



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 (Non-Resident)	Living Off Campus (In State)	Living Off Campus (Non-Resident)
Tuition & Fees*	\$1,360	\$7,996	\$1,360	\$7,996
Books & Supplies	\$1,917	\$1,917	\$1,917	\$1,917
Room & Board	\$5,418	\$5,418	\$13,779	\$13,779
Personal Expense	\$3,258	\$3,258	\$2,997	\$2,997
Transportation	\$1,512	\$1,512	\$1,512	\$1,512
TOTAL	\$13,465	\$20,101	\$21,565	\$28,201

* Tuition and fees include enrollment fee (\$46/unit), health fee (\$20/semester), transportation fee (\$11/semester) and student activity fee (\$5/semester). Non-resident tuition (\$233/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. 17, 2018 for Fall 18 and Feb. 11, 2019 for Spring 19.
- Your enrollment status may be recalculated if you do not begin all classes that you are registered for in the term.
- 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 2018-19 is \$6,095. 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 18-19 at SJCC is \$1000. Average award is \$600 (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 2018-19 is \$6,095.
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 17-18, 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
California College Promise Grant (formerly BOG 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 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 17-18 is \$1,672; 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.
Additional Grants via Cal Grant program	Grant	Students receiving Cal Grant awards may qualify for additional funds based on full-time enrollment (12 units or more) per primary term (Fall and Spring semesters)
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 disadvantaged students. Space is limited. Contact [EOPS/CARE](http://www.sjcc.edu/eops) 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](http://www.sjcc.edu/calworks) at (408)298-2181 ext. 3586.

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>

Financial Aid 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.

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 2018</u>	<u>September 2018</u>	<u>October 2018</u>	<u>November 2018</u>
*27 (31)	7 (13), 20 (26)	4 (11), **22 (26)	7 (14)
<u>December 2018</u>	<u>January 2019</u>	<u>February 2019</u>	<u>March 2019</u>
3 (7), 14 (21)	*18 (25)	1 (6), 13 (21)	4 (8), **18 (22)
<u>April 2019</u>	<u>May 2019</u>	<u>June 2019</u>	<u>July 2019</u>
8 (12), 29 (5/3)	17 (23)	*10 (14), 25 (7/1)	18 (24)

*Indicates first disbursement of each term

**Indicates mid-semester disbursement for each term (2nd half of semester's Pell Grant)

- 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. 26 for Fall 18 and Feb. 21 for Spring 19**
- **First loan disbursement for first-time borrowers will be Oct. 11 for Fall 18 and Mar. 8 for Spring 19**
- **Cal Grant disbursements will be made after Census day for each semester**

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 1st day of class: Not eligible – Must return all aid disbursed

Withdraw prior to 11/7/18 (FA18) & 4/2/19 (SP19): Limited Eligibility – Must return a portion of aid disbursed

Withdraw on/after 11/7/18 (FA18) & 4/2/19 (SP19): Fully eligible – no aid needs 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 (<https://studentloans.gov/myDirectLoan/index.action>).

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 some or all of your 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

The Satisfactory Academic Progress (SAP) Policy at SJCC complies with the Federal requirement of monitoring financial aid recipients' progress toward eligible academic programs. SAP will be evaluated at the end of each term (Summer, Fall, and Spring). This evaluation based on the enrollment status as of the end of the add/drop period of the term, reflecting students' permanent academic record. The evaluation takes into account the complete academic record at the San Jose Evergreen Community College District as well as any applicable units transferred from other institutions.

SAP Guidelines

In order to maintain SAP for financial aid purposes, students must:

1. Maintain at least a 2.0 cumulative grade point average (GPA) after attempting 30 or more units. Per Federal regulation, any classes with grades replaced by academic renewal must still be considered in the GPA evaluation.
2. Complete 67% of the units attempted overall.
 - a. Classes with grades of A, B, C, D, CR, and P are considered completed units.
 - b. Classes with grades of F, NC, NP, W, I, and RD are considered units attempted and not completed.
 - c. Students who receive "I" or "RD" grades must notify the Financial Aid Office when records are updated.
3. Complete their program before attempting 150% of the program unit requirement (maximum time-frame).
 - a. Students required to complete remedial level courses to meet their educational goals are allowed up to 30 units or two full-time semesters in addition to their program length.
 - b. Students who require English as a Second Language (ESL) course work will have additional units in their maximum time frame.
 - c. Course repeats are limited to the number of times specified in the College Catalog. Students may receive financial aid for a repeated course only once, regardless of the grade earned on the first attempt. Repeated courses are counted as part of the total number of attempted units.

Failure to meet the above requirements will result in a student being placed on denied status and unable to receive financial aid.

Evaluation Policy

1. All San Jose Evergreen Community College District and transferred course work applicable to a student's degree is included in the SAP evaluation
2. Evaluation period shall start the first semester of enrollment and include classes from all terms regardless of financial aid eligibility status
3. Aid applicants must declare an eligible academic program with A&R that:
 - a. Leads to an Associate Degree (AA or AS), or
 - b. Is at least a 2-year program, acceptable for transfer to a 4-year institution, or
 - c. Is an approved certificate program that is at least 15 weeks long and requires a minimum of 16 semester units or 600 clock-hours
4. All financial aid applicants must have a current SAP evaluation on file:
 - a. Academic progress standards must be evaluated as of the most recent term of enrollment, for returning students, and
 - b. The most recent evaluation, for continuing students
 - c. Transfer students must submit transcripts from all prior colleges attended to A&R

Appeal for Financial Aid Reinstatement Process

In accordance with federal regulations, financial aid recipients may appeal for financial aid reinstatement if they have been denied as a direct result of documented extenuating circumstances during the term(s) that SAP is not met.

Appeals for reinstatement of financial aid are reviewed by an individual from the Financial Aid staff, or a group of individuals from the Financial Aid staff and others with relevant information. Upon review the appeal will either be

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approved or denied based on academic history, educational plan, and completion of the [appeal form](#) with applicable documentation.

Appeal Instructions:

1. Attend a mandatory SAP workshop, either in-person, or online. Workshop information is posted on the [Financial Aid homepage](#).
2. Submit the completed appeal form with a current Educational Plan* by the stated deadline (refer to the appeal form)
3. Provide written documentation and/or proof of extenuating circumstances. Examples of these types of documents include:
 - A signed, dated doctor statement specifying medical issues and affected dates
 - For circumstances such as car accidents, death in the family, required court appearances, etc., appropriate documentation must be submitted with the appeal.
4. Examples of what is **NOT** considered extenuating circumstances include but are not limited to:
 - Working too many hours
 - Not ready for college work
 - Transportation problems

*A current (dated no earlier than the previous semester) *Educational Plan is required*. The Educational Plan does not necessarily need to be a full-comprehensive plan. It must plan for enough units to reach satisfactory academic progress, assuming all classes are completed and passed.

Appeal Instructions for maximum time-frame (if additional time is needed):

1. Submit the completed appeal form with a current version of at least one of the following:
 - Educational Plan*
 - Transfer Admission Agreement (TAA)
 - Petition for Graduation

Appeal Response:

Students will be notified if the appeal is approved or denied. Most approvals will be for one semester only and during that semester the student will be considered on Probation Status. Students on Probation status will be expected to have an Educational Plan on file with their appeal and follow that plan. Any deviation from the plan may result in subsequent denial of financial aid.

Warning Status:

Students who do not meet SAP for the first time may be placed on Warning for one semester/term. During the Warning term, students will receive aid. At the end of that term, the student will be expected to have re-established SAP. If not, the student may be denied and will need to appeal or re-establish SAP without receiving aid.

Re-establishing Aid Eligibility

Students whose GPA and/or completion rate are below the requirements can reestablish their financial aid eligibility by increasing their overall completion rate to at least 67% and achieving a cumulative GPA of 2.0 or higher. Students who exceeded the Maximum Time-Frame must submit an appeal.

Grades and SAP: Academic amnesty/renewal

Some schools have academic amnesty/renewal procedures through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's GPA. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or academic renewal. Therefore, a school must always include courses applicable to a student's major (whenever taken) in evaluating a student's satisfactory academic progress.

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Financial Aid News

- Effective Summer 2018, the benefit formerly known as the Board of Governor's Fee Waiver (BOGFW) will be known as the California College Promise Grant (CaCPG). There were changes to the BOG Fee Waiver program beginning in the 2015-16 Academic Year; students must meet academic progress standards to maintain eligibility for the BOG Fee Waiver. Effective Fall 2016, students may lose their BOG Fee Waiver for not meeting these standards. [Click here for more information](#)
- 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 2017 tax return information would be used for the 2019-2020 FAFSA, which will be available starting October 1, 2018.

IMPORTANT DATES

Oct. 1, 2017	First day to complete the 2018-2019 FAFSA/CA Dream Act application
Mar. 2, 2018	Cal Grant Deadline for new 2018-2019 Cal Grants
Aug. 31, 2018	Anticipated first disbursement for Fall 2018 – Federal Pell Grant
<u>Sept. 4, 2018</u>	<u>First day of Fall 2018 semester</u>
Sept. 17, 2018	Fall 2018 Census day
Oct. 1, 2018	First day to complete the 2019-2020 FAFSA/CA Dream Act Application
Oct. 26, 2018	Anticipated mid-semester disbursement date – Federal Pell Grant
Nov. 7, 2018	60% point for Fall 2018 (regular classes)
Nov. 16, 2018	Last day to submit a SAP Appeal for Fall 2018
Dec. 6, 2018	Last day to submit loan request for Fall 2018
Jan. 25, 2019	Anticipated first disbursement for Spring 2019 spring – Federal Pell Grant
<u>Jan. 28, 2019</u>	<u>First day of Spring 2019 semester</u>
Feb. 11, 2019	Spring 2019 Census day
Mar. 2, 2019	Cal Grant Deadline for new 2019-2020 Cal Grants
Mar. 22, 2019	Anticipated mid-semester disbursement date – Federal Pell Grant
Apr. 2, 2019	60% point for Spring 2019 (regular classes)
Apr. 26, 2019	Last day to submit a SAP Appeal for Spring 2019
May 9, 2019	Last day to submit loan request for Spring 2019