



2010-2011 FINANCIAL AID SAP & POLICY STATEMENT

Eligible Program: Students must be enrolled for the purpose of obtaining a degree or certificate offered by Fullerton College (FC), and must declare an approved program (major) at Admissions & Records. *Students with Undecided or Undeclared majors are not eligible for aid.* Students must not be receiving financial aid at any other institution, with the exception of a Board of Governors (Fee Waiver) Grant. **Financial aid can only be received from one institution at a time** (REMEMBER this includes Cypress College.) Overpayments resulting from being paid at two schools are reported to the Federal government and will result in all future financial aid being canceled.

Remedial and High School Course work: Students may be awarded aid for a maximum of 30 semester units of remedial course work. *ESL courses do not count toward this limitation.* Students are not eligible for aid while simultaneously enrolled in high school.

Qualification to Receive Financial Aid at the Postsecondary Level: Students must have a high school diploma or its equivalent (i.e., a GED, CHSPE, etc.) or pass an approved Ability-To-Benefit (ATB) test, taken within the last 12 months, provided continuous enrollment is maintained. *Contact the Assessment Center to schedule an appointment to take the ATB test.*

Award Notification and Disbursement: We will award you once you have gone on line and agreed to this form, and turned in all other required documents for the 2010-2011 school year and your file is complete. We award 50% of your total Pell Grant eligibility for the Fall 2010 term, and the remaining 50% for Spring 2011. Pell payment amounts are determined by enrollment. The student will receive the full payment in the Fall (for example) if he/she is a full time student, 75% for three-quarter time student, 50% Half time student, etc. Please contact the office for Summer packaging and payment arrangements. All awards may be viewed through MyGateway by accessing the Financial Aid link. The North Orange County Community College District (which includes Cypress College) will no longer be paying students by check. All financial aid payments will be put on the North Orange Card. More information about the card can be accessed by going to: www.LearnAboutOne.com. All financial aid students will be receiving information thru email. PLEASE make sure all your address and email information is updated and accurate or your financial aid payments will be delayed. Failure to activate your card in a timely manner may also delay payments to you. Financial aid disbursements are paid once a semester and the payment periods are the end of each month. Generally, files completed prior to the 10th of the month (tentatively) would be disbursed by the end of that month. Check our website for up to date information.

Award Requirements: Students must have unmet need in order to be awarded aid other than a Pell Grant, except for an Unsubsidized Loan. *Cost of Attendance (COA) minus Expected Family Contribution (EFC) equals Need. Need minus Estimated Financial Assistance (EFA) equals Unmet Need.* Students must be enrolled in at least half-time status at Fullerton College to be awarded a student loan, CalGrant, or Supplemental Educational Opportunity Grant (SEOG). Students must have a high unmet need, a low EFC (zero EFCs are given priority consideration), and be eligible for a Pell Grant to be awarded a SEOG. Students must complete and submit a separate on line application for a loan and a form to request work-study. ***Pell Grants and Cal Grants are awarded based on enrollment status.***

Enrollment Status: Students are considered to be:

- C ... **full-time** status if enrolled in 12 or more units per semester.
- C ... **three quarter-time** status if enrolled in 9 to 11.5 units per semester.
- C ... **half-time** status if enrolled in 6 to 8.5 units per semester.
- C ... **less than half-time** status if enrolled in .5 to 5.5 units per semester.

Concurrent Enrollment: Students are not eligible to receive financial aid, except for a fee waiver, at more than one school simultaneously. If the student is concurrently enrolled at another postsecondary school and they are not already considered to be full-time status at Fullerton College, the student may request to be awarded aid, except for a student loan, for the units enrolled at the secondary school by submitting a completed Consortium Agreement. The secondary school must complete this form, certifying that the student was or is enrolled in units and that the student has not been and will not be awarded aid during the award payment period at that school. Students must submit their request during the award year. The request will be reviewed and is subject to the Director's approval, provided the student is not on Probation and Fullerton College has a current articulation agreement with the secondary school.

Withdrawal and Repayment: If a student **completely** withdraws before the **60% point** of the semester, they **may have to repay** all, or a portion thereof, of the aid already disbursed. Students will receive notification of the amount that is owed back to the school or to the federal government along with instructions on repayment options. If a student does NOT receive a disbursement and withdraws before the 60% point, they MAY still be eligible for Federal funds based on the number of days attended. Students will be notified by mail. Please contact the financial aid office with any questions.

Award Limitations: Students who have earned a BA/BS degree may be eligible to apply for a student loan IF enrolled in prerequisite

courses for a graduate program or meets the Satisfactory Progress criteria which follows. Beginning July, 2008 students will be limited to receiving 18 full time semesters of a Federal Pell Grant.

Drug Conviction: Students who have been convicted for possession or sale of illegal drugs while receiving Federal Student Aid will no longer be eligible to receive aid. A student who has been denied eligibility for this reason can regain financial aid only after completing a qualified drug rehabilitation program.

Citizenship Status: The student must be a U.S. citizen, U.S. national, U.S. permanent resident, a citizen of the Freely Associated States (ineligible for student loans), or an "other" eligible non-citizen. *Temporary residents, nonimmigrant visa holders, and those granted relief from deportation under the Family Unity Program are not eligible for aid.*

Student Loan Defaults and Overpayments: Students are not eligible for aid if they are in default on a student loan or owe an overpayment. The student may regain eligibility by repaying the overpayment or defaulted loan, in full (including via consolidation), or by making satisfactory repayment arrangements with the loan holder (six full consecutive, voluntary monthly payments on time.) If a student owes a repayment of a Federal grant, this must be repaid 100% before further aid can be awarded. Please contact the Federal Service Center at <http://www.dl.ed.gov> or call 1-800-557-7394.

Social Security Number (SSN): Students must provide on the FAFSA: a correct Social Security Number (SSN), date of birth (DOB), and name as it appears on their Social Security Card, or obtain and submit a new card to our office.

Selective Service System (SSS): If students are required to register with the SSS, they must have done so in order to be eligible for aid. *Most men of ages 18 through 25 are required to register with the SSS. Men may register online or check their registration status at www.sss.gov or contact the SSS at (847) 688-6888.*

Fee Waivers – Begin each Summer, and the application will cover for the following Fall and Spring. They need to be re-applied for in May/June by either going on line and processing a new BOGG/Fee Waiver application (for the next year , or by getting your next year's FAFSA processed and on file with us prior to your Summer registration. Spring BOGG/Fee Waivers do NOT roll into the Summer! Remember this or you may be subject to being dropped for non-payment!

Rights and Responsibilities –

RIGHTS

You have the right to:

- Know what financial aid programs are available at your school.
- Know the deadlines for submitting applications for each of the programs available.
- Know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
- Know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expense, etc are considered for your budget.
- Know how much of your financial need has been met.
- Know what resources, such as parental contribution, other financial aid, your assets, etc) were considered in the calculation of your need.
- Request an explanation of the various programs in your student aid package.
- Know the schools refund policy.
- Know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- Know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.

RESPONSIBILITIES:

You must:

- Complete all application forms accurately.
- Submit them on time to the correct destination which includes applications for loans.
- Provide correct information (in most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense).
- Return all additional documentation, verification, corrections, and/or new information requested by either the Fullerton College financial aid office or the agency to which you submitted your information.
- Be responsible for reading and understanding all forms that you were asked to read and agree to.

2010 - 2011 STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

In accordance with Federal and State regulations, these guidelines apply to all students requesting Title IV funds regardless of whether the student has previously received Title IV aid. Financial aid recipients are required to meet Fullerton College's Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and



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incremental standards by which the college can determine that students receiving federal financial aid funds are maintaining the satisfactory academic progress required for their course of study. Failure to maintain SAP will result in the loss of financial assistance (other than the fee waiver). The financial aid office reviews academic progress each semester for Fullerton College (which includes attempted units at Cypress College).

In order for students to receive financial aid at Fullerton College, they **must adhere to the following requirements:**

1. Enroll in an eligible program for the purpose of completing an Associate Degree, an eligible certificate program or transfer requirements.
2. Maintain a Fullerton College cumulative GPA of 2.0 or above and successfully complete the units they have attempted.
3. A Maximum timeframe is set in which students must complete their educational program as 150% of the published program's required units at Fullerton College.
 - a. AA, AS Program = 90 units attempted
 - b. Certificate Program = 60 units attempted
4. Complete 75% of the total number of units attempted at Fullerton College each semester.

UNITS ATTEMPTED:	MUST COMPLETE	UNITS ATTEMPTED	MUST COMPLETE
1	1	14	11
2	2	15	12
3	3	16	12
4	3	17	13
5	4	18	14
6	5	19	15
7	6	20	15
8	6	21	16
9	7	22	17
10	8	23	18
11	9	24	18
12	9	25	19
13	10	26	20

PLEASE NOTE:

Attempted units are all units/classes that you were enrolled in thru census week (3rd week of school). Therefore some W's may be included in your "attempted unit" total.

NOTE: SAP status at Cypress College is carried over and shared with Fullerton College, i.e. Students on Probation I at Cypress College, who later attend Fullerton College and do not meet the SAP requirements at Fullerton, will be placed on Probation II at Fullerton College. Units are added together when determining the maximum timeframe limit.

When a student is not meeting SAP, Fullerton College will offer 2 semesters (maximum) of probationary periods before aid is disqualified.

Probation: Students who fail to complete SAP standards (indicated above) will be placed on **Probation I**. This is a warning to students and will not affect their financial aid. If, while on Probation I, students fail to meet the SAP standards for the second time they will be placed on **Probation II** status. Probation II status is the second and final warning. Students' on Probation II status that do not complete the SAP requirements for the following semester will be placed on **Disqualified** status and all aid for the term will be cancelled.

AA or AS students who have attempted 90 Units or more: AA and AS students who have attempted 90 units (the maximum time frame limit) or more will be considered disqualified for aid as you have exceeded the Federally mandated 150% timeframe. You may petition for aid if you have had a major change or have completed your program and are transferring and taking approved pre-requisite courses. Both of these conditions need to be evaluated and documented by an academic counselor. These evaluation appointments are 1 hour in length and involve special handling by the counselors. Please be aware that you may not be eligible for the early disbursements due to the time factor involved in processing your petition and having to wait for these special counseling appointments. You will need a detailed SEPP (Student Educational Program Plan) indicating exactly which "attempted" units are applicable to your current major. The counselor determines the total degree applicable units for you/us. If we can determine that the "applicable" units are under the 90 unit maximum, and that you will still be able to successfully complete this program within the 150% timeframe you may be approved for financial aid. If after reviewing the adjusted unit total, we

determine that you still would not be able to complete your new program within the 150% timeframe or that it is still at a 90 unit attempted count, you will not be approved and will continue to be disqualified for financial aid. Additionally, if you have completed your program, and are taking pre-requisite classes for transfer, these would need to be detailed and documented on your SEPP (prepared by the counselor), in order to be considered for payment. You would only be paid for the "specific" courses that are indicated on the SEPP as approved pre-requisite courses for the school you will be transferring to. If you have attempted over 90 units for an AA or AS degree and do not meet one of these conditions, you will remain disqualified for financial aid (with the exception of your Fee Waiver).

Certificate Students who have attempted 60 units or more: Certificate students who have attempted 60 units (the maximum time frame limit) or more will be considered disqualified for aid as you have exceeded the Federally mandated 150% timeframe. You may petition for aid if you have had a major change or have completed your program and are transferring and taking approved pre-requisite courses. Both of these conditions need to be evaluated and documented by an academic counselor. These evaluation appointments are 1 hour in length and involve special handling by the counselors. Please be aware, that you may not be eligible for the early disbursements due to the time factor involved in processing your petition and having to wait for these special counseling appointments. You will need a detailed SEPP (Student Educational Program Plan) indicating exactly which "attempted" units not applicable to your current major. The counselor determines the total degree applicable units for you/us. If we can determine that the "applicable" units are under the 60 unit maximum, and that you will still be able to successfully complete this program within the 150% timeframe you MAY be approved for financial aid. If after reviewing the adjusted unit total, we determine that you still would not be able to complete your new program within the 150% timeframe or that it is still at a 60 unit attempted count, you will not be approved and will continue to be disqualified for financial aid. Additionally, if you have completed your program, and are taking pre-requisite classes for transfer, these would need to be detailed and documented on your SEPP in order to be considered for payment. You would only be paid for the "specific" courses that are indicated as approved pre-requisite courses for the school you will be transferring to, by the counselor. If you have attempted over 60 units for a certificate degree and do not meet one of these conditions, you will remain disqualified for financial aid (with the exception of your Fee Waiver). Important Information: If at any point in time it is determined that the student cannot complete their course of study within the 150% timeframe, the student will be immediately disqualified from future financial aid (with the exception of the BOG-FW), for the remainder of their program, even if currently meeting the SAP standards.

Remedial and ESL Courses: Financial aid may be received for remedial (basic skills) courses if the remedial courses are a prerequisite for entrance into a regular college program. Aid cannot be received for more than 30 attempted units of remedial coursework. ESL coursework must be part of an eligible program of study to receive financial aid. ESL coursework is not an approved program in itself. A student enrolled in ESL classes, who is not in an eligible program of study, is not eligible for financial aid funds. ESL and remedial coursework will count toward the 2.0 GPA and 75% units completion requirements (SAP Standard). However, ESL units will not count towards the maximum time frame limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum time frame units are being counted.

Regaining Eligibility: Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards which would be to complete the required 75% of the attempted units and raise the cumulative GPA to at least 2.0. The student would be placed on Probation II status the following semester.

Appeals/ Petitions: Students may not meet SAP for the following reasons:

- * 150% timeframe has been exceeded (90 units attempted AA/AS, 60 units attempted Certificate)
- * Student is disqualified but requests reinstatement due to extenuating circumstances.
- * Aggregate Loan amount has exceeded Fullerton College standards:
(Dependent students -\$10,500 Independent students - \$23,000 which includes previous institutions!)
- * BA/BS Degree completed. Not eligible for grants, loans only.

Petitions are required if the following conditions exist (which need to be addressed on the petition form):

- ✓ Disqualified student has extenuating circumstances (beyond the student's control) that prevented him/her from meeting SAP standards (documentation substantiating statements must be submitted.) A SEPP form (or Student Educational Program Plan) would not be required.
- ✓ Change in major or program of study or coursework for transfer to a 4-year college or university. (Note: Only students completing a program at Fullerton College, and completing transfer requirements in order to transfer to a 4 year institution will be considered for reinstatement. A student coming to Fullerton College from a university, taking classes, and then returning to a university would not be eligible for Title IV funds at Fullerton College) A SEPP form (Student Educational Program Plan) would be required.
- ✓ Student has reached 90 attempted units, but a portion of the unit total is comprised of remedial coursework which would reduce the 90 unit attempted total. A SEPP form (or Student Educational Program Plan) would not be required.
- ✓ Student has reached 90 units and is working on transfer units/program. A SEPP form (Student Educational Program Plan) would be required.
- ✓ Student has reached 90 units and has a change in program. A SEPP form (Student Educational Program Plan) would be required.



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- ✓ Student has reached 90 units and has extenuating circumstances will not have the option of petitioning and will be considered to be disqualified.

NOTE: Although some conditions (above) do not “require” a SEPP form, students are encouraged to see a counselor and develop a Student Educational Program Plan within completion of their first calendar year at Fullerton College.

Extenuating circumstances must ALWAYS be documented or the petition will not be accepted.

Extenuating circumstances are considered to be (but not limited to):

1. Serious illness, injury or medical condition requiring doctor’s care.
2. Death of an immediate family member or
3. Extenuating Circumstances that were beyond the student’s control.

A thorough and clearly written explanation, indicating the extenuating circumstance that prevented the student from meeting SAP, must be submitted along with the supporting documents. Each appeal will be reviewed by the Director of Financial aid and approved or denied based upon the student’s individual circumstances.

Award Limitations: All students will be limited to receiving a maximum of 18 full time semesters of Title IV aid as of July 1, 2008. Students who have earned a BA/BS degree may be eligible to apply for one student loan IF enrolled in prerequisite courses for a graduate program OR can show that they have changed major and indicate to us the exact units that are not “applicable” to the new course of study. These classes must be indicated on the SEPP form. A petition/ appeal must be submitted and approved by the Director of Financial Aid in order to apply for the loan.

All petition decisions from the Director of Financial Aid are FINAL.