

# CONDITIONS OF FINANCIAL AID OFFER ACCEPTANCE

## **Requirements for Accepting the Financial Aid Offer**

Funds on this Financial Aid Offer Notification are tentative and **based on full-time (12+) enrollment Intensity status in approved college credit classes**. Funds are subject to adjustment if you are enrolled in less than full-time (12 units) and by your Student Aid Index (SAI) limitations.

Units of Enrollment	Enrollment Intensity Formula	Enrollment Intensity	Enrollment Status Equivalent
12 (or more)	$12 \div 12 = 1.0$	100%	Full-Time
11	$11 \div 12 = 0.917$	92%	Three-Quarter Time
10	$10 \div 12 = 0.833$	83%	Three-Quarter Time
9	$9 \div 12 = 0.75$	75%	Three-Quarter Time
8	$8 \div 12 = 0.667$	67%	Half-Time
7	$7 \div 12 = 0.583$	58%	Half-Time
6	$6 \div 12 = 0.50$	50%	Half-Time
*5	$5 \div 12 = 0.417$	42%	Less-than-Half-Time
*4	$4 \div 12 = 0.333$	33%	Less-than-Half-Time
*3	$3 \div 12 = 0.25$	25%	Less-than-Half-Time
*2	$2 \div 12 = .0167$	17%	Less-than-Half-Time
*1	$1 \div 12 = 0.083$	8%	Less-than-Half-Time

**Enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.**

**Note:** Intersession units are combined with Spring semester units for certain offers (see details in programs listed below).

To ensure your funds are disbursed, it is your responsibility to provide all documents requested by the Financial Aid Office and select a disbursement option through BankMobile Disbursements on the your [Self-Service](#).

If you wish to decline any of your awards, you must submit the Cancellation/Decline Request Form to the SCC Financial Aid Office.

Certain funds require additional processing steps before acceptance and disbursement (for example, borrowing a Direct Loan). Read about each program you are offered where it is listed below.

A student can only receive aid at one school during any particular term. At Rancho Santiago Community College District (RSCCD) a student is only allowed to change their home institution after an award year is completed (no mid-year changes are allowed). Financial Aid awards are accepted for the entire academic year.

Any unpaid mandatory student fees will be deducted from student's disbursement before they receive it.

### **BankMobile Disbursement Selection:**

BankMobile Disbursements is the third-party servicer for RSCCD. You must set up a disbursement option with them in order to receive Financial Aid funds.

To make a disbursement selection with BankMobile Disbursements, just login to your Self-Service, click the Financial Aid menu, and then click on "BankMobile Options under the Resources/Helpful Hints section. Follow the instructions on screen. SCC highly recommends that you make your disbursement selection early to prevent any delays in receiving their funds.

Your choices include: Deposit to an existing account or Deposit to a BankMobile Vibe account. For a detailed explanation of choices and timing, please visit <https://bankmobiledisbursements.com/refundchoices/>.

If you do not select a disbursement option, your disbursement will be delayed and will default to a mailed check. If you receive a check, it is your responsibility to cash the check prior to the check stale-dating. If you fail to cash the check during the academic year for which it was issued, the funds will no longer be available for reissue.

### **Satisfactory Academic Progress (SAP) Policy**

Santiago Canyon College (SCC) is required by federal regulations to establish a [Satisfactory Academic Progress Policy](#) (SAP). Students who do not meet the SAP standards will lose their eligibility for financial aid.

### **Financial Aid Book Advance Program**

You may be eligible to use accepted financial aid funds to pay for your textbooks in advance of your disbursement date. You may only do this in-person at the SCC Bookstore. When at the SCC Bookstore, you must have a valid SCC student ID card and a printout of your class schedule. If you choose to take advantage of this program, you must understand the following:

- You must meet the eligibility requirements of each of the particular programs to access your funds
- The purchase amount of your books will be subtracted from your financial aid prior to you receiving your funds
- You are responsible to pay for any bookstore charges that are more than your available financial aid
- If you drop out of your classes before the 60 percent term attendance date, you may owe the Federal/State government a refund of the funds they advanced you
- The Book Advance program may also be used for book rentals (*a credit card is required to secure the cost of book replacement for any book rentals not returned after the term ends*)
- You are responsible for any balance owed to the institution in the event that your anticipated financial aid does not cover your purchases for the transaction. And, any unpaid balance may result in an academic hold being placed on your records. Your unpaid account could be turned over to a collection agency

#### **Please note:**

- Returning a purchase? Transactions must be made at the campus Bookstore where the item being returned was originally purchased.
- No cash refunds will be issued for Bookstore purchases made against the Financial Aid Book Advance Program. Funds from returns will be credited back to you. Payments will be processed by the SCC Cashiers Office.
- **Absolutely no refunds/returns** will be issued after financial aid checks have been generated. Please refer to the Financial Aid check disbursement and SCC Bookstore return policy for further details.

### **Cancel or Decline Financial Aid Awards**

If you wish to decline accepted awards you are eligible to receive, you must submit the SCC Cancellation/Decline Request Form to the SCC Financial Aid Office. This request is only valid for the current award year. Please note that grant eligibility is determined each year based on your FAFSA information; therefore, we cannot guarantee that you will continue to be eligible for these funds in future years.

### **Return of Title IV Funds (R2T4)**

Federal Title IV financial aid funds are offered under the assumption that a student will remain in attendance for the entire semester for which the funds were offered. Students who officially or unofficially withdraw from some or all classes prior to completing units of enrollment during a pay period are subject to having their federal aid recalculated and may be required to pay back funds they have received. These funds include Pell Grant, Supplemental Educational Opportunity (SEOG), and Federal Direct Loans.

A student's financial aid eligibility will be recalculated by our office if the student withdraws or drops all classes (initiated by student or instructor). What constitutes a withdrawal are: Student initiated drop, Instructor initiated drop, F or NP Grade with a Last Date of Attendance (LDA) documented by the instructor, Excused Withdrawal (EW) initiated by the student.

For more information, please visit the [Return of Title IV Funds policy](#) on the SCC website.

## Overpayments

If you receive an overpayment, it must be re-paid. There are different ways that you may find yourself in an overpayment situation, below are examples (please view the Disbursement Schedule and Policy for more information):

- Student selected for verification by the Department of Education *after* receiving Title IV disbursement.
- Student drops class or classes after receiving their first disbursement (but does not drop all classes during the term) before reaching the 60 percent point of the term. This includes a LDA dated prior to the 60 percent point of the term posted by the instructor. They may be subject to an overpayment penalty per Federal Title IV regulations.
- Income discrepancies caused by student revising their FAFSA due to conflicting information.

Financial Aid recipients are advised to consult with their SCC Financial Aid Analyst before dropping classes or making changes to their FAFSA.

Students who owe an overpayment must repay SCC within 45 days or may have their Title IV debt turned over to the Department of Education. **Failure to comply with repayment can result in loss of federal financial aid at any institution, not just SCC.**

## Consumer Information Disclosure

Federal regulations require all campuses to provide specified information to prospective and current students, staff, and the general public. Listed below are those items that must be available for review per federal regulation.

The federal Higher Education Act (HEA), the federal Equity in Athletics Disclosure Act (EADA), and regulatory guidance provided in the Code of Federal Regulations (CFR) require direct individual notices of prescribed information to certain target audiences including prospective students; currently enrolled students; current employees; parents, coaches and counselors of prospective student athletes; and the general public. Disclosures are to include crime/security statistics; student completion/graduation rates; FERPA privacy/security rights; financial aid program information; and gender-specific information on athletic participation and financial support.

Please click [here](#) to access the Consumer Information page on our website.

## TYPES OF AWARDS:

### California College Promise Grant (CCPG fee waiver)

If you are eligible, the CCPG fee waiver is automatically accepted for you when we receive your FAFSA or CADAA (Dream Act) application. No action needs to be taken by you. The \$1,288 offer amount you see listed for CCPG will not be disbursed to you -- it only represents a typical **value** of full-time tuition fees which are being waived on your behalf. Students who have already paid their per-unit tuition fees before receiving the CCPG fee waiver may be entitled to a refund through SCC's Cashiers Office.

### CCPG fee waiver Eligibility Standards

There are three ways that you could lose your eligibility for the CCPG fee waiver:

- **Academic – GPA of 2.0 or higher required** – If your cumulative GPA falls below 2.0 for two consecutive primary terms, you may lose your fee waiver eligibility
- **Progress – must successfully complete more than 50 percent of your attempted coursework** – If the cumulative number of units you complete is not more than 50 percent of the units you registered for, for two consecutive primary terms -- you may lose your fee waiver eligibility
- **Combination of Academic and Progress Standards** – Any combination of two consecutive terms of cumulative GPA below 2.0, and /or cumulative unit completion below 50 percent of attempted coursework, may result in loss of fee waiver eligibility

For additional information refer to the [CCPG Application](#) on the SCC Financial Aid website.

## **Pell Grant**

If you are eligible, your Pell Grant is automatically accepted for you. Check your status on [Self-Service](#).

Your Pell Grant is subject to a Lifetime Eligibility Usage (LEU) of 600% (that's up to 6 years of classes – as each year represents 100%). This means a student has 12 full-time semesters worth of Pell eligibility (subject to their annual FAFSA assessment). You can log onto [www.studentaid.gov](http://www.studentaid.gov) and review your own percentage used to date.

Your Pell Grant amount will be pro-rated based on number of units you are enrolled in (see the enrollment intensity chart above); and your SAI. For more information, see [Pell Grant](#) on the SCC Financial Aid website.

Units taken during Intersession will be combined with Spring.

## **Cal Grant**

There are three types of Cal Grant: A, B, & C. The types of Cal Grant a student may be eligible for will be determined based on a combination of student's responses while completing the FAFSA or the CADAA, the GPA Verification, Financial Need, and type of California College listed on the FAFSA or CADAA will determine which Cal Grant they may be eligible.

Please note: Cal Grants are awarded with the expectation that a student will remain enrolled for the entire semester in which the funds are disbursed. Students who officially or unofficially withdraw from all classes before completing the required units for their enrollment status during a payment period may have their Cal Grant eligibility recalculated and could be required to repay a portion or all the funds received.

## **Cal Grant A**

If you are eligible, your Cal Grant A is automatically accepted for you. Check your status on [Self-Service](#).

Cal Grant A will only be on a student's Financial Aid Offer Notification if they are being considered for a Cal Grant A by the California Student Aid Commission (CSAC) and meet the annual Asset & Income ceiling set by CSAC. Also, a student can only receive Cal Grant A at a California Community College if they are considered Independent based on their FAFSA results, they support dependent children, and they have submitted the Student with Dependents (SWD) certification online at <https://mygrantinfo.csac.ca.gov/>. New entitlement Cal Grant A recipients must also [submit a verification of high school graduation online with CSAC](#) before SCC can disburse their offer.

If Cal Grant A is included on your Financial Aid Offer Notification, you must be enrolled in a minimum of half-time (6-units) to receive Cal Grant A disbursement and make Satisfactory Academic Progress. Cal Grant A will be pro-rated based on number of units if not full-time (12+ units).

There is a lifetime maximum percentage of 400% (600% for Foster Youth) if CSAC offers Cal Grant A to the student as a Freshman. It's the student's responsibility to track their own remaining Cal Grant A eligibility. Students with less than 200% remaining who are planning to transfer to a four year university should consider taking a Leave of Absence (LOA). Students awarded a Cal Grant Entitlement Award under the E3 cycle must be paid at a California Community College for at least one term for the first year. Maximum LOA is two years. However, a LOA does not guarantee renewal for the next academic year due to the annual Income & Asset Ceiling requirements (if your circumstances change, your eligibility could change). [See the Cal Grant on the SCC Financial Aid website for more information.](#)

Units taken during Intersession will be combined with Spring.

For more information please login to your WebGrants 4 Students account: <https://mygrantinfo.csac.ca.gov/>

## **Cal Grant B**

If you are eligible, your Cal Grant B is automatically accepted for you. Check your status on [Self-Service](#).

You must be enrolled in a minimum of half-time (6-units) to receive Cal Grant B disbursement. Cal Grant B will be pro-rated based on number of units student is enrolled in.

Cal Grant B will only be on a student's offer notification if they were offered a Cal Grant B by the California Student Aid Commission (CSAC) and meet the annual Asset & Income ceiling set by CSAC.

New entitlement Cal Grant B recipients must [submit a verification of high school graduation online with CSAC](#) before SCC can disburse their offer.

There is a lifetime maximum percentage of 400% (600% for Foster Youth) if CSAC offers Cal Grant B to the student as a Freshman. It's the student's responsibility to track their own remaining Cal Grant B eligibility. Students with less than 200% remaining who are planning to transfer should consider taking a Leave of Absence (LOA). Students awarded a Cal Grant Entitlement Award under the E3 cycle must be paid at a California Community College for at least one term for the first year. Maximum LOA is two years. A LOA does not guarantee renewal for the next academic year due to the annual Income & Asset Ceiling requirements (if your circumstances change, your eligibility could change). [See the Cal Grant on the SCC Financial Aid website for more information.](#)

Units taken during Intersession will be combined with Spring.

For more information please login to your WebGrants 4 Students account: <https://mygrantinfo.csac.ca.gov/>

### **Cal Grant C**

If you are eligible, your Cal Grant C is awarded as "E" (Estimated). Check your status on [Self-Service](#). You will not be able to accept Cal Grant C through Self-Service. Cal Grant C will indicate an offer status of "E" (Estimated) status until the student meets with an SCC Academic Counselor and submits an Educational Plan to the Financial Aid office. Our office will determine if you're in a Cal Grant C eligible program and accept "A" the award for you.

This grant is intended to assist students who are pursuing an occupational, technical, or vocational program that will result in a certificate or associate degree. Students enrolled in a transfer program are ineligible.

You must be enrolled in a minimum of half-time (6-units) to receive Cal Grant C disbursement, and it will be pro-rated based on number of units you are enrolled in.

Units taken during Intersession will be combined with Spring.

For more information please login to your WebGrants 4 Students account: <https://mygrantinfo.csac.ca.gov/>

### **Cal Grant Students with Dependent Children**

Cal Grant students with dependent children attending a University of California, California State University, or California Community College campus may be eligible for an increased access award for qualifying Cal Grant A, B, and C recipients. For more information please login to your WebGrants 4 Students account: <https://mygrantinfo.csac.ca.gov/>

### **Assembly Bill-2248 Notification to Cal Grant Recipients:**

A Cal Grant offer is limited to four academic years, except for students enrolled in an institutionally required five-year undergraduate program, or for students with baccalaureate degrees admitted to and enrolled in a program of professional teacher preparation. To graduate within four years, students need to take 15 units per semester (or the equivalent quarter units), or 30 semester units (or equivalent quarter units) per academic year.

### **Student Success Completion Grant (SSCG)**

If you are eligible, your SSCG is automatically accepted for you. Check your status on [Self-Service](#).

**SSCG funds are limited, and they can run out; therefore, a disbursement is not guaranteed. In the event of limited funding, the financial aid office will determine the prioritization and allocation of the remaining funds.**

SSCG is offered to students who are eligible for a Cal Grant B or C disbursement. The maximum amounts of SSCG are listed below. Students must successfully complete 12 or more payable units to be awarded and disbursed these funds at the end of the term. Students who are attending less than 12 units will NOT be eligible for a SSCG Disbursement, unless they are approved for 9 or more payable units by the Disabled Student Programs & Services Office (DSPS). Successful completion includes grades A, B, C, D or P. *F or NP grades will not be counted.*

- A maximum of \$2,596 annually (\$1,298 per semester) for eligible students who enroll in and attend at least 12 units up to 14.99 units in the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- A maximum of \$8,000 annually (\$4,000 per semester) for eligible students who enroll in and attend 15 or more units in the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- Foster Youth Students: Students who have been certified as Foster Youth or Former Foster Youth will have a maximum of \$10,500 annually at \$5,250 per semester for eligible students who enroll in at least 12 payable units for the Fall and Spring Semesters.

Check with our office for additional information. The SSCG is for Cal Grant students attending a California Community College and it is not transferable.

### **California College Promise Tuition Scholarship**

This award is initially being offered to recent high school graduates within the past year who are attending their first year of college with no financial need. Students must complete a FAFSA or CA Dream Act Application to determine that there is no financial need. They must complete a Promise Pledge with the [First Year Support Center \(FYSC\)](#) E-303. They must also meet with a FYSC Mentor and meet with an Academic Counselor to develop a Comprehensive Student Education Plan. Students must meet unit and GPA requirements set by the First Year Support Center. Contact the First Year Support Center for more information.

### **California College Promise Book Scholarship**

This award is initially being offered to recent high school graduates within the past year who are attending their first year of college with financial need. Students must complete a FAFSA or CA Dream Act Application to determine that there is financial need. They must complete a Promise Pledge with the [First Year Support Center \(FYSC\)](#) E-303. They must also meet with a FYSC Mentor and meet with an Academic Counselor to develop a Comprehensive Student Education Plan. Students must meet unit and GPA requirements set by the First Year Support Center. Contact the First Year Support Center for more information.

### **Chafee Grant**

A Chafee Grant is for students who were or are in foster care and have submitted both the FAFSA and Chafee Grant application. There are limited funds available, so this offer is not guaranteed (see priority order [here](#)). Your Chafee Offer will be auto accepted after the SCC FAO certifies your enrollment with CSAC and all eligibility requirements are confirmed. Please visit Chafee Grant Program on the SCC Financial Aid website for more info.

### **Supplemental Educational Opportunity Grant (SEOG)**

If eligible, your SEOG is automatically accepted for you. Check this on [Self-Service](#).

SEOG is offered to students who have:

- A SAI of -\$1,500
- Enrolled in 1+ payable units
- Completed all requirements for their Financial Aid file to be completed

**SEOG funds are limited (they can run out); therefore, a disbursement is not guaranteed.**

### **Federal Work-Study (FWS)**

- FWS is offered to students who have an SAI range of -\$1,500 to \$10,000, have unmet need, have a Satisfactory Academic Progress status that is Title IV eligible, and must complete the FWS Request Form/hiring packet.

Award Amounts: \$3,500 per year (\$1,750 per semester). Increases are considered on a case-by-case basis dependent upon funding availability. You will not be able to accept FWS on Self-Service. FWS will indicate as "E" (Estimated) status until you have been cleared to work by the Job Placement Office.

You must maintain enrollment in a minimum of half-time (6-units) to participate in the FWS program.

### **Federal Direct Loans**

If you want to take out a Federal Direct Loan, you must complete ALL the following:

- [All borrowers must review the Direct Loan process on our website](#)
- You must complete the Student Survey Loan Request. Please note, the Financial Aid Loan Analyst will notify you of any additional requirements needed to be awarded a student loan.
- Complete the Entrance Counseling at [www.studentaid.gov](http://www.studentaid.gov)
  - Returning borrowers who previously borrowed at another institution must “Notify” Santiago Canyon College of completed entrance counseling at [www.studentaid.gov](http://www.studentaid.gov)
- Complete the Master Promissory Note (MPN) at [www.studentaid.gov](http://www.studentaid.gov)

To accept and be eligible for a Direct Loan, you must maintain enrollment in a minimum of half-time (6 concurrent units) to participate in the Federal Direct Loan program.

Students who are not eligible for a Federal Direct Subsidized Loan have the option to consider a Federal Direct Unsubsidized Loan.

Financial Aid Website	Phone	Email
<a href="http://www.sccollege.edu/finaid">www.sccollege.edu/finaid</a>	714-628-4876	<a href="mailto:finaid@sccollege.edu">finaid@sccollege.edu</a>
<b>See our website for office hours, more information, and access to the Self-Service portal</b>		