



Financial Aid & Scholarships

The purpose of Financial Aid is to help you meet your educational expenses (tuition and fees, books, supplies, room and board, etc.). To determine your eligibility, SJCC uses your Expected Family Contribution (computed by completing the FAFSA), your educational expenses (your cost of attendance), and your enrollment status.

There are two types of financial aid: gift aid and self-help aid. Gift aid includes: grants, scholarships, and fee waivers. Generally, gift aid does not have to be repaid. Self-help aid includes: loans and work-study. Self-help aid must be earned or repaid.

Cost of Attendance

Cost of Attendance (COA) is expenses an average full-time student incurs during a 9 month period (academic year).

	Living with Parent (In State)	Living with Parent (Out-of-State)	Living Off Campus (In State)	Living Off Campus (Out-of-State)
Tuition & Fees*	\$1,354	\$7,635	\$1,354	\$7,635
Books & Supplies	\$1,791	\$1,791	\$1,791	\$1,791
Room & Board	\$5,400	\$5,400	\$12,492	\$12,492
Personal Expense	\$3,177	\$3,177	\$2,916	\$2,916
Transportation	\$1,278	\$1,278	\$1,440	\$1,440
TOTAL	\$12,984	\$19,281	\$19,977	\$26,274

* Tuition and fees include enrollment fee (\$46/unit), health fee (\$19), transportation fee (\$9) and student activity fee (\$5). Non-resident tuition (\$211/unit) and capital outlay fee (\$4/unit) is included. NOTE: All fees are subject to change.

- The cost of attendance may be prorated based on less than full-time status or for an enrollment period of less than 9 months.
- COA may be adjusted by the Financial Aid Office to reflect other educationally related expenses or reduced to reflect individual circumstances.

Enrollment Status

The following are the enrollment statuses used to determine your financial aid eligibility:

Full-time (FT)	12 or more units	Half-time (HT)	6.0 to 8/5 units
Three-quarters-time (QT)	9.0 to 11.5 units	Less than Half-Time (LTHT)	0/5 to 5.5 units

NOTES:

- Your enrollment status for financial aid includes classes both from SJCC and Evergreen Valley College (EVC).
- Enrollment status for the semester is determined on Sept. 12, 2016 for Fall 16 and Feb. 13, 2017 for Spring 17.
- Your enrollment status may be recalculated if you do not begin all classes that you are registered for in the term.
- Late start classes are counted for disbursement 10 days prior to first day of class.
- Completed classes for the intersession will be included in your spring enrollment status.
- Federal regulations allow a student to receive financial for only one repeat of a previously passed course.
- Your enrollment status for financial aid may be different than your academic load for Admissions & Records.

Expected Family Contribution (EFC)

The EFC represents your family's ability to assist with your educational expenses for a 9 month period (an academic year). Your EFC is calculated by the U.S. Department of Education (ED) based on the information provided on your FAFSA. You can review your EFC and the information on used to determine your EFC on your Student Aid Report (SAR) at www.fafsa.gov.

Financial Need

Most financial aid programs are based on need. Financial need is determined by a simple formula:

Cost of Attendance (COA) - Expected Family Contribution (EFC) = Financial Need

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Federal Student Aid Programs

San Jose City College participates in several federal student aid programs. The following lists the programs at SJCC:

Program	Type of Aid	General Information
Federal Pell Grant	Grant	Students are selected by ED based on the information on their FAFSA. Award amounts are determined by the school based on COA, EFC, and enrollment status. Maximum award for 2016-17 is \$5,815. Lifetime limit is not to exceed the equivalent of six years.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant	Pell eligible students are selected by school based on EFC, financial need, and availability of funds. Maximum award for 16-17 at SJCC is \$1000. Average award is \$400 (full-time); must be registered in at least 6 units.
Iraq and Afghanistan Service Grant	Grant	Students are selected by ED based on the information on their FAFSA. Award amounts are determined by the school based on COA and enrollment status. Maximum award for 2016-17 is \$5,815.
Federal Work-Study (FWS)	Earn while attending school	Students are selected by SJCC based on financial need, available funds, and availability of on-campus/off-campus jobs. Students are required to attend a FWS orientation.
Direct Subsidized Loan	Loan	Loans must be repaid with interest. Students must attend a loan orientation. Students must be registered in at least 6 units.
Direct Unsubsidized Loan	Loan	Loans must be repaid with interest. Students must attend a loan orientation. Students must be registered in at least 6 units.
Direct PLUS Loan	Loan	For parents of dependent undergraduate students to help meet student's educational expenses. Students must be registered in at least 6 units. Parents can apply at www.studentloans.gov

Visit www.studentaid.ed.gov for general eligibility requirements and additional federal student aid information.

Loan Orientation

If you are a new borrower at SJCC and are interested in participating in Direct Loans, you must attend a Loan Orientation. A new borrower at SJCC is one that has not received a Direct Loan at SJCC.

A list of dates for Loan Orientations will be posted on the Financial Aid page of SJCC's website as of late July, along with instructions on how to sign up for a workshop and next steps. Please visit our site for more information: <http://www.sjcc.edu/current-students/on-campus-resources/financial-aid-and-scholarship>

Federal Work Study Orientation

If you are interested in Federal Work-Study and did not participate in FWS in 15-16, you must attend a FWS Orientation. Continuing FWS students will be contacted directly by the FWS Coordinator.

A list of dates for Federal Work Study Orientations will be posted on the Financial Aid page of SJCC's website as of late July, along with instructions on how to sign up for a workshop and next steps. Please visit our site for more information: <http://www.sjcc.edu/current-students/on-campus-resources/financial-aid-and-scholarship>

State Aid Programs

The following is a list of state aid programs offered at SJCC.

Program	Type of Aid	General Information
Board of Governors Fee Waiver	Fee Waiver	Waives the \$46/unit enrollment fee and provides a discount for student parking permits. Does not cover the Student Health, Transportation, Student Activity, or class material fees or books. General eligibility requirements and additional information can be found at www.icanaffordcollege.com .

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California Student Aid Commission (CSAC) - [general eligibility requirements](http://www.csac.ca.gov) and additional information on CSAC at www.csac.ca.gov.

Program	Type of Aid	General Information
Cal Grant B	Grant	Students are selected by CSAC based on their information on their FAFSA/CA Dream Act application and verified GPA. Award amounts are determined by the school based on enrollment status. Maximum award for 16-17 is \$1,670; must be registered in at least 6 units.
Cal Grant C	Grant	Students are selected by CSAC based on their FAFSA/CA Dream Act application, verified GPA, and program/major (must be occupational/vocational). Award amounts are determined by the school based on enrollment status. Students must be registered in at least 6 units.
Full-Time Student Success Grant (FTSSG)	Grant	Students receiving Cal Grant B award and are full-time (12 units or more) can receive a FTSSG. The maximum award for 16-17 is \$600 for the year.
Special Programs	Various	CSAC administers various programs to assist students. More information can be found at www.csac.ca.gov .

Extended Opportunity Programs and Services (EOPS) & Cooperative Agencies Resources for Education (CARE)

EOPS and CARE are state programs that provide grants, counseling and tutorial services to low-income, educationally disadvantage students. Space is limited. Contact [EOPS/CARE](#) in SC-201 or at (408)288-3788.

Workforce Initiative Network (WIN) and California Work Opportunities and Responsibilities to Kids (CalWORKs)

WIN/CalWORKs program provides services and financial assistance for TANF recipients who are in good standing with the county social services office. Please contact your county worker to determine eligibility. A county referral is required. For more information, contact [CalWORKs](#) in SC-215 or at (408)298-2181 ext. 3743.

Scholarships and Other Sources

San Jose City College Scholarship Program

<http://www.sjcc.edu/current-students/on-campus-resources/financial-aid-and-scholarship/scholarships>

US Department of Labor Scholarship Search

<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

Mapping Your Future Scholarship Directory/Search List

<http://mappingyourfuture.org/paying/scholarshipresources.htm>

Financial Aid Disbursements, Frequency of Disbursements, and Disbursement Dates

A financial aid disbursement occurs when the school (SJCC) credits your student account with your financial aid award. The disbursement date is the day on which the school credits your account. The frequency is how often the school credits your account.

Federal Pell Grant is generally paid in two disbursements per semester (one at the beginning of the semester, the other around the mid-point of the semester). If you pay out of state tuition or are registered in a clock-hour program, you may receive one disbursement for the semester/payment period. Direct Loans are paid in two disbursements for the loan period (one at the beginning, the other at the mid-point). For most other programs, there is one disbursement per semester.

There may be additional disbursements made due to changes in your eligibility (e.g. change in your enrollment status). A single disbursement of Federal Pell Grant and Direct Loans may be made if the first disbursement occurs after the mid-point of the semester.

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The following is the list of anticipated disbursement dates (expected refund date):

<u>August 2016</u>	<u>September 2016</u>	<u>October 2016</u>	<u>November 2016</u>
*19 (25)	1 (7), 15 (20)	3 (7), 17 (21)	14 (17)
<u>December 2016</u>	<u>January 2017</u>	<u>February 2017</u>	<u>March 2017</u>
12 (15)	*20 (26)	2 (7), 16 (23)	7 (10), 20 (24)
<u>April 2017</u>	<u>May 2017</u>	<u>June 2017</u>	<u>July 2017</u>
3 (6), 25 (28)	22 (25)	*12 (15), 27 (30)	21 (26)

*Indicates first disbursement of each term

- The actual disbursement date may be different from the anticipated date
- You must be registered, packaged (awarded aid) and in good academic standing for a disbursement to occur
- If you are registered in a certificate program that is measured by clock hours, the disbursement dates may differ. Your disbursement date will be based on the completed hours and weeks
- **First loan disbursement for continuing borrowers will be Sept. 20 for Fall 16 and Feb. 23 for Spring 17**
- **First loan disbursement for freshman, first-time borrowers will be Oct. 6 for Fall 16 and Mar. 10 for Spring 17**
- **First Cal Grant disbursement will be made in mid-October for Fall 2016 and mid-March for Spring 2017**

Refund and BankMobile (formerly Higher One)

A refund will be created if your financial aid disbursement is greater more than your tuition and fees. The refund takes roughly 7 days to process. SJCC uses BankMobile to deliver financial aid refunds. After submitting your FAFSA and turning in documents to the Financial Aid Office, you will be sent a refund selection kit. (The kit will be mailed to address on file with Admissions & Records (A&R). Be sure to keep your address current with A&R.

Once you receive the refund selection kit, log-in to select your refund preference. You have the option of having your funds deposited into your existing checking/savings account (ACH) or opening an account with BankMobile. If you currently have a checking/savings account, we strongly encourage you to select the ACH option. [Visit the BankMobile site for more information.](#)

Withdrawing and Financial Aid

If you drop a class(s) and are still enrolled prior to the census date, your financial aid will be adjusted to reflect your enrollment status for the semester. In most cases, adjustments will be made to your second disbursement.

If you drop all your classes (not enrolled), you may not be eligible for part or all of your financial aid/refund.

Withdraw prior to 1 st day of class	Not Eligible – Must return all aid disbursed
Withdraw prior to 11/2/16 (Fall) & 4/6/17 (Spring)	Limited Eligibility – must return a portion of aid disbursed
Withdraw on or after 11/2/16 (Fall) & 4/6/17 (Spring)	Earned 100% of aid – no aid needed to be returned

If you owe a balance, you must repay the amount due. Failure to repay may result in the loss of your financial aid eligibility. If you borrowed a student loan, you must complete Exit Loan Counseling (www.studentloans.ed.gov).

If you have earned more aid than the amount disbursed, you will receive a post-withdrawal disbursement. Be sure to keep your address current with A&R and have selected a refund preference using your mySJCCard.

Withdrawing from school or dropping classes may affect your financial aid eligibility for subsequent terms (See Satisfactory Academic Progress). If you have any questions, check with the Financial Aid Office.

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Satisfactory Academic Progress

To be eligible and/or to maintain your eligibility for financial aid, you must maintain satisfactory academic progress (SAP). SAP is measured by two measures – quantitative (time based) and qualitative (grade point average based).

The quantitative measure set by the Department of Education (ED) is 150% of the program length. In addition to the minimum requirement set by ED, SJCC requires that you to complete at least 70% of the units attempted (cumulative). The qualitative measure set by the ED is 2.00 GPA. In general, you are required to maintain a 2.00 GPA.

For programs that are longer than a year, SJCC checks your progress at the end of the spring term. You are required to meet both the quantitative and qualitative measures to be in good standing. If you fail to meet either measure, you are not making academic progress and are not eligible for financial aid.

For programs of a year or less, SJCC checks your progress at the end of each semester. You are required to meet both the quantitative and qualitative standards to be in good standing. If you fail to meet either measure, you are not making academic progress and are not eligible for financial aid.

For clock hour programs (e.g. esthetics, cosmetology), you must successfully complete the required number of clock hours. Students do not successfully complete the required number of hours are ineligible for subsequent disbursements.

If you are a new student who has never attended college, you need to have a 2.00 GPA and have completed 70% of the units you attempted. If you are taking only Pass/No Pass classes, you must pass 70% of the units you attempt.

If you are a returning student who has attended SJCC and/or EVC, you need to have a 2.00 G.P.A. and have completed 70% of the units you attempted. If you had attended other schools prior to your return, you must submit official transcripts to A&R. If you do not have a 2.00 G.P.A. and have not completed 70% of the units you have attempted at SJCC, you will need to submit an appeal. NOTE: Accepted units will count in determining maximum timeframe. If you have earned a BA/BS, you will need to submit an appeal and Ed Plan.

If you are a transfer student who has never attended SJCC and/or EVC, you will need to submit transcripts from prior schools to A&R. Depending on your academic history, you may need to appeal, submit an Ed Plan, or both. NOTE: Accepted units will count in determining maximum timeframe. If you have earned a BA/BS, you will need to submit an appeal and Ed Plan.

Financial Aid News

- There will be changes to the BOG Fee Waiver program beginning the 2015-16 Academic Year; students will need to meet academic progress standards to maintain eligibility for the BOG Fee Waiver. Students may lose their BOG Fee Waiver starting Fall 2016.
- Starting with the 2017-2018 Award Year, the new FAFSA will be available online (www.fafsa.gov) starting on October 1. Students and parents will need to use their prior-prior year income information (taxes). For example, the 2015 tax return information would be used for the 2017-2018 FAFSA.

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IMPORTANT DATES

Jan. 1, 2016	First day to complete the 2016-2017 FAFSA/CA Dream Act application
Mar. 2, 2016	Cal Grant Deadline
Aug. 25, 2016	Anticipated first disbursement for Fall 2016 – Federal Pell Grant
Aug. 29, 2016	First day of Fall 2016 semester
Sept. 12, 2016	Census day
Oct. 1, 2016	First day to complete the 2017-2018 FAFSA/CA Dream Act Application
Oct. 21, 2016	Anticipated second disbursement date – Federal Pell Grant
Nov. 2, 2016	60% point for Fall 2016 (regular classes)
Nov. 18, 2016	Last day to submit a SAP Appeal for Fall 2016
Dec. 2, 2016	Last day to submit loan request for Fall 2016
Jan. 26, 2017	Anticipated first disbursement for Spring 2017 spring – Federal Pell Grant
Jan. 30, 2017	First day of Spring 2017 semester
Feb. 13, 2017	Census day
Mar. 2, 2017	Regular Cal Grant Deadline
Mar. 24, 2017	Anticipated second disbursement date – Federal Pell Grant
Apr. 6, 2017	60% point for Spring 2017 (regular classes)
Apr. 21, 2017	Last day to submit a SAP Appeal for Spring 2017
May 11, 2017	Last day to submit loan request for Spring 2017