibility for aid may increase or decrease.

For the purposes of federal student financial aid programs, California's recognition of registered domestic partnerships does not apply. If you are in a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded student financial assistance (CCPG and Cal Grant) and will need to provide income and household information for your domestic partner.

If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner to determine eligibility for state funded student financial assistance.

These provisions apply to state funded student financial aid ONLY, and not to federal student financial assistance.

Frequently Asked Questions

Q. Where can I get help completing my FAFSA or California Dream Application?

A. Meet with the Financial Aid Office for assistance in completing your FAFSA or CADAA online. There is help available on the FAFSA and the CADAA as you enter the information. For the FAFSA, the "Hint" box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the "Hint" box stops you if the

information is incomplete and prompts you on the questions that are incorrect or overlooked. For the CADAA, the hint or explanation as to how to answer the question is below each question. FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer service representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243. For help with the CADAA, customer service representatives are available at 1-888-224-7268.

Q. Do I need to apply for financial assistance each semester and when do I re-apply for the CCPG (formerly known as BOGW) and Cal Grant?

A. No, not every semester. The FAFSA/CADAA must be filled out once an academic year. Applications are available on October 1st for the following school year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, CCPG, Cal Grant, etc.). Completing the CADAA early each year assists in determining eligibility for state and institutional financial assistance. By filling out the FAFSA/CADAA you will automatically be considered for the CCPG of the academic year for which you are applying, beginning with Fall and ending with Summer (Fall, Spring, Summer). To qualify for the Cal Grant, you must complete and submit the FAFSA/CADAA by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CADAA by March 2nd to maintain your eligibility status.

Q. I submitted my FAFSA/CADAA and received my SAR (Student Aid Report)/Cal SAR (California Student Aid Report). Do I need to do anything else?

A. Yes! Completing the FAFSA/CA Dream Act is only the first step in applying for financial assistance. The next step is to complete your financial aid file by turning in the required documents to the CCSF Financial Aid Office. A current admissions application for CCSF is also required. If you listed CCSF as one of your schools on your FAFSA/CADAA, the CCSF Financial Aid Office will automatically receive your financial aid application information. Certain forms or documents must be submitted to the Financial Aid Office to complete your file and to assist in determining eligibility. You will be notified through your CCSF Student email as to what forms or documents are required to complete the financial aid process. Required forms/documents will be posted on your myRAM student account. After the required forms/documents have been submitted electronically through CampusLogic or via online webform, your file will be reviewed for eligibility, and you will be notified by email of your status. Your award will be available on myRAM

Q. Why do I have to use my parent's information on the FAFSA/CADAA id I don't live with them and they don't give me any money for school?

A. For financial aid purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Dependency Section of the FAFSA/CADAA.. If you answer "NO" to every question in the Dependency Section, you are a Dependent Student. Dependent students must include their parent's income information on the financial aid application. If you answer "YES" to any one of the questions in Dependency Section, you are an Independent Student. Whether or not you live with your parents,

they claim you on their tax return or they give you money are NOT factors in determining dependency status. Please see the *Are You Dependent or Independent?* section in this guide for additional information.

Q. My parents make a lot of money. Is it a waste of time to apply for financial aid?

A. No, it is not a waste of time! The only way to find out if you are eligible for financial assistance is to submit the FAFSA or CADAA. If you do not qualify for the federal and state grants, you may still be eligible for other types of aid such as the CCPG. If you do not fill out the FAFSA or CADAA, you could be disqualifying yourself from getting financial assistance. Remember, the FAFSA and the CADAA are free to complete. There is no fee charged to apply for financial assistance.

Q. Why does it sometimes take so long to process a financial aid application and what can I do to avoid delays in the processing of my financial assistance application?

A. To avoid any delays in the processing of the FAFSA or CADAA, be sure to accurately enter the information, review, and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. If submitting the FAFSA, whenever possible, you should use the IRS Data Retrieval tool to take your or your parents' tax information directly from the IRS. Remember, completing the financial aid application is just the first step in the financial aid process. You must turn in the required forms and/or documents to complete your financial aid file so that the awarding process may continue. The CCSF Financial Aid Office will not be able to process an application with missing documents or conflicting information. The later you apply, the later your application will be processed, so avoid delays and apply early. The CCSF Financial Aid Office is committed to processing applications and files as quickly and accurately as possible.

Q. Why is the grant money I received less than the amount listed on my award letter?

A. The amounts listed on your award letter are the awards for a full-time student (12 units). Your actual disbursements may be less depending on the number of units you are actually enrolled in at the time of disbursement. Keep in mind that grants are disbursed in payments throughout the semester. Therefore, the amount you receive may not reflect the entire semester award. Also, late starting classes have a different disbursement schedule. Finally, if you have an approved Satisfactory Academic Progress (SAP) appeal, you will only be paid for classes on your SEP.

Financial Aid Acronyms

CADAA (CA Dream Act Application): An application that is used by Undocumented Individuals, DACA Recipients, and TPS Recipients who meet AB 540 criteria, as well as U-Visa Holders to apply for State and Institutional Financial Aid. You can apply for the CADAA online.

Cal SAR (California Student Aid Report): The Cal SAR contains information that the student originally reported on the CADAA, the results of eligibility and expected family contribution determinations information about the applicant's financial assistance history. The Cal SAR results will inform a student if the CADAA is complete or if corrections are needed to determine eligibility.

CAHSEE (California High School Exit Examination): California public school students must pass this test to earn a high school diploma. Eligible students with disabilities may be exempt from taking the examination or may receive a waiver.

CCPG (Formerly known as Board of Governors Fee Waiver): A fee waiver that is used to waive the per unit cost of tuition. You must be a California Resident or meet AB 540 criteria to receive the CCPG.

CELSA (Combined English Language Skills Assessment): An ATB test for students whose native language is not English and who are not fluent in English.

COA (Cost of Attendance): The total amount it would cost you to attend school at CCSF for one academic year. The COA includes the cost of tuition and fees, room and board, books, supplies, transportation, miscellaneous and personal expenses.

CSAC (California Student Aid Commission): The principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

DRN (Data Release Number): A four-digit number located on the front page of a Student Aid Report (SAR) that the student uses when changing certain SAR information by telephone. The DRN is different from the FSA ID, which is the student's personal login and should not be shared with anyone.

Educational (United States Department of Education): All federal grants and loans are funded by the Department of Education.

EFC (Expected Family Contribution): A figure calculated by the U.S. Department of Education and used to determine an applicant's eligibility for federal and state aid. The EFC determines how much the student and their family can be expected to contribute to the cost of the student's education for an award year.

EFT (Electronic Funds Transfer): Direct deposit of financial aid funds into a bank account. The student's name must be on the account.

EOPS (Extended Opportunity Programs & Services): A program providing additional services for low income students who qualify. Available services include academic counseling, priority registration, book vouchers, tutorial services and transfer information and assistance.

FAFSA (Free Application for Federal Student Aid): An application that is used by US citizens, permanent residents, and other eligible noncitizens to apply for Federal and State Financial Aid. You can submit a FAFSA online.

FSEOG (Federal Supplemental Educational Opportunity Grant): A federal grant for undergraduates with exceptional financial need. Students must apply by the priority deadline of March 2 to be considered for FSEOG.

FERPA (Family Educational Rights and Privacy Act of 1974): A federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FWS (Federal Work Study): Provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.

GED (General Education Development Certificate): A certificate students receive upon completion of an approved high school equivalency test. Students who have a GED may apply for financial assistance.

GPA (Grade Point Average): The average of the grades in all the classes taken at CCSF. To calculate, add all the points and divide by the number of classes taken (ex: A=4, B=3, C=2; add them together 4+3+2=9 then divide by 3 classes; 9/3=3.0).

MPN (Master Promissory Note): A legal document listing the borrower's responsibilities and rights. The MPN must be signed when applying for a student loan.

SAP (Satisfactory Academic Progress): Federal and state regulations require students receiving federal and state financial aid meet certain standards. SAP consists of qualitative (GPA=2.0) and quantitative (completing 67% of classes attempted) standards. Students must also complete their educational goal by the time they have attempted 150% of goal.

SAR (Student Aid Report): The SAR contains information that the student originally reported on the FAFSA, the results of eligibility and expected family contribution determinations information about the applicant's financial assistance history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

Financial Aid Terms

Academic Year – A period of time that schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.

Accreditation – The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education, to be eligible to participate in the administration of federal student aid programs.

Accrue – The process where interest accumulates on a student loan.

Award Letter – The award letter explains the type(s) and amount(s) of financial assistance the student may be eligible for based on the various determining factors. The award letter can be found on Web Advisor under the financial assistance section.

Borrower – An individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.

Cal Grant – A state grant that is given to low-and middle-income students who meet the specific eligibility requirements.

Capitalized – With certain loans, such as the Subsidized Loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least half-time and during periods of deferment. However, with Subsidized Loans in forbearance and Unsubsidized Loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is capitalized or added to the principal balance, which increases the outstanding principal amount due on the loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, add an additional expense to the loan.

Consolidation – The process of combining one or more loans into a single new loan.

Cost of Attendance (COA) – The total annual cost of attending college for any given academic year. The COA includes tuition and fees, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.
Default – If a student does not repay a loan according to the terms and agreements of the signed promissory note, he/she may enter into a default status. A student's credit status, future financial assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

Dependent student – A student who does not meet one of the criteria for an independent student (E.g. be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse).

Disbursement – Scheduled dates in which students will be disbursed financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). View disbursement scheduled dates available on the Financial Aid website.

Direct Loans – William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized

and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You repay these loans directly to the U.S. Department of Education.

Educational Goal – A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credentials. To receive financial assistance, you must be enrolled in an eligible program.

Expected Family Contribution (EFC) – The number used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA or CADAA. Your EFC number is located on your SAR or Cal SAR.

Grace period – After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 6 months before payments are due. This period is called the "grace period." During the grace period, no interest accrues on Subsidized Loans. Interest accrues on Unsubsidized Loans during grace periods, and this interest is capitalized when borrowers' loans enter repayment.

Half-time – At least six semester hours/units of active enrollment per semester at CCSF.

Independent Student – An independent student meets the requirements on the FAFSA/CADAA to list only their (and spouse if applicable) information.

Interest – A loan expense charged by the lender and paid by the borrower for the use of borrowed money.

Master Promissory Note – A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document because you will need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.
National Student Loan Data System (NSLDS) – NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access NSLDS online

Principal – The amount of money borrowed by the student. Interest is charged on this amount.

Satisfactory Academic Progress – To be eligible to receive federal student financial assistance, you must meet and maintain your school's standards of Satisfactory Academic Progress (SAP) toward a degree or certificate offered by that institution. Please refer to our *SAP* section on this guide for additional information.

Subsidized Loan – A loan for which a student borrower is not responsible for the interest until they have stopped attending school and have completed their grace period.

Unsubsidized Loan – A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on Unsubsidized Loans accrues from the date of disbursement and continues until repaid in full.

Disclaimer

All applications for financial assistance programs (i.e., student loans, work compensation, grants, scholarship, special funds, subsidies, prizes, etc.), will be considered by the CCSF Financial Aid Office without regard to ethnic group identification, national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, or any characteristic listed or defined in Section 11135 of the Government Code or any characteristic that is contained in the prohibition of hate crimes set forth in subdivision (1) of Section 422.6 of the California Penal Code, or any other status protected by law, is strictly prohibited.