



THE
LOS ANGELES
COMMUNITY COLLEGE
DISTRICT

Financial Aid

2011-2012 Student Award Guide



City
East Los Angeles
Harbor
Mission
Pierce
Southwest
Trade-Tech
Valley
West Los Angeles

Dear Financial Aid Recipient:

Welcome to our College and the Financial Aid Office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be a rewarding one. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and achieve your educational goals.

Financial Aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires a close partnership among you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions. If you have additional questions or concerns, do not hesitate to come by our office, visit us on the web, or give us a call.

Your future is exciting. We look forward to assisting you and encourage you to communicate with us.

Best wishes for a successful academic year.

The Financial Aid Office

Understanding Your Award Letter

Financial aid consists of grants, work-study, scholarships and loans to help meet your educational expenses. You may accept or reject all or part of your financial aid award offer. However, if you reject an award, a substitute may not be available.

Financial assistance is considered supplemental to the family's resources, student earnings, and aid received from other sources. Applicants are reminded that they should not depend on financial aid to meet basic living costs.

The Financial Aid Office reserves the right to modify aid commitments at any time due to changes in the student's financial status, changes in the availability of funds, or changes in Federal and State laws, Los Angeles Community College District (LACCD) or Institutional regulations and/or policies.

Please note that there are certain programs that require enrollment of at least half-time (six approved units). If your Award Letter includes Federal Work-Study and/or Perkins Loan, check with the college you are receiving financial aid for deadline to accept or decline the award(s).

Your Award Letter

(Refer to the sample Award Letter on page 3).

- 1 Federal School Code:** A number assigned to the college by the U.S. Department of Education.
- 2 Budget:** Standardized Cost of Attendance for all students.
- 3 Expected Family Contribution:** The amount the student and/or his/her family is expected to contribute towards the student's educational expenses.
- 4 Unmet Need:** The unmet need is calculated by subtracting the Expected Family Contribution (EFC) from the Budget.
- 5 Awarded Funds:** Funds awarded from one or more of the financial aid programs and outside resources, not to exceed the Unmet Need.
- 6 Remaining Need:** The awarded funds may not cover the entire Unmet Need. Students may wish to consider other optional programs to fill their Remaining Need.
- 7 Type of Aid:** Identifies the program and the type of aid offered such as grants, scholarships, work-study or loans.
- 8 Enrollment Status/Semester:** Student enrollment status is indicated as full-time for both the Fall and Spring semesters.
- 9 Amount:** Full-time awards are listed; however, disbursements will be adjusted based on your actual enrollment status.
- 10 Totals:** The total federal, state and other financial aid awarded based on full-time enrollment.

Sample Award Letter

STUDENT'S NAME
ADDRESS
CITY, STATE, ZIP

1 Federal School Code XXXXXX
SCHOOL NAME
SCHOOL ADDRESS
CITY, STATE, ZIP

Student ID: XXXXXXXXXXXXX

Dear Student,

The Financial Aid Office is pleased to offer you the awards listed below.
All awards are subject to your meeting the standards of Satisfactory Academic Progress.

BUDGET	EFC	UNMET NEED	AWARDED FUNDS	=	REMAINING NEED
<u>\$11,146</u>	<u>\$0</u>	<u>\$11,146</u>	<u>\$6,486</u>		<u>\$4,660</u>
2	3	4	5		6

7		FULL TIME	FULL TIME		8
TYPE OF AID	Decline?	FALL	SPRING		TOTALS

FEDERAL PELL GRANT	()	\$2,775	\$2,775		<u>\$5,550</u>
FEE WAIVER	()	\$468	\$468		<u>\$936</u>
TOTAL AWARDED FUNDS					<u>\$6,486</u>

Determining Your Financial Need

How are Unmet Need and Cost of Attendance (Budget) Determined?

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). $COA (Budget) - EFC = Need$. The EFC is determined from the information you reported on the FAFSA. All awards are subject to availability of funds.

How Is Cost of Attendance Established?

Standardized budgets have been established by each college. This means that all students with similar circumstances will receive the same allowance for tuition and fees, room and board, books, supplies, transportation, and miscellaneous expenses. Adjustments may be made on an exception basis to the budget for certain documented unusual expenses. If you are paying for child care during the academic year, please go to the Financial Aid Office to request for an adjustment.

How is Financial Aid Awarded?

Your financial aid eligibility is determined using Federal Methodology. Awards can consist of a combination of grants, work-study, scholarships and loans.

State Programs

Board of Governors Fee Waiver Program (BOGFW)

This program waives enrollment fees charged by our college. Since this is a waiver there is no actual disbursement of funds. If you have already paid your enrollment fees and wish to receive a refund, you may apply for a refund at the College Business Office. Contact your College Business Office for the deadline to request a refund. Health Fees are not waived.

Cal Grant B and C

Cal Grants are state funded grant programs for California residents pursuing an eligible program. There is a six (6) unit minimum enrollment requirement to be eligible for payment; units from other colleges may be combined if a consortium agreement has been approved. Not all colleges participate in consortium agreements. Preliminary selection for Cal Grants is determined by the California Student Aid Commission (CSAC); final selection is determined by the school based upon CSAC regulations. For more information contact CSAC at (888) 224-7268 or at www.calgrants.org.

Federal Programs

Federal Pell Grant

Federal Pell Grants are awarded to qualified undergraduate students. Grants do not need to be repaid. The maximum annual award is up to \$5,550. Award eligibility is calculated based on a student's Expected Family Contribution (EFC). Awards will be adjusted based on enrollment. Due to the Higher Education Opportunity Act (HEOA), students who receive their first Pell Grant on or after July 1, 2008 may receive Pell Grants for as many as 18 full-time semesters.

Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office. There is a six (6) unit minimum enrollment requirement to be eligible for payment. Priority is given to students who are

enrolled in six (6) units at their home campus.

Federal Work-Study (FWS)

Federal Work-Study is awarded to students who indicate an interest on their FAFSA, who demonstrate need, and is subject to funding availability. FWS funds must be earned through part-time employment authorized by the Financial Aid Office. If your Award Letter includes FWS, the Financial Aid Office will provide specific instructions on how to find a job, the required paperwork, and rules and regulations you must adhere to. The FWS amount listed on your Award Letter is the maximum dollar amount you can earn through your assignment. You will be paid bi-weekly depending on hours worked and will not receive payment for any unearned funds remaining at the end of the academic year. There is a six (6) unit minimum enrollment requirement to be eligible for payment. Priority is given to students who are enrolled in six (6) units at the home campus.

Iraq and Afghanistan Service Grant

Students who served in Iraq or Afghanistan may be eligible for this grant in lieu of the PELL Grant. Please visit your Financial Aid Office for additional information.

Scholarships

Check with your Financial Aid/Scholarship Office for more information.

Federal Loan Programs

You are in no way obligated to borrow a loan. All loan programs require a minimum unit enrollment of six (6) units to be eligible for payment.

Federal Perkins Loan*

Federal Perkins Loan is a low interest rate (5%) loan to help students with exceptional need to meet their educational expenses. Priority is given to students who are enrolled in six (6) units at the home campus.

Federal Direct Stafford Loans

A Subsidized Loan is need based and the Financial Aid Office determines your eligibility. Interest is paid by the government while you are enrolled at least half-time and during your grace period after leaving school. Interest rates are set each academic year. An Unsubsidized Loan is not need based and has no interest subsidy, which means interest is accruing while you are still in school. We recommend that you make interest payments for unsubsidized loans. Interest payments may be postponed during qualifying periods, however, any interest deferred will be added to the original loan

amount. Contact your college Financial Aid Office for the loan process, programs offered, and other related information.

Federal PLUS Parent Loan*

Federal Parent Loans are for parents or stepparents who need to borrow for their dependent child's undergraduate education while enrolled at least half-time in an approved college or university. Parents are responsible for paying all the interest that accumulates on the loan. A Federal PLUS Loan allows parents to borrow the total cost of undergraduate education including tuition, room and board, supplies, lab expenses and travel, less any other aid.

**Not all colleges participate in the Federal PLUS Loan.*

Satisfactory Academic Progress (SAP)

SAP standards apply to ALL federal and state aid applicants, whether or not they have previously received aid. ALL students must meet the SAP Policy detailed below to be eligible to receive financial aid. Students receiving financial aid enter into an agreement to make Satisfactory Academic Progress toward their educational goal. Failure to maintain these standards will result in the loss of financial assistance. The Financial Aid Office reviews academic progress at the end of each payment period/semester. All students receiving federal and state financial aid (except the BOGFW) must comply with the following academic progress standards:

General Requirements

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

1. A Certificate, or
2. An Associate Degree (AA/AS), or
3. A two-year academic Transfer Program that is acceptable for full credit toward a Baccalaureate Degree.

Standards

- A. Maintenance of a 2.0 or higher cumulative grade point average (GPA).
- B. Completion of a minimum of 67% cumulative units attempted.
 1. Entries recorded in the student's academic record as Incomplete (INC), No Credit (NCR), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.
- C. Fewer than ninety (90) attempted units for students who indicated AA/AS Degrees and/or transfer program as their educational goal.

1. ESL and Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining attempted units.
2. Students who have already earned an Associate or higher degree outside of the LACCD will need to follow the appeal procedure.
3. In Progress (IP) grades count as attempted units in the maximum time frame only. It does not affect the cumulative GPA in the qualitative measure nor is it included as completed units in the quantitative measure.

Application of Standards

- A. Satisfactory Academic Progress for financial aid students will be determined at the end of each payment period/semester.
- B. Students who are disqualified from financial aid will be notified by email or mail and receive information regarding the petition process.
- C. A student who has been disqualified at ANY college in the LACCD, is disqualified at ALL colleges within the LACCD.
- D. Disqualification
 1. Students will be disqualified if they have one or more of the following academic deficiencies:
 - a. Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90);
 - b. Associate or higher degree earned outside the LACCD;
 - c. Cumulative GPA is less than 2.0 following a semester for which the student received a warning letter;
 - d. Cumulative non-grades are greater than 33% following a semester for which the student received a warning letter.



Units required for the Certificate Program	Normal Length	Maximum Length
10 to 24	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 to 48	4 semesters	6 semesters

Maximum Time Length

- A. Students attending for the purpose of obtaining an Associate of Arts Degree (AA), an Associate of Science Degree (AS), and/or completion of requirements for transfer to a four-year college, are allowed 90 attempted units in which to complete their objective.
 - 1. Exceptions may be made when the requirements of a student’s objective cause the student to exceed the maximum time limit.
 - 2. A change of one educational goal or major course of study will be permitted. Students are eligible to receive financial aid for one educational goal at the institution of attendance.
- B. Short-Length Certificate Programs.
 - 1. Some Certificate objectives at the LACCD may be completed in less time than that required for the Associate of Arts, Associate of Science and Transfer programs.

- 2. The table above shows the normal completion time and maximum time for Certificate Programs of varying lengths.
- C. To be eligible for financial aid, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a Certificate Program may continue to qualify for financial aid up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an Associate Degree (AA or AS), or to Transfer to a four-year college in addition to obtaining the Certificate.

Summer and Winter Financial Aid

- A. Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter term, as it is combined with fall semester for payment purposes, will be included with fall semester for SAP evaluation purposes.

Change of Enrollment Status

Any changes in your enrollment may result in a reduction or cancellation of your financial aid award. If you withdraw or drop classes, full or partial repayment of your financial aid may be required. **It is your responsibility to drop your classes if you do not attend.**

Return of Title IV

The student’s eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return of Title IV Funds Policy for a student who completely withdraws from a period of enrollment (i.e., semester). These rules assume that a student “earns” aid based on his/her semester enrollment. “Unearned” aid, other than Federal Work-Study, must be returned. Unearned aid is the amount of Federal financial aid received that exceeds the amount the student has earned. Unearned aid may be subject to repayment.

During the first 60% of the semester enrollment, a student “earns” aid in direct proportion to the length of time of his/her enrollment. The percentage of time the student remained enrolled is the percentage of aid for that period for which the student earned his/her aid. A student who remains enrolled beyond the 60% point of the semester enrollment has earned all his/her aid for the period. If you owe a repayment, you will be notified in writing by the Financial Aid Office. The Repayment may include institutional charges. You have 45 calendar days from the date of the notification to repay; otherwise, a hold will be placed on your academic and financial aid records. The hold will prevent you from receiving college services and will jeopardize your future financial aid eligibility.

Instructional Television (ITV) and Consortium Agreements*

If you are taking ITV courses or have a

consortium agreement, you must be enrolled in at least one (1) approved unit at your home campus (the campus that is processing your financial aid) to receive Federal Pell Grant, and Cal Grant payments, provided eligibility exists. For most other financial aid programs, students must be enrolled in a minimum of six (6) approved units at the home campus. Please note that if you are in an Extension Appeal due to satisfactory academic progress, you must be enrolled in approved units, meaning classes listed in your Student Educational Plan (SEP). If the class you are enrolled in is not listed on your SEP, the units will not be included in the calculation of approved units. The other institution in the Consortium Agreement must be an eligible Title IV institution in order for the home campus to process the financial aid application.

If you are enrolled in ITV courses only (you do not have units at one of our LACCD colleges), your financial aid must be processed at Los Angeles Mission College.

**Not all colleges participate in Consortium Agreements.*

Disbursements

Disbursement dates and deadlines are determined by Federal, State, District and/or Institutional regulations and policies, and must be met or applications cannot be accepted or processed.

Students will be mailed a debit card, called, the

myLACCDcard, to the mailing address on file with Admissions & Records. The myLACCDcard is the key for student's selecting their disbursement preference. Students can choose to activate the card to receive their financial aid disbursements or they can direct disbursements to an account of their choice. It is critical that students update their address on file with the Admissions and Records Office or Financial Aid Office to ensure receipt of their debit card. If you have not received your **myLACCDcard**, contact the Financial Aid Office. A fee may be charged for a replacement card.

Disbursements will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. If your enrollment status has increased and if you are due an additional disbursement, it will be deposited to your account. Disbursements will be adjusted if enrollment increases or decreases. Payment for late-starting classes can not be issued until the class begins. After the second disbursement date of each semester, no further award adjustments can be made. Students are encouraged to log-on the Student Information System (SIS) at **www.laccd.edu/student_information** to view their disbursement information. Please note that the disbursement schedules are based on full-time enrollment. The actual disbursement amount will depend on the enrollment status at the time of the disbursement run.

Please Note

- Any outstanding institutional debt will be deducted from your financial aid disbursement.
- If you have not selected your disbursement preference, disbursement of funds will be delayed.
- You may only receive financial aid at one institution at a time per payment period (summer, fall or spring.)
- Students may not receive federal aid for remedial coursework beyond 30 units.
- In accordance with Federal Refunds & Repayment Regulations, if you completely withdraw from all of your classes after receiving your financial aid, you may be required to repay all or a portion of the financial aid you received. Failure to repay these funds will result in the loss of future financial aid availability at any institution.
- If you decide for whatever reason to audit a class, you are not eligible to receive a Board of Governors Fee Waiver or any other financial aid for this course. You are solely responsible for the payment of fees associated with the audited class. No exceptions to this policy can be made.
- If you have not authorized the LACCD to clear any outstanding balance from any funds that you will be receiving, college services may be withheld.

If you have any questions about what you have read in this guide, please do not hesitate to contact the Financial Aid Office.

Los Angeles Harbor College

www.lahc.edu/finaid

Los Angeles Harbor College Financial Aid, Scholarships & Veterans Office

1111 Figueroa Place
Student Services/Administration Building, Room 114
Wilmington, CA 90744
310.233.4320

Office Hours

Monday through Thursday: 10:00 a.m. – 2:00 p.m.
Monday: 5:00 p.m. – 7:00 p.m.
Friday: closed

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