



## **2020-2021 Financial Aid & Scholarships**

The purpose of Financial Aid is to help students pay for educational expenses (tuition and fees, books, supplies, room and board, etc.). To determine eligibility, SJCC uses Expected Family Contribution (computed by completing the FAFSA), educational expenses (Cost of Attendance), and enrollment status.

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

### **Cost of Attendance**

Cost of Attendance (COA) is the cost for an average full-time student in an academic year (9-months)

	Living w/Parent (In State)	Living w/Parent (Non-Resident)	Living Off Campus (In State)	Living Off Campus (Non-Resident)
Tuition & Fees*	\$1,364	\$9,482	\$1,364	\$9,482
Books & Supplies	\$2,771	\$2,771	\$2,771	\$2,771
Room & Board	\$6,786	\$6,786	\$15,084	\$15,084
Personal Expense	\$3,264	\$3,264	\$3,996	\$3,996
Transportation	\$1,512	\$1,512	\$1,512	\$1,512
<b>TOTAL</b>	<b>\$15,679</b>	<b>\$23,815</b>	<b>\$24,727</b>	<b>\$32,845</b>

- Tuition and fees include enrollment fee (\$46/unit), health fee (\$21/semester), transportation fee (\$11/semester), student activity fee (\$5/semester) and Representation fee (\$1/semester). Non-resident (out of state) tuition (\$288/unit) and capital outlay fee (\$2/unit) is included in the Non-Resident COAs. 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

- Financial aid enrollment status includes classes both from SJCC and Evergreen Valley College (EVC).
- Enrollment status each semester is determined on Sept. 14, 2020 (FA20) and Feb. 8, 2021 (SP21).
- Enrollment status may be recalculated if you do not begin all classes you are registered for.
- Completed classes for the intersession will be included in your spring enrollment status.
- Federal regs allow a student to receive financial for only one repeat of a previously passed course.
- Enrollment status for financial aid may be different than academic load for Admissions & Records or Student Accessibility Services (SAS).

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### Expected Family Contribution (EFC)

The EFC represents the student's family's ability to assist with educational expenses for a 9-month period (an academic year). EFC is calculated by the U.S. Department of Education (ED) based on the information provided on the FAFSA. Students can view EFC and the information on used to determine EFC on their Student Aid Report (SAR) at <https://studentaid.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***

### Federal Student Aid Programs

SJCC 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 2020-21 is \$6,345. <b>Lifetime limit is not to exceed the equivalent of six years at full-time.</b>
Supplemental Ed Opportunity Grant (SEOG)	Grant	Pell eligible students are selected by school based on EFC, financial need, and availability of funds. Maximum award for 20-21 at SJCC is \$1000. Average award is \$600 (full-time); must be registered in at least 6 units.
Iraq & 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 2020-21 is \$6,345.
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. <b>Students are required to attend a FWS orientation.</b>
Direct Subsidized Loan	Loan	Loans must be repaid with interest. <b>Students must attend a loan orientation.</b> Students must be registered in at least 6 units.
Direct Unsubsidized Loan	Loan	Loans must be repaid with interest. <b>Students must attend a loan orientation.</b> 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 <a href="https://studentaid.gov">https://studentaid.gov</a>

Visit <https://studentaid.gov> for general eligibility requirements and federal student aid information.

### Loan Orientation

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

A list of Loan Orientation dates is posted on the Financial Aid page of SJCC's website, along with instructions on how to sign up for a workshop and next steps. [Click here for more information.](#)

### Federal Work Study Orientation

Students interested in Federal Work-Study and did not participate in FWS in 19-20 must attend a FWS Orientation. Continuing FWS students will be contacted directly by the FWS Coordinator.

A list of Federal Work Study Orientation dates is posted on the Financial Aid page of SJCC's website, along with instructions on how to sign up for a workshop and next steps. [Click here for more information.](#)

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### 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	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, class material fees or books. General eligibility requirements and additional information can be found at <a href="http://www.icanaffordcollege.com">www.icanaffordcollege.com</a> . Student may submit an application via CCC Apply here: <a href="#">CCPG Application</a>
Cal Grant B	Grant	Students are selected by CSAC based on information from the FAFSA/CA Dream Act application and verified GPA. Award amounts are determined by the school based on enrollment status. Maximum award for 20-21 is \$1,656; must be registered in at least 6 units.
Cal Grant C	Grant	Students are selected by CSAC based on information from the FAFSA/CA Dream Act application, verified GPA, and program/major (must be occupational or vocational). Award amounts are determined by the school based on enrollment status. Maximum award amount for 20-21 is \$1,094; must be registered in at least 6 units.
Other State Grant programs	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) CSAC administers various programs to assist students. More information can be found at <a href="http://www.csac.ca.gov">www.csac.ca.gov</a>

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

### **Extended Opportunity Prog & Services/Cooperative Agencies Resources for Education (EOPS/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](#) at (408)288-3788.

### **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. Contact [CalWORKs](#) at (408)298-2181 ext. 3586.

### Scholarships and Other Sources

SJCC Scholarship Program and other scholarship opportunities are posted on the [SJCC Scholarship page](#).

### Verification and other Documents

New to the 2020-2021 Academic Year, students will be submitting required documents to the Financial Aid Office electronically. To do so, students will log on to <https://SJCC.VerifyMyFAFSA.com>. Log-in credentials will be their SJCC email address and password ([click here](#) for more information about students' SJCC email address).

Students will then need to complete a profile using their name, date of birth and social security numbers, exactly as they appear on their FAFSA, or CA Dream Application, as applicable.

Some documents will be completed as online forms and other will need to be uploaded as saved files, scanned files or photos.

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### Financial Aid Disbursements and Disbursement Dates

Financial aid disbursement occurs when SJCC credits student accounts with financial aid funds. The disbursement date is the day on which the school credits accounts. The REFUND DATE is when funds are sent to students.

A refund is created when a financial aid disbursement is greater than any balance owed to the college. SJCC uses BankMobile to deliver financial aid refunds. After submitting a FAFSA and requested documents to the Financial Aid Office, students are sent a refund selection kit. The kit is mailed to address on file with Admissions & Records (A&R).

Students use the refund selection kit to log-in and select a refund preference. Options include direct deposit into an existing checking/savings account (ACH) or opening an account with BankMobile. Refunds are sent based on students' disbursement preference with BankMobile. [Log on to the BankMobile site for more information.](#)

[Click here for disbursement and refund dates and more information.](#)

#### **Disbursement notes:**

- Students must be registered, packaged (awarded aid) and in good academic standing by the disbursement date for a disbursement to occur
- Cal Grant funds are disbursed after Census day each semester
- 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).
  - Students who pay out of state tuition or are registered in a clock-hour program will receive one disbursement for the semester/payment period.
- Direct Loans are paid in two disbursements for the loan period – loan period is usually the academic year – (one at the beginning, the other at the mid-point).
- Most other aid is disbursed once per semester (i.e. SEOG, Cal Grant, Scholarships, etc.).

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

#### **Withdrawing and Financial Aid**

Students who drop a class(s) and are still enrolled prior to the census date, will have their financial aid adjusted to reflect the enrollment status for the semester.

Students who drop all classes may be required to return some portion of their financial aid funds.

Withdraw prior to 1 <sup>st</sup> day of class:	Not eligible – Must return all aid disbursed
Withdraw prior to 11/4/20 (FA20) & 3/31/21 (SP21):	Partial – Must return a portion of aid disbursed
Withdraw on/after 11/4/20 (FA20) & 3/31/21 (SP21):	Full – no aid needs to be returned

If students owe a balance, the amount due must repaid. Failure to repay may result in the loss of financial aid eligibility. Students who borrowed a student loan must [complete Exit Loan Counseling](#).

If students earned more aid than the amount disbursed, they will receive a post-withdrawal disbursement. Withdrawing from some classes may affect financial aid eligibility for subsequent terms (See Satisfactory Academic Progress). Contact the Financial Aid Office for questions.

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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 is based on the enrollment status as of the end of the add/drop period of the term, reflecting students' permanent academic record. The evaluation considers 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, not completed.
    - Note: grades of CW from Spring 2020 do not count as units attempted
  - c. Students with "I" or "RD" grades must notify the Financial Aid Office when records are updated.
3. Complete their program before attempting 150% of the units required (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 must appeal to reinstate their 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 the most recent evaluation, for continuing students
  - b. Transfer students must submit transcripts from all prior colleges attended to A&R

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

### Appeal Instructions:

1. Attend a mandatory SAP workshop, in-person, or online. [Click here for workshop information.](#)
2. Log on to <https://SJCC.VerifyMyFAFSA.com> using your SJCC email and password ([visit our site for more information about your SJCC email](#)). Complete your profile using your name, date of birth and social security number exactly as they appear on your FAFSA.
3. Click on the Request button in the upper right. Click on the green + in the SAP Appeal line for the 2020-2021 year. Follow the instructions and upload supporting documents, including your current Educational Plan.
4. 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.
5. 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):

Submit the appeal with a current version of at least one of the following: Educational Plan\* or Transfer Admission Agreement (TAA) or 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.

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### 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.

### IMPORTANT DATES

Oct. 1, 2019	First day to complete the 2020-2021 FAFSA/CA Dream Act application
Mar. 2, 2020	Cal Grant Deadline for new 2020-2021 Cal Grants
Aug. 28, 2020	Anticipated first disbursement for Fall 2020 – Federal Pell Grant
<u>August 31, 2020</u>	<u>First day of Fall 2020 semester</u>
Sept. 14, 2020	Fall 2020 Census day
Oct. 1, 2020	First day to complete the 2021-2022 FAFSA/CA Dream Act Application
Oct. 23, 2020	Anticipated mid-semester disbursement date – Federal Pell Grant
Nov. 4, 2020	60% point for Fall 2020 (regular classes)
Nov. 20, 2020	Last day to submit a SAP Appeal for Fall 2020
Dec. 3, 2020	Last day to submit loan request for Fall 2020
Jan. 22, 2021	Anticipated first disbursement for Spring 2021 – Federal Pell Grant
<u>Jan. 25, 2021</u>	<u>First day of Spring 2021 semester</u>
Feb. 8, 2021	Spring 2021 Census day
Mar. 2, 2021	Cal Grant Deadline for new 2021-2022 Cal Grants
Mar. 19, 2021	Anticipated mid-semester disbursement date – Federal Pell Grant
Mar. 31, 2021	60% point for Spring 2021 (regular classes)
Apr. 23, 2021	Last day to submit a SAP Appeal for Spring 2021
May 6, 2021	Last day to submit loan request for Spring 2021