

Financial Aid Consumer Brochure

Financial Aid is available in the form of grants, scholarships, work-study and student loans. Don't disqualify yourself by not applying and don't assume you won't qualify. Students normally receive one or more types of funds!

FINANCIAL AID OFFICE MISSION:

The mission of the Financial Aid Department is to provide understandable financial aid information to current and prospective students; educate students about the availability of funding for their higher education; strive to maintain a professional, respectful, and peaceful environment; promote accountability for both students and staff members; and ensure accurate and timely delivery of financial aid which supports the mission of Cypress College Student Support Services.

INTRODUCTION:

Any student or potential student is encouraged to inquire about the eligibility requirements for receiving financial aid. We believe no student should be denied access to the educational experience because of lack of funds. If you need help with the cost of attending Cypress College, the Financial Aid Office may be able to assist you. Our office has information on the Federal Pell Grant, Cal Grant, CA Dream Act, Board of Governor's Fee Waiver, Federal Work Study, Federal Direct Loan Program, Supplemental Educational Opportunity Grant, Chafee Grant and Scholarships.

Since financial aid opportunities and regulations change periodically, you should check with the Financial Aid Office each semester, regardless of how you were in obtaining aid in the past.

We are located on the first floor of the Cypress College Complex. You may also reach us by telephone at (714) 484-7114. For general questions, visit our website at cypresscollege.edu/financial-aid and click on Additional Resources & FAQs.

FINANCIAL AID OFFICE STAFF:

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FINANCIAL AID OFFICE HOURS:

Fall / Spring Hours:
Monday - Thursday: 8am-6pm
Friday: 8am-5pm

Summer Hours:
Monday - Thursday: 8am-6pm
Friday: Closed

FINANCIAL AID WEBSITE:

The Financial Aid Office Website is located at www.cypresscollege.edu/financial-aid. The website includes information on workshops, program requirements, and Financial Aid information. You can email all Financial Aid Staff, or check the Financial Aid Website for the latest information. All students receiving Financial Aid should regularly check the Financial Aid Website for the latest information.

STEPS TO COMPLETING THE FINANCIAL AID PROCESS:

- Complete the FAFSA application online at www.fafsa.gov and list Cypress College's school code, which is **001193**.
- IRS Data Retrieval Tool on FAFSA:** Students are strongly encouraged to use the IRS Data Tool on the FAFSA to expedite the processing of their financial aid file.
- After you receive your SAR (Student Air Report) from the Department of Education, go to the Cypress College website, sign in to myGateway, click on Student Links and follow the applicable steps.
- Complete any supporting documentation as requested on myGateway.
- View your award information on myGateway (Usually within 8 weeks of submitting your documentation to our office and completing your file).
- After the FAFSA form is completed, there may be several steps a student must take in order to ensure their financial aid file is complete. Students are placed in categories based on the results of their FAFSA and may be either non-verified or Verified. Students who don't have any other conflicts on their application and who are not selected for Verification, will not need to submit any additional paperwork to our office. The student's award will package automatically once the financial aid office begins awarding aid. Students who are selected for Verification or who have other conflicts on their application will log on to myGateway to review a list of outstanding tracking documents needed. Log into myGateway to view documents required to complete verification. Students will complete forms online through cypresscollege.verifymyfafsa.com, upload necessary requirements, and provide electronic signatures. If you are asked to submit IRS income tax transcripts, these need to be uploaded. The Financial Aid Office encourages you to select the IRS Data Match, if applicable, on our FAFSA application in order to expedite the processing of your financial aid file.

Note: Students not meeting SAP and who need to appeal will have the awarding process delayed pending outcome of a successful appeal.

DACA CSAC APPLICANTS:

The decision by President Trump to rescind DACA will not impact DACA students' ability to attend a California community college, qualify for an exemption from non-resident tuition fees under AB 540, or to apply for financial aid through the California Dream Act and Board of Governors' Fee Waiver. For more information and resources, please visit our website cypresscollege.edu/financial-aid.

Deferred Action for Childhood Arrivals (DACA) Students: On June 15, 2012, President Obama signed a memo calling for deferred action for certain undocumented young people who came to the U.S. as children and have pursued education or military service here. Applications under the DACA program began on August 15, 2012. DACA students must complete the California Dream Act Application (CADAA), not the Free Application for Federal Student Aid (FAFSA). If a DACA student completed a FAFSA by mistake, they must contact CSAC and inform CSAC the wrong application was completed. CSAC will override the previous application with the correct one (CADAA). If this was completed before the March 2nd deadline, CSAC will override the previous application with the correct as well as honor the date the original application was sent.

CALIFORNIA DREAM ACT:

Financial aid for students under the California Dream Act began January 2013. Eligible students are able to apply for the California College Promise Grant (CCPG), in myGateway, under Method A or B. Students can also apply for the California Dream Act (CADAA) for consideration for a Method C award. Students are able to apply for Cal Grant awards through the CADAA on an annual basis if they are otherwise ineligible to complete the federal FAFSA. For more information on the California Dream Act and WebGrants information, please refer to the California Dream Act website dream.csac.ca.gov.

COST OF ATTENDANCE:

The following shows the 2019-2020 full-time two-semester student budgets for students living with parent(s) and students living away from home (off-campus). Keep in mind that only the Tuition Fees are direct expenses. All other costs are indirect and may vary depending upon the individual student needs.

Two-Semester Budget with Parent(s)

Tuition/Fees	Food/Housing	Personal/Miscellaneous	Supplies/Books	Transportation	Total
\$1,418	\$7,804	\$3,564	\$1,971	\$1,278	\$16,035

Two-Semester Budget Off-Campus

Tuition/Fees	Food/Housing	Personal/Miscellaneous	Supplies/Books	Transportation	Total
\$1,418	\$17,347	\$3,016	\$1,971	\$1,278	\$26,010

GAINFUL EMPLOYMENT PROGRAMS:

A new regulation requires us to provide consumer information to prospective and current students for vocational and certificate programs. These requirements comprise what is known as "Gainful Employment." Data considered to be public information for these programs can be obtained by visiting the College website at www.cypresscollege.edu/GainfulEmployment.

AWARD LETTER:

Once you are awarded Federal Student Aid, you will receive an email containing your Financial Aid Award Letter. The Financial Aid Award Letter contains information regarding the awards you may be eligible for, your Expected Family Contribution (EFC), your SAP status, and additional helpful resources to maximize your success as a student at Cypress College. Each line item on your Award Letter has a "?" you can hover your mouse over to obtain additional information.

DISBURSEMENT:

Disbursement Information:

- Disbursements for grants will occur in at least two disbursements each semester (50% at the start of the semester, and 50% after the mid point of the semester).
- Awards will be calculated up and down up to the freeze date. Thus, students will see their award adjusted based on actual units enrolled, and may owe money back if a reduction in units occurs up to the freeze date. (In some instances, a student will not receive a second payment. For example, student paid 50% at full time, then drops to half time, thus they actually received 100% of half time payment in their first payment).
- Any aid paid where the student fails to begin attendance in the course(s) (i.e. A no-show) will owe a repayment of 100% of monies received.
- The NOCCCD passed BP 4225, which limits the number of attempts a student can register for a single course as three attempts. However, Federal regulations limit FSA funds to one additional attempt after a grade of D or better has been obtained. Therefore, students will be paid for two attempts maximum of a particular course, for which they previously earned a passing grade. Note: This does not affect the CCPG.
- Students in online courses may have their disbursement delayed until they have completed a portion of their classes. Students will be notified with an outstanding student requirement in myGateway notifying them that they will have to show progress in their online course before a disbursement can be made for Title IV funds, and would affect all their aid, even if some of their coursework is traditional on campus courses.

Priority Deadline:

- Priority first disbursement is for Pell Grant only, and only for units which enrolled at Cypress College.
- In order to be considered for the first payment (the first Friday of classes), students must have a completed file with our office by June 30.
- Students also must track their file in myGateway in case any missing supporting documentation is required. Any changes to the application or file may result in a delay in the awarding process, which would delay the disbursement.
- Due to the expedited disbursements now available, Award Advances (Book Advances) are no longer available.
- As always, a student's disbursement is based on actual enrolled units only.
- Every attempt will be made to accommodate students who submit paperwork after the priority deadline for the first disbursement, however, due to the volume of files received and the processing time involved, only complete files can be guaranteed for the first disbursement, based on units enrolled.
- Due to timing with posting of prior term grades, the student may in some cases receive disbursement before SAP can be calculated. In that event, if the student is later deemed disqualified, they will be billed for the full amount of funds received.

Freeze Date:

Previously, our freeze date was determined once per semester; on the main census date for the term. Units freeze for any financial aid student, defined as someone with a Financial Aid Application (FAFSA and /or CADAA on file for that term. In fall 2013, the process was modified that if a student did not have a FAFSA/CADAA at Cypress College at the freeze date, then their freeze date would occur the night after the FAFSA/CADAA is received. This change also allows late start students to not be tied to the earlier freeze date, which might have been before they applied to the college or completed their FAFSA. In summary, the student's freeze date is either the main census date, or the date their FAFSA/CADAA is received, whichever is later.

TRANSFER MONITORING:

Transfer Monitoring is a requirement the Financial Aid Office has to complete with the Department of Education. Here's how it works: once you initially register for your classes, your records are submitted to the Department of Education. They will place a hold on your financial aid for a period of seven days while they monitor your enrollment. If you are not enrolled in any other institution and requesting financial aid from that institution, the hold is removed. If you have requested to receive financial aid from another institution, an alert is rolled in any other institution and requesting financial aid from that institution, the hold is removed. If you have requested to receive financial aid from another institution, an alert is sent that continues to hold. During the hold period, you cannot receive any disbursement, nor can you add or drop classes. Please note: this only pertains to your initial enrollment, and not adding units after your initial registration.

Thus, it is important to note the following:

Early Disbursement: Students who complete their file by the priority deadline, are meeting SAP once determined at the end of the preceding semester, and who have been awarded a Pell Grant and are otherwise eligible, and who have no transfer monitoring hold, will receive a disbursement the first week of school.

DISBURSEMENT PROCESS:

It can take up to one month from the file completion date before funds arrive in a student's BankMobile Vibe account. The following guideline may assist you: Funds are disbursed weekly beginning approximately the week school begins. Once disbursed, students will note a credit balance (a negative dollar amount) in their account history in myGateway.

At this stage, funds have not yet hit their BankMobile Vibe Account. This amount is reflective only of whatever funds have been disbursed (each fund has its own requirement) and is based on units enrolled at the time of disbursement. Any added classes are paid in future "makeup" disbursements up to the freeze date. If classes are added after the freeze date, no payment will be received for those classes. Once the funds are being transferred to the BankMobile Vibe account, the student will see their account history return to a "0" balance in myGateway. This means funds have been ordered and may take up to one more week before a deposit is shown on the student's BankMobile Vibe account.

BANKMOBILE :

Cypress College has partnered with BankMobile to deliver your financial aid refund. For more information about BankMobile, visit this link: <https://bankmobiledisbursements.com/refundchoicesso/>.

WHAT IS CIP?

The Customer Identification Program (CIP) complies with Section 326 of the U.S.A. Patriot Act, passed in an effort to prevent terrorist funds from flowing freely within the United States banking system. The CIP Program ensures that required identity information is not only verified but is retained properly.

CIP is handled automatically for the vast majority of students. If for some reason, your information is not verified automatically, BankMobile will contact you directly. It is important to respond in a timely fashion to any and all requests to prevent delay in your disbursement, delay in using and activating your card, and to avoid any account closure and reopening charges.

FERPA

The Financial Aid Office of Cypress College will not release specific identifiable student information over the phone or via email unless a student has completed an optional FERPA release form. The information on the FERPA form must be verified by the inquirer answering the challenge questions from the release form. All contact with students in person will be verified with official photo identification. All telephone contact will be general information relating to financial aid, not to a specific student. Students needing personal assistance should come in during regularly scheduled business hours. Facebook , Instagram, and Twitter communication will always be general answers only.

FINANCIAL AID PROGRAMS:

All students should complete the FAFSA (Free Application for Federal Student Aid) or California Dream Act Application (CADAA) each academic year in order to be considered for financial aid. Application links and forms are available on the Financial Aid Office website. Students are encouraged to file on-line at fafsa.gov or dream.csac.ca.gov.

STATE PROGRAMS:

California College Promise Grant (CCPG), formerly known as BOG Fee Waiver

The CCPG is available to California residents attending California Community Colleges, and waives enrollment fees. Students must qualify based on income, and must reapply each academic year. The application is available at the Financial Aid link on myGateway. Students may also apply and qualify for a CCPG by completing the FAFSA application or Dream Act application and listing our school code (001193).

Cal Grant:

Cal Grant is a grant offered by the State of California and is open to California residents attending a college or university in California. The grant has an annual application deadline of March 2nd for the following academic year, and is based on both need, income, and GPA. There is an additional deadline of September 2nd for California Community College only. Students must file both a completed FAFSA and a GPA Verification Form prior to the deadline, in order to be considered. Note: Students who have over 24 completed units at Cypress College, will have their GPA transmitted automatically to the state if the student attended since 1998. These students do not need to complete the GPA Verification process. All other students (if attempted less than 24 units) need to complete a GPA Verification form and take the form to their prior high school or college to be certified. Additional information on Cal Grant is available by looking at the Grants section of our Financial Aid website. Cal Grant deadline for Dream Act applications is March 2nd; the September 2nd deadline does not pertain to these students.

Full-Time Student Success Grant:

The Full-Time Student Success Grant is a new financial aid program for Cal Grant B recipients attending a California community college full time. On top of the annual Cal Grant B award paid at community colleges, the Full-Time Student Success Grant pays full-time Cal Grant B recipients additional funds annually—these funds are limited and disbursed on first-come, first-served basis. All full-time community college students receiving Cal Grant B will be offered this assistance, and only full-time students can receive this benefit. Full-time attendance is 12 units per semester.

Other State Aid:

If you are a resident of a state other than California, you may be eligible for state aid from your home state. Contact your state education authority for information.

FEDERAL PROGRAMS:

Federal Pell Grant:

Pell Grants provide financial assistance to eligible part-time and full-time students based on need. Applicants must be US citizens or eligible non-citizens and complete the FAFSA and other required supplemental materials. Students may apply for a Federal Pell Grant any time beginning October 1st, for the subsequent Fall semester.

Award Limitations: All students will be limited to receiving a maximum of 12 full time semesters of Title IV aid, as of July 1, 2012 for the BA/BS degree. This includes periods of attendance at Cypress College. There is no appeal for the 12 semester maximum eligibility. Students who have graduated from Cypress College with an AA or AS degree will no longer be eligible for financial aid.

NOTICE: Federal Law Regarding Your Pell Grant Eligibility

As of Fall 2012, federal laws restrict students to a lifetime limit of six full-time equivalent years of Pell Grant. The 6-year limit is based on full-time attendance. All semesters in which you have received a Pell Grant at any college or post-secondary institution count toward the 6-year limit. You may have received a notice from the U.S. Department of Education indicating your level of Pell Grant usage. A full-time Pell Grant for a school year (Fall & Spring) is calculated as 100% and the entire 6-year limit is 600%. Students enrolled for the Summer who have not received 100% of their Pell Grant award for the year, may be eligible for an award based on their remaining eligibility for the year.

Calculating Pell Grant Usage (maximum 100% per year)

Fall Enrollment	Spring Enrollment	Summer Enrollment	% for Year
12 units	12 units		100%
6 units	6 units	Not Enrolled	50%
12 units	6 units	6 units	100%
6 units	12 units	Not Enrolled	75%

Full-time enrollment = 12 or more units

Three-quarter time enrollment = 9-11.5 units

Half-time enrollment = 6-8.5 units

Less than half-time enrollment = less than 6 units

These percentages will be summed across time, and a student will run out of Pell eligibility after receiving 600% of a Federal Pell Grant. There is no appeal.

Federal Supplemental Educational Opportunity Grant:

The Federal Supplemental Educational Opportunity Grant, also known as an FSEOG, is a campus based program, which means funding is limited. A student must be eligible for the Pell Grant in order to qualify. Students with the lowest EFC and the highest need are given priority.

Federal Work Study:

The Federal Work Study (FWS) program provides opportunities to students who have financial need and want to earn a part of their educational expenses through employment. Students who are interested are required to complete a FAFSA and other supplemental materials. Funds are extremely limited for Federal Work Study, so it is imperative that you submit your FAFSA early, respond quickly to any request for more information and/or corrections, and meet the SAP policy. Once funds are exhausted, we cannot place any additional students in FWS jobs, regardless of how successful you were in being placed in a FWS job in the past.

Federal Work Study Criteria:

Students may work up to 6 semesters and must:

- Have \$4,000 of unmet need
- Enroll and maintain 6 units or more during the winter/spring and fall semesters

Federal Work Study Steps:

1. Students should submit a new FAFSA at fafsa.gov for the academic year.
2. Students should answer "YES" to the question asking if you are interested in FWS.
3. Complete your financial aid file.

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FEDERAL PROGRAMS (CONTINUED)

Federal Direct Student Loans:

Cypress College participates in the Federal Direct Loan Program. The Federal Direct Subsidized Stafford Loan is a federal education loan available to students. Eligible Cypress College students may borrow based on their need, year in school, and satisfactory academic progress (maximum award amount may vary by year). Students must show need in order to receive a Direct Subsidized Stafford Loan. Students who do not show need, or who are classified as independent students on their FAFSA, may also apply for a Direct Unsubsidized Stafford loan. There is no interest accrual or repayment for Direct Subsidized Stafford loans while the borrower is enrolled at least halftime (6 units) at Cypress College. Interest will accrue on Direct Unsubsidized loans from the time of disbursement, though the student borrower may choose whether to pay the interest while enrolled in at least halftime units. For both Direct Subsidized and Direct Unsubsidized Stafford loans, after ceasing at least halftime enrollment, the borrower will begin to make payments of principal and interest. The interest rate is fixed and adjusted once annually on July 1, the current interest rate for 2017-18 is 4.45%. Students interested in applying for a Federal Direct Stafford Loan need to complete a loan application after they complete their financial aid file at the CC Financial Aid Office. Direct Stafford Loan information is available on the Financial Aid Office website. Students are required to complete loan entrance counseling and exit counseling at the time of separation/graduation. All borrowers must be enrolled in at least 6 active units at Cypress College (half time enrollment) at the time the disbursement is received, and be enrolled in classes listed on their education plan (classes must have started). Loans will be disbursed in two equal installments.

Loan Year Level:

Loan limits are determined based on units completed. Completed units under 30 are eligible for the year one annual loan limits, and completed units over 30 are eligible for the second year annual loan limits.

NSLDS:

For students applying for a student loan, information will be submitted to the National Student Loan Data System (NSLDS). The NSLDS and the associated information will be available and accessible to guaranty agencies, lenders, institutions and other determined to be authorized users of the data system. Students may also access their own information at www.nsls.ed.gov/nsls_SA.

PRIVATE EDUCATION LOANS:

The Cypress College Financial Aid Office does not advocate or endorse any Private Education Loans due to the low cost of a community college education in California.

Advisory Board Compensation Rules

Cypress College employees are prohibited from receiving anything of value for serving on the advisory board of any lending institution.

Lender Guidelines

College lender lists must be based solely on the best interest of the students or parents who may use the list without regard to financial interests of the college. Cypress College does not maintain a Preferred Lender List for Private Education Loans. Students are able to select a lender of their choice that best suits their individual circumstances.

Lender Disclosure

On all lender lists the college must clearly and fully disclose the criteria and process used to select lenders. Students must also be told that they have the right and ability to select the lender of their choice regardless of the lender list.

Loan Resale Disclosure

No lender may appear on a lender list if the lender has an agreement to sell its loans to another lender without disclosing this fact.

Call-Center Prohibition

Cypress College will ensure that employees of lenders never identify themselves to students as employees of the college. No employee of a lender may ever work in or provide staffing to the financial aid office.

SCHOLARSHIPS:

There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that do not need to be repaid.

Internal scholarship information can be accessed at:
www.cypresscollege.edu/admissions/financialAid/Scholarships.aspx.

SUMMER FINANCIAL AID:

Pell Grant:

Students are only paid Pell Grant in the Summer if they have remaining eligibility from the Fall and Spring semesters for the current academic year (they did not attend full time both semesters and didn't receive the full amount of their award).

Cal Grant, Loans, and Federal Work Study:

There are no financial aid awards for Cal Grant, Loans, or Federal Work Study (in the Summer).

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 Cypress College's Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and 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 loss of financial assistance (other than the fee waiver).

Effective July 1st, 2011, new Federal regulations went into effect that significantly changed the SAP Policy. All students must meet the new SAP beginning on that date. Among the changes are the removal of Probation 1 and Probation 2 from the SAP calculation. There are no exceptions to these new regulations.

The financial aid office reviews academic progress each semester for Cypress College (which includes attempted units at Fullerton College). All attempted units are counted, irrespective of whether or not financial aid was received. **We count all incompletes (I's), Withdrawals (W's), Credit/No Credit, Pass/No Pass and all repeated coursework.** *Academic Renewal is not recognized for financial aid purposes, and is always counted in units attempted, GPA calculation, and maximum timeframe, even when a more favorable grade was subsequently received, both attempts would be counted.*

We will pay for failed courses and count the units in SAP, up to the maximum allowed by the College. Once a student passes a course, however, we will only pay for one subsequent attempt. Both attempts, even if aid was not received, will count in the SAP calculation.

If a student transfers in course work from other institutions, we will count all attempted units in SAP calculation, for both progress and maximum timeframe. Any student who contests units as not degree applicable will need to follow the maximum timeframe appeal process as outlined below.

When a student is not meeting SAP, Cypress College will offer one semester (maximum) of financial aid warning before aid is disqualified for progress. There is no financial aid warning for maximum timeframe.

Financial Aid Warning

Students who fail to complete SAP standards for progress (indicated above) will be placed on Financial Aid Warning. This is a warning to students and will not affect their financial aid. If, while on Financial Aid Warning, students fail to meet the SAP standards for the second time, they will be placed on Disqualified status and all aid for the term will be cancelled (with the exception of the CCPCG).

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SATISFACTORY ACADEMIC PROGRESS (CONTINUED)

Attempted Maximum Timeframe (generally 90 units or more for most AA/AS programs, but may be less):

Students who have attempted 90 units (the maximum timeframe limit of 150%) or more, are required to appeal each semester/school year to receive financial aid. Individual certificate programs have their own maximum timeframe. To identify the maximum timeframe, 100% of units required are taken plus an additional 50%. For example, a 30 unit certificate program has a maximum timeframe of 45 units. It is critical that students take the correct classes required for their degree, as even passing one's classes with a high GPA does not ensure the student will be able to graduate within the 150% maximum timeframe. Taking courses not required for one's degree, may result in the student being cut off from receiving future financial aid (see below).

Important information: If at any point in time it is determined that the Student cannot complete their course of study within the 150% timeframe (90 units AA/AS, other certificate programs will vary), they will be immediately disqualified from future financial aid (with the exception of the CCPG), 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 67% units completion requirements (SAP Standard). However, ESL units will not count towards the maximum timeframe limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum timeframe units are being counted.

Regain Eligibility: Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards which would be to complete the required 67% of the attempted units and raise the cumulative GPA to at least 2.0, and be under the maximum timeframe for their program.

ELIGIBILITY:

To become eligible to receive financial aid at Cypress College, students must submit a completed Free Application for Federal Student Aid (FAFSA) to the Department of Education (ED) to establish eligibility, complete a Financial Aid file, and adhere to the following requirements:

1. Enroll in a Title IV eligible program for the purpose of completing an Associate Degree, an eligible certificate program, or transfer requirements.
2. Maintain a Cypress College cumulative GPA of 2.0 or above.
3. Complete 67% of the total number of units attempted cumulatively at Cypress College, regardless of if aid was received.
4. Complete an educational program within the maximum timeframe (150%) of the published program's required units at Cypress College.

Pace of Progression

You must complete at least 67% of the units you attempt each semester and overall to maintain your eligibility.

Units attempted* for the semester	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Units you must complete	1	2	3	3	4	5	6	6	7	7	8	9	9	10	11	11

IMPORTANT: You must complete at least 67% of units attempted with a 2.0 GPA or higher each semester and cumulative.

**Your units attempted are the units that are officially recorded after the last day to drop without a "W" each semester. These units appear on your transcripts as attempted.*

SAP status at Fullerton College is carried over and shared with Cypress College, i.e., units are added together when determining the maximum timeframe limit.

FINANCIAL AID WARNING AND DISQUALIFICATION:

The Cypress College Financial Aid Office carefully reviews student Satisfactory Academic Progress (SAP) in accord with our policy. All students must sign and submit a Satisfactory Academic Progress Agreement form each year before aid is disbursed. **Cypress College will offer ONE semester of Financial Aid Warning before students are disqualified from aid unless they have exceeded the maximum time frame for aid or enter Cypress College with grades/GPA below our standards.**

Financial Aid Warning

Students who fail to complete SAP standards (indicated in your policy statement) will be placed on **Financial Aid Warning**. This is a warning to students and will not affect their financial aid. If, while on Financial Aid Warning, students fail to meet the SAP standards for the second time, they will be **Disqualified**. When disqualified, all aid will be cancelled. Students can exercise their right to submit a petition form and state the reasons why they did not meet SAP standards. The petition form is to be submitted to the financial aid office for review. If approved, the student's financial aid will be reinstated and specific conditions for academic progress will be assigned. Students who choose not to petition or who are denied will need to meet SAP standards without financial aid support to reestablish eligibility for financial aid at Cypress College. Please note that the standards for academic progress (SAP) do not apply to the California College Promise Grant (CCPG). The CCPG has its own separate standards, effective Fall 2016 (see page 12).

Regain Eligibility

Students who are disqualified from receiving aid can regain their eligibility by meeting the SAP standards. To regain eligibility, students must complete the required 67% of the attempted units and raise their cumulative GPA to at least 2.0. The student will be placed on Warning status the following semester if this standard is met. Disqualified students who submit petitions that are approved are subject to meeting specific unit completion and GPA conditions as specified in their approval letter.

Petitions

Students may not meet SAP for the following reasons:

- 150% timeframe has been exceeded (90 units attempted AA/AS, 60 units attempted Certificate).
- Below a 2.0 GPA
- Less than a 67% Pace of Progression
- BA/BS Degree completed. Not eligible for grants, loans only with approved educational plan.

Petitions are required if the following conditions exist:

- Disqualified student has extenuating circumstances (beyond the student's control) that prevented him/her from meeting SAP standards (documentation substantiating statements must be submitted) prior to reaching 90 units attempted.
- Change in major or program of study or coursework for transfer to a 4-year college or university prior to 90 units attempted. (Note: Only students completing a program at Cypress College, and completing transfer requirements in order to transfer to a 4-year institution will be considered for reinstatement. A student coming to Cypress College from a university, taking classes, and then returning to a university would not be eligible for Title IV funds at Cypress College).
- 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.
- Student has reached 90 units and has a change in major program.

NOTE: Although the conditions above do not "require" a **Student Educational Plan**, students are encouraged to see a counselor and develop a Student Educational Plan within their first year at Cypress College.

(continued on next page...)

FINANCIAL AID WARNING AND DISQUALIFICATION (CONTINUED)

Extenuating Circumstances

Extenuating circumstance 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 Financial Aid Office and approved or denied based upon the provisions set forth in our Satisfactory Academic Progress Policy.

It is important to remember that generally, students become eligible for financial assistance again when they are once again meeting the SAP policy. The appeal process is designed to be the exception to the rule when extenuating circumstances exist outside the student's control and/or a change of major occurred where the student is now under the maximum time frame for the new program. Students should identify why they were disqualified and what their reasons are before they consider submitting a formal appeal. For this reason, we offer SAP workshops each semester, and disqualified students are mandated to attend. Dates, times and locations are available on the Financial Aid Office website.

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

Repeat Policy

Extenuating Federal regulations also limit Federal Student Aid funds to one additional attempt after a grade of "D" or better has been obtained. Therefore, students will be paid up to two attempts, maximum, for a particular course for which they previously earned a passing grade. The new policy states that a "W" would not count as an attempt but it will count towards students Satisfactory Academic Progress (SAP).

Award Limitations

Effective July 1, 2012, the Federal Government lowered the lifetime eligibility for Pell Grants. The regulation will be effective to all students regardless of attendance past and present. The Department of Education will notify students on their Student Aid Report (SAR) whether or not they exceed the new 12 full time semesters of lifetime Pell grant eligibility. Once the Department of Education determines a student is ineligible due to the new regulation, students will not be able to appeal. This new regulation is not part of the Satisfactory Academic Progress policy (SAP) and it only affects the Federal Pell Grant.

CCPG: ACADEMIC AND PROGRESS STANDARDS

The California College Promise Grant (formerly known as BOG Fee Waiver) requires students to meet Academic and Progress Standards.

Academic Standard: a CCPG recipient must maintain a cumulative 2.0 GPA or higher.

Progress Standard: a student must complete more than 50% of cumulative courses attempted.

All students must maintain both standards to continue to receive the CCPG. If these standards are not met for two consecutive semesters, then the students will lose their CCPG eligibility. Current and former foster youth 24 years old or younger are exempt from the Academic and Progress standards. For more information, please contact the Financial Aid Office or visit our website. The Financial Aid Office will email and post reminders in myGateway reminding students of these requirements each semester.

UNUSUAL ENROLLMENT HISTORY

Students who have enrolled at multiple schools in a brief period of time may be flagged on their Student Aid Report. If a student is flagged, in order to be considered for Federal Student Aid, the student would need to bring copies of official transcripts for all Institutions of Higher Education attended to the Cypress College Financial Aid Office. Based on this information, the student may be automatically approved, or the student may need to appeal. If an appeal is required, the student will need to obtain and complete the appeal form from myGateway, and submit it to the Financial Aid Office with documentation to support the statements on their appeal. The appeal will then be reviewed by the Director of Financial Aid, and this decision is final. There is no higher appeal.

WITHDRAWAL AND RETURN OF TITLE IV FUNDS:

Return to Title IV funds is a federal law regarding a student's responsibility in paying money back if the student leaves school. If a student receives a grant and then withdraws from all of their classes; that student may owe money back to the Federal Program.

Here's how it works:

According to the date of withdraw, the Financial Aid Office will calculate the part of the grant the student earned and what is owed. Note: if the withdrawal was after earning 60% of the grant, the student will not owe any repayment.

For example: A student receives a \$1,000 grant. If there are 131 days in the term and the student drops out on the 34th day, the student has earned 26% of the grant. The financial aid office will multiply the grant money and decipher what the student earned and did not earn.

$$\rightarrow \$1000 \text{ grant} \times 26\% = \$260 \text{ earned} : \$1000 \times 74\% = \$740 \text{ unearned}$$

The college will owe some money back depending on the number of units in which the student enrolled:

$$\rightarrow \text{If a student enrolled in 12 units @ \$46 each} = \$552 \times 74\% (\text{unearned}) = \$408 \text{ the college has to pay.}$$

The student will have to pay back the unearned amount, minus the college's share, times 50%.

$$\rightarrow \$740 - \$408 = \$332 \times 50\% = \$166 \text{ the student has to pay the federal program.}$$

Income earned from Federal Work Study (FWS) Program does not have to be repaid. FWS money are funds the student has earned from working and is not required to pay back.

Planning to withdraw from school? Please think again.

Consider discussing the decision with the instructors and/or counselor, there are programs and services to assist students in staying on track with their educational goals. However, if a student must leave, they need to begin with the Admissions and Records Office. A&R will provide information of the required steps needed to take. Also, students must notify the Financial Aid Office as well to avoid any possible penalties or delays that could affect their future aid. If the student owes money and it is not taken care of, the Financial Aid Office will have to put a national HOLD on the student's financial eligibility.

Modules and R2T4

Modules are courses that do not span the entire length of the payment period and an institution is required to determine earned and unearned portion of Title IV aid when a student ceases enrollment prior to the planned completion date.

Examples:

- A student enrolled in one or two 8-week sessions is considered to be enrolled in a program offered in modules.
- A student enrolled in one 8-week session and one 16-week session is considered to be enrolled in a program offered in modules.
- A student enrolled in only the 16-week session would not be considered enrolled in a program offered in modules.

If a student begins one or more modules, but does not begin the next module he is scheduled to attend and does not provide written confirmation at time of withdrawal stating his planned attendance in a module beginning later in same payment period, he is considered to have withdrawn because he did not complete all the days he was scheduled to attend. Without written confirmation of future attendance, the institution must assume a student who has ceased attendance is a withdrawal and begin the Return of Title IV Funds process. The written confirmation from the student must always be obtained prior to the beginning of the module in which the student is confirming future attendance. Completion of one course in one module in a term-based credit-hour program no longer means student has not withdrawn.

WITHDRAWAL AND RETURN OF TITLE IV FUNDS (CONTINUED)

Regulation

All students receiving federal financial aid who completely withdraw within the first 60% of a term, payment period, or period of enrollment, are subject to the refund provision. The responsibility to repay unearned aid is shared by the Institution and the student in proportion to the aid each is assumed to possess. During the first 60% of the enrollment period, the student “earns” Title IV aid in direct proportion to the length of time he or she remains enrolled. Percentage is calculated by dividing the number of days completed in the term by the number of calendar days in the term. Percentage is applied to the amount of disbursable aid to the student for that period of enrollment.

Requirements

Student: Shares in repayment of Title IV Funds awarded that are unearned. The student’s share is the difference between the total unearned amount and the Institution’s share of unearned aid. The student must repay their share of the unearned funds within 30 days after being billed by the District or set up a repayment schedule with the Department of Education. Cypress College does not offer a payment plan.

Institution: Shares in the repayment of Title IV Funds for the unearned portion of tuition and fees. Institutional share is the lesser of the total amount of unearned aid or institutional charges multiplied by the percentage of aid that was unearned. The Institution must make post-withdrawal disbursements to eligible student who earned more aid than was disbursed prior to withdrawal. The Institution must define and publicize its withdrawal process.

Options

- Student repays the funds in full within 30 days of notification.
- Student is referred to the Department of Education for collections after the District notifies the student of overpayment and affords the student 30 days to repay overpayment in full or sets up a repayment schedule with the Department of Education.
- The District must return its share of unearned Title IV Funds no later than 30 days after it determines that the student withdrew.
- The District has the option to bill the student for the Institution’s share of Title IV overpayment.

Impact

The District must bill and collect the overpayment within 30 days. If the student does not adhere to the repayment plan, the Financial Aid Office must be notified and the student must be referred to the Department of Education for collection. The District must bill and attempt to collect the overpayment from the student within 30 days of notification. The District has no further collection obligation after 30 days has expired. Students will incur an additional liability if they are billed for the institutional share of Title IV overpayments. Students will have an institutional liability that will prevent them from enrolling, per Board Policy, until the funds are repaid.

CURRENT VALID ID:

Please bring a valid, unexpired photo ID with you each time you visit the Financial Aid Office. You must have a current driver’s license or State issued (DMV) ID card, or school ID in order to receive personal financial aid assistance at the financial aid window. Confidential student information will not be released without proof of your identification.

HIGH SCHOOL MATCH:

Students are required to provide the name and location of their High School on their FAFSA. Students may be flagged and if so, will need to provide documentation to the Financial Aid Office showing proof of attendance and graduation. Acceptable documentation would include copies of academic transcripts listing courses completed and degree earned and/or a copy of the high school diploma. Self Certification by the student and/or parent is not acceptable documentation.

LOAN POLICIES:

Students applying for a loan through Cypress College will have the following additional requirements:

- Students must be enrolled in a minimum of 6 active units at Cypress College in order to apply for and receive their loan disbursement. Active units refer to classes that have already begun, not those that will start later in the semester.
- Entrance counseling is required each academic year when a student applies for a student loan at Cypress College.
- All borrowers applying for a loan must also complete the Entrance Loan Counseling online session.

MYTHS REGARDING FINANCIAL AID:

• **Myth: If you don't live with your parents, you're an independent student.**

- ↳ **False.** Except for the Board of Governors Fee Waiver Application, by the Federal definition you're considered to be an independent student only if any of the following are true:
 - You are 24 years old or older, or
 - You are married at the time you file your FAFSA, or
 - You are working on a Master's or Doctorate program, or
 - You are currently serving on active duty in the U.S. Armed Forces for purposes other than training, or
 - You are a veteran of the U.S. Armed Forces, or
 - You have children who receive more than half of their support from you, or
 - You have dependents (other than your children or spouse) that live with you and receive more than half of their support from you, or
 - Since you turned 13, both your parents were deceased, or you were in foster care or were a dependent or ward of the court, or
 - You are or were an emancipated minor as determined by a court in your state of legal residence, or
 - You are or were in legal guardianship as determined by a court in your state of legal residence, or
 - A high school or school district homeless liaison has determined that you are an unaccompanied youth who is homeless. or
 - A director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development has determined that you are an unaccompanied youth who is homeless, or
 - A director of a runaway or homeless youth basic center or transitional living program has determined that you are an unaccompanied youth who is homeless or is self-support and at risk of being homeless, or

If you believe you have unusual circumstances that can be documented, but do not fall into the above mentioned categories, contact the Financial Aid Office for more information.

• **Myth: You or your parents cannot receive financial aid because your family income is too high.**

- ↳ **False.** Income is only one of the criteria on which financial aid is based. If the school's costs exceed your family's means, you will qualify for some form of financial aid. Also, some scholarships are based on merit.

• **Myth: I'm not a straight "A" student, so I won't get aid.**

- ↳ **False.** It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need.

• **Myth: My chances of receiving financial aid are the same no matter when I apply.**

- ↳ **False.** Your safest bet is to submit your application at the earliest possible date. That is because funds are often limited and many financial aid program work on the first come, first served policy.

• **Myth: There is no need for me to complete the FAFSA; I know I won't qualify for a grant.**

- ↳ **False.** The FAFSA serves several purposes, not just determining your eligibility for a grant. Students applying for scholarships, loans, and federal work-study also need to complete the FAFSA.

MYTHS REGARDING FINANCIAL AID (CONTINUED)

- **Myth: I can't apply for financial aid because I cannot attend full time.**
 - ↳ *False.* Students do not have to attend full time to receive a Pell Grant or other financial aid. Amounts received are based on income and enrollment status, and are paid based on full time (12 or more units), three quarter time (9-11.5 units), half time (6-8.5 units), or less than half time enrollment (less than 6 units).
- **Myth: I don't have to reapply for financial aid every year.**
 - ↳ *False.* Students must reapply for financial aid every year. Aid does not carry forward from one academic year to another. Fall semester is the start of the new academic year, and applications may be filed as early as the preceding October 1st.
- **Myth: I have to be a minority to receive financial aid.**
 - ↳ *False.* Funds from federal student aid and state aid are awarded on the basis of financial need, NOT on the basis of race, creed, or gender. The FAFSA does not even ask for such information.
- **Myth: I'll receive my financial aid immediately after applying.**
 - ↳ *False.* The FAFSA is the first step in the financial aid process, which may require additional paperwork and forms. The entire process can take anywhere from one to three months, so students are advised to apply early, meet deadlines, and respond to any requests in a timely fashion to ensure that the college has the best opportunity to meet the student's need, and so that the student is awarded on the first disbursement date. Applications are processed on a first come-first served basis, until funding is exhausted. Financial aid is designed to assist students with their education.
- **Myth: You've got my FAFSA. You don't need anything else.**
 - ↳ *False.* Once the FAFSA is processed, students will need to complete their file with the Cypress College Financial Aid Office (providing they listed Cypress College on the FAFSA application). Students must check myGateway under "Student Links" and provide any additional documentation requested to the Financial Aid Office, in order to complete their financial aid file. After the file is completed, students will receive their Financial Aid Award announcement on myGateway. Students who neglected to list Cypress College on their FAFSA should contact our office for further assistance.

SCHOLARSHIP SCAMS:

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud. Estimates show that families lose millions of dollars to scholarship fraud every year. The College Scholarship Prevention Act enhances protection against fraud in student financial assistance.

The Federal Trade Commission (FTC) cautions students to look for these telltale signs:

- Someone claims that "the scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "The scholarship will cost some money."
- "You've been selected by a national foundation to receive a scholarship."
- "You're a finalist" in a contest you never entered.

To file a complaint, or for free information, call 1-877-FTC-HELP (1-877-382-4357), or visit www.ftc.gov/scholarshipscams.

CALIFORNIA COLLEGE PROMISE GRANT (FORMERLY KNOWN AS BOG):

The California College Promise Grant (CCPG) - formerly known as BOG Fee Waiver - is a state sponsored program that waives enrollment fees for qualifying students. Students may be eligible for a fee waiver even if they are not eligible for other financial aid. CCPG applicants do not have to be enrolled in a minimum number of courses—whether the student takes 0.5 units or 26 units, the enrollment fee may be waived. CCPG applicants only need to apply once to have fees waived for the academic year: fall, winter, spring, and summer.

How to Apply

To apply for the CCPG, students must complete the application which can be accessed through myGateway and clicking on the financial aid tab on Webstar. There are four methods under which students may qualify. Students only need to qualify for one method to have their fees waived. Students submitted a CCPG application may also need to submit proof of prior year income, such as 1040 Federal tax return and W2's. Electronic signatures for the CCPG application are available for dependent student's parents.

Method A: For students on public assistance programs: TANF/CalWORKs, SSI/SSP, SSI, SSAS, or General Assistance. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 60 days.

Method B: For low income students whose previous year income was within qualifying income guidelines. Federal tax returns may be required.

Method C: Awarded to students who applied through the FAFSA or Dream Act application and were eligible according to Federal guidelines. Students who qualify under Method C do not need to complete a separate CCPG application.

Method F: For Dependents of Disabled or Deceased California Veterans or National Guard, recipients and children of recipients of the Congressional Medal of Honor, or dependents of victims of the September 11, 2001 terrorist attack. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 60 days.

Additional Information

- You must be a California resident
- The CCPG will cover fall, winter, spring, and summer semesters
- The CCPG only covers enrollment fees, it is not a book award or book grant, and it is not a loan
- If you apply for the CCPG after you pay your fees, you may be reimbursed, as long as you complete and submit your application prior to the end of the semester
- If a student is determined at a later date to have been ineligible for a CPPG who was already awarded, the CCPG will be automatically cancelled and the fees reassessed to the student's account.

FINANCIAL AID CONSULTANTS:

Financial Aid Consultants provide assistance in completion of the FAFSA application, estimate the amount of money you may receive, and describe the types of aid available. These consultants generally charge a fee for their services. Before you pay for any services, be aware that these services are also offered by the Cypress College Financial Aid Office for free. We advise you to contact our office for assistance before deciding to hire the services of an outside consultant. If you decide to hire the services of a consultant, we advise you to do your research beforehand, as, like most things in life, there are both legitimate businesses and scam artists. **Pay attention to the following:**

- Never agree to a fee based on the percentage of aid you will receive from the college.
- Never sign a blank form (FAFSA), only sign the document once you have received it.
- Be sure to mail the application (FAFSA) yourself. Do not rely on the consultant to mail it for you.
- Keep copies for your records of everything you submit to the consultant.
- Bear in mind that no consultant can guarantee the amount of money you may receive.
- You are legally responsible and accountable for information contained on your FAFSA. Never allow a consultant to complete the application before you have reviewed it, and submit it yourself.

ASSISTANCE WITH COMPLETING THE FAFSA & CADAA:

Get an early start. Apply online at www.fafsa.gov. If you do not already have one, apply for an FSA ID at fsaid.ed.gov to electronically sign your FAFSA. Also, one of your parents will need to get an FSA ID, if you're a dependent student (if your parent is undocumented, you can print and mail the signature page once you submit your application).

Materials to gather ahead of time:

- Your FSA or CADAA ID, if filing online.
- Your Driver's License or State Identification Card.
- If a US Citizen or eligible noncitizen: Your Social Security number and your parent's Social Security Numbers if dependent. If you don't have a number, apply for one at your local post office or Social Security Office. To learn more go to www.ssa.gov or call 800-772-1213 or (TTY) 800-325-0778. OR your Alien Registration number if you are not a U.S. Citizen.
- Your federal income tax return and parent's federal income tax return (if dependent) and all W2's and 1099's.
- Students are encouraged to choose the IRS Data Retrieval Tool on the FAFSA/CADAA.
- Current bank statements, business, farm or investment records, records of untaxed income-welfare, Social Security, Veterans or Temporary Assistance to Needy Families (TANF) benefits.
- Read all instructions thoroughly. Work through each step carefully to avoid mistakes. Careless errors can cause processing delays, which could mean missed deadlines and dollars.
- **Spell your name as it appears on your Social Security card.** Using a nickname or other name will delay processing.
- Be sure to indicate if either of your parents went to college for maximum consideration for the Cal Grant competitive awards.
- Write in "CA" if California is your state of legal residence for the residency question. If left blank, you can't be considered for a Cal Grant or any other California student aid. Be sure to indicate the month and year you became a legal California resident.
- Once you file your tax return, you must correct any information. (If your actual numbers are significantly higher or lower, your Expected Family Contribution (EFC) will change and your financial aid assistance may need to be reviewed).
- Be sure to provide your parent's income information if you're a dependent student (you answered no to all questions in Step Three) or choose the **IRS Data Retrieval Tool** - otherwise your SAR will not be complete and you may be disqualified for Federal and State aid consideration.
- Don't skip the drug question. A drug conviction doesn't necessarily make you ineligible for federal aid, but colleges are not allowed to provide federal aid to students who do not answer this question. Students with convictions, while receiving Title IV funds, will receive a worksheet to determine if their conviction affects their eligibility for federal aid. Those ineligible for federal aid may still be eligible for state, college or private aid and can regain their eligibility by completing a drug rehabilitation program or having their conviction reverse or set aside.
- Use only Federal Title IV school codes for college. For Title IV codes, ask your high school counselor or college or go to www.fafsa.gov. Cypress College's Title IV School Code is **001193**.
- Be sure to list at least one eligible California college to be considered for a Cal Grant. If you're considering a California four-year college or university, be sure to put that school first, with any California Community College listed further down.
- Be sure you and at least one parent, if you're dependent, sign the FAFSA/CADAA. Unsigned forms will not be processed.
- Be sure to submit your FAFSA/CADAA by the earliest deadline. Some deadlines for private or college aid may be earlier than March 2nd, the Cal Grant deadline.
- Keep a photocopy or printout of your FAFSA/CADAA. Also keep copies of all the worksheets and records you used to complete the FAFSA/CADAA. Your college may ask to see them.
- Don't date or mail your FAFSA/CADAA before October 1st for the following academic year that begins in the fall. If you do, it will be returned unprocessed and you'll need to file again.

STUDY ABROAD:

Financial aid is available for Cypress College study abroad programs. Students interested in the study abroad programs who are also financial aid recipients should attend an orientation approximately one year prior to signing up for study abroad. It is important to note that there are no additional funds to assist with costs for study abroad, apart from student loans, if any, for which the student has already applied. Thus, the best thing a student interested in study abroad can do is to apply early for financial aid, and meet all applicable deadlines to maximize their financial aid award. Students enrolled in study abroad programs may be considered as enrollment at Cypress College for purposes of applying for Federal Student Aid.

CONSORTIUM AGREEMENTS:

The Cypress College Financial Aid Office will approve a consortium agreement as a (secondary Institution), by which units taken concurrently at another college/university may be added to a student's unit count from Cypress College, for payment on the student's regular financial aid disbursement. The Cypress College Financial Aid Office will approve a consortium agreement as a (Primary Institution) with Fullerton College ONLY, certain restrictions apply. See the consortium form for additional information.

TERMS AND CONDITIONS OF FINANCIAL AID AWARDS:

Although the primary responsibility for paying for a college education rests with the student and their families, financial aid is available to help you. It is intended to supplement, not replace, the resources students and their families have.

Your Financial Aid package is based both on your predetermined need and the funds available at the college at the time you complete your file. Your need is determined by taking the Cost of Education at the college and subtracting your EFC from your SAR. The Department of Education has an established formula and the information you provide on your FAFSA is used to determine your EFC. The Cost of Education includes not only direct expenses (tuition and fees), but also an estimate of indirect costs (transportation, books, and living expenses). Financial aid awards are based on the assumption that students and parents have submitted truthful and correct information. If information used in awarding financial aid is determined to be incorrect, the financial aid awarded may be adjusted or changed.

This applies to instance where incorrect information is used in the calculation due to:

- Estimated information which proves to be incorrect
- Incorrect information due to misunderstanding of instructions
- Additional outside grants or scholarships received from any source
- Data entry errors on the part of the FAFSA processor or Cypress College

False Information

In cases of fraudulent information, any financial aid awarded will be cancelled and the case referred to the proper authorities.

Students must inform the Financial Aid Office of any change in unit load from that initially reported on the financial aid application. Financial aid awards are based in part on unit load, and any change may result in a change in eligibility.

Regardless of the amount of financial aid anticipated, students are expected to arrive on campus with sufficient cash for expenses that will be incurred at the beginning of the year. Students should plan on bringing at least \$300-\$600 to cover these expenses. Financial aid proceeds should not be used as the primary means of support. There is often a delay between the time an application is filed and when payment is received. Students should have adequate funds to pay their day to day living expenses, including books and supplies, until disbursement is received. Due to the availability of funds and the demand for these funds, students are sometimes left with an unfulfilled unmet need. Federal regulations prohibit us from paying you for classes prior to ten days from the scheduled start date.

RIGHTS AND RESPONSIBILITIES:

As a financial aid recipient, you have certain rights and responsibilities.

Your Rights Are:

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the programs available.
- You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
- You have the right to 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 expenses, etc., are considered in your budget.
- You have the right to know how much of your financial need has been met.
- You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know the school's refund policy.
- You have the right to 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. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.
- You have the right to know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.

Your Responsibilities Are:

- You must complete all application forms accurately.
- You must submit them on time to the correct destination. This includes all applications for loans.
- You must provide correct information. In most instances, misreporting information on financial aid applications is a violation of the law and may be considered a criminal offense.
- You must return all additional documentation, verification, corrections, and/or new information requested by either the Cypress College Financial Aid Office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you were asked to sign.
- You must perform the work that is agreed upon in accepting a Federal Work-Study award.
- You must be aware of Cypress College's refund procedures.
- If borrowing a student loan you must complete loan entrance counseling online for each academic year in which you are applying for a loan.
- As a recipient of a student loan, you must notify the lender if any of the following occur before the loan is repaid:
 - ↳ You change your address
 - ↳ Graduation from college
 - ↳ Withdrawal from school or less than half-time attendance
 - ↳ Name change (for example, maiden name to married name)
 - ↳ You transfer to another school
- All information contained in a student's financial aid application and file is handled confidentially by the Financial Aid Office. This is governed under the terms of the Family Educational Rights and Privacy Act of 1974 (FERPA). All documentation submitted becomes part of the student's file and will not be returned. Due to FERPA, we are unable to answer specific questions on a student's file over the phone unless the student answers the security questions provided to the Financial Aid Office on a FERPA form. The student must be present in order to discuss his/her file at the financial aid window with a valid California I.D. or Driver's License.

FINANCIAL AID Q & A:

What is Financial Aid?

Financial Aid is designed to bridge the gap between a student's resources and the college's cost of education. Financial Aid is comprised of grants, scholarships, work study, fee waivers, loans and VA benefits.

How do I apply for Financial Aid?

The first step in applying for Financial Aid is the FAFSA (Free Application for Federal Student Aid). This form must be completed every academic year. The form may be completed online at www.fafsa.gov. FAFSA worksheets are available on the financial aid office website, to assist you prior to completing the application on the web. The academic year runs from July 1 - June 30, and you must re-apply every academic year.

Can I apply before I complete and turn in my admissions application?

Absolutely! Both applications can be done concurrently, and due to various program deadlines, students are encouraged to apply well in advance of enrollment. For example, for Fall enrollment, the FAFSA application can be completed as early as the preceding October 1st.

Do I have to be a high school graduate to receive financial aid?

Yes, as of July 1, 2012 a student must have a high school diploma, GED or pass the California High School Proficiency Exam and must be 18 years of age in order to receive financial aid. However, current high school students are considered concurrently enrolled, and do not qualify for financial aid until they are no longer enrolled in high school and one of the above mentioned criteria are met. *Students who received financial aid based ATB test before July 1, 2012 will be grandfathered.

How do I make a correction on my SAR?

The quickest way is to go to the FAFSA website at www.fafsa.gov and select the "Make Corrections to a Processed FAFSA" button. Students will need to have a valid FSA ID in order to access their application. Students who do not have an FSA ID or who forgot or misplaced their FSA ID may request one at www.fsaaid.ed.gov. The correction process can take anywhere from 4 hours to 2 weeks, depending on if the student has a valid email address to receive the response. Dependent students also need one parent to request their own FSA ID.

Alternatively, students can make corrections directly on their SAR copy and mail it back to the address on the form. This process takes approximately 4 to 6 weeks. **Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process and could change their eligibility.**

How do I receive my Financial Aid funds?

Financial Aid funds will first pay any expenses that you owe the college. If the student has a credit balance remaining after these expenses are paid, or if the student does not owe any money to the college, then they will receive instructions on how to select a refund preference with BankMobile. For more information about BankMobile, visit this link: <https://bankmobiledisbursements.com/refundchoicesso/>. The student will receive half of their yearly disbursement in the fall semester, and half in the spring semester. Disbursements are made in at least two disbursements per semester. The proceeds should be used to pay their indirect educational expenses (books and supplies, room and board, and transportation) throughout the semester. Because disbursement dates vary, students should follow their account status in myGateway for the most recent disbursement dates.

How long will it take for my Financial Aid Application to be processed?

The entire process can take several months to complete, so students should apply as early as possible. After the initial FAFSA application, students will need to review their application and make any corrections, as well as respond to any follow up request from the Financial Aid Office for additional documentation. Since students cannot be awarded until they satisfy all requests for follow up documentation and complete their application file, it is imperative that they respond in a timely fashion to any request received, whether from the Department of Education, or the Cypress College Financial Aid Office. You may check the status of an incomplete file at myGateway, under "Student Links".

How much financial aid money will I receive if I am attending part time, half time, or less than half time?

Students are paid both on units enrolled (less than half time, three quarter time, or full time), and based on their EFC. In general, 12 or more units constitutes full time enrollment, 9-11.5 units for three quarters time, 6-8.5 units for half time enrollment and 0.5-5.5 units for less than half time. Once the student completes their financial aid file, they will be able to view their award notice from Financial Aid on myGateway that outlines their award based on full time attendance. Students may want to check with the Financial Aid Office if they are enrolling in less than half time to ensure they are still eligible to receive payment. It is important to note that students are ultimately paid on the number of units enrolled, and their disbursement amount may differ from what is notated on the award notice if they are not enrolled in full time units at the time of disbursement. Additionally, students cannot be paid more than 10 days before a class starts and there are file completion cut-off dates for payment.

FINANCIAL AID Q & A (CONTINUED)

How much financial aid money will I receive?

The amount a student will receive will be determined based on what they qualify for (their EFC from the SAR) and what funds are currently available at the time they complete their financial aid file. Because some financial aid funds are limited, and because some funds have deadlines, it is important for students to apply early, meet all deadlines, and complete their financial aid file as soon as possible, so that the Financial Aid Office (FAO) can best meet their needs. Students should refer to their award notice to understand what funds they have received. Their award is based on full time attendance, and will differ if enrolled in less than full time attendance at the time of disbursement, and/or the census date. Students can always inquire at the FAO if they are unsure how their award will be affected if less than full time.

How often do I have to apply for financial aid?

Students must apply each academic year for financial aid. The award cycle for Federal aid (FAFSA) is Fall, Spring, and Summer. Students can apply as early as January 1st for the following Fall semester. The quickest way to reapply if the student was on financial aid the prior year is to complete an application with their FSA ID at www.fafsa.gov. This will pull up a pre-populated application on which the student only needs to list their income and make any changes.

What is the California College Promise Grant and how do I apply?

The California College Promise Grant (CCPG) - formerly known as Board of Governor's Fee Waiver (BOG) - is financial aid offered by the State of California for Community College students. The CCPG pays registration fees only. It also reduces the parking fee. The student must be a California resident in order to qualify. Qualification is also based on prior year income. Students may qualify either by completing a FAFSA application, a Dream Act application or the CCPG application available by signing in to the student myGateway account and clicking on the Webstar financial aid link. The application covers fall, winter, spring, and summer semesters, and students must reapply every academic year.

If I get a CCPG, will I get back the money I already paid?

Yes. If a student previously paid fees, and is later awarded a CCPG as part of their financial aid award, students will receive a refund check (not electronic deposit to a debit card) for the amount they paid, within 6 to 8 weeks as long as the amount they paid and the CCPG is for the same academic year. Refunds are processed through the Bursar's Office. Students should be aware that the CCPG pays registration fees only, and students will still need to pay any additional fees, such as parking, health fee, ID and ASB fees. All CCPGs must be applied and approved within the academic year in question.

What happens if I drop a class or withdraw from all of my classes?

Since disbursement is paid based on current units enrolled, students would not be paid for the dropped classes if the student withdrew prior to the disbursement run. If the student drops a class or withdraws from all classes after disbursement was received, the student may need to pay back some, or all, of the money owed. Students should refer to the college's SAP (Satisfactory Academic Progress) policy regarding this, and are advised to inquire at financial aid before dropping or withdrawing from classes. Specifically, students who withdraw or drop classes prior to the 60% semester mark will need to repay a portion of their disbursement. The amount will be determined based on their withdrawal date. After the 60% mark in the semester, students do not need to repay any monies, however, the SAP policy also states that students must pass at least 67% of their classes each semester in order to not be disqualified from financial aid or placed on Financial Aid Warning in the subsequent academic year.

What is Federal Work Study and how do I apply?

Federal Work Study is a financial aid award eligible to qualified students. In order to be considered, students must complete their FAFSA application, answer yes to question 31 and show sufficient need. The student must have a complete financial aid file in order to be awarded Federal Work Study. Since funding is limited, early file completion is essential.

What is the Federal School Code for Cypress College?

The college's Title IV school code for the FAFSA is 001193. Students need to be sure to list our code on their FAFSA application in order for the Department of Education to release the student's FAFSA results to the college. Students that do not list our code on their application will need to make an application correction before processing can continue.

What is the Student Aid Report?

The Student Aid Report (SAR) is a confirmation of the student's FAFSA application. The SAR may be received in the mail or via email, based on how the student initially filed the application, and if a valid email address was listed on the initial application. Students should immediately review their SAR upon receipt, checking for any errors or changes and make appropriate corrections. They should also make sure that Cypress College is listed in the school section on the SAR. It is important to note that errors can be made through typing errors, or legibility (if mailed), which can affect a student's eligibility, so students should go over the SAR thoroughly. Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process.

FINANCIAL AID Q & A (CONTINUED)

When will my financial aid money be disbursed?

Regularly scheduled disbursements occur throughout the semester. Students are paid based on units enrolled at the time of disbursement on the nearest disbursement date after they complete their financial aid file. Completing a financial aid file is not the same as completing the FAFSA application, as additional documentation may be required before any award can be made. Students should ensure that they respond in a timely fashion to any request received in myGateway for additional documentation, as not doing so will delay their award notification, and ultimately their disbursement. Students should be aware that there are file cutoff dates in order to meet particular disbursement dates. The college has ongoing disbursement dates throughout the semester, however, due to Federal regulations; students may not receive payment for classes more than 10 days prior to the start date of that class.

Who is eligible for financial aid at Cypress College?

In order to be eligible for Federal financial aid, students must be United States citizens or permanent residents, not be in default on a prior education loan, not be in default on a prior education loan, not be convicted of selling or possessing illegal substances while receiving Title IV funds*, and have a high school diploma, GED or pass the California High School Proficiency exam. In order to be eligible for the CCPG, students must be California residents. Furthermore, all students must qualify based on prior year income. (*does not necessarily disqualify student if completion of approved rehabilitation program documentation can be submitted).

Are there scholarships for which I can apply?

Yes, students may apply for a variety of scholarships that are offered from the local community, state, and national levels. Students can contact a variety of websites such as www.scholarships.com or www.fastweb.com. The Foundation Office in CCCPLX 3rd Floor offers scholarship information.

What is the California Dream Act?

The California Dream Act application allows students who meet AB540 criteria to apply for state funded financial aid such as institutional grants, community college fee waiver, Cal Grant and Chafee Grant. For additional information, please refer to the Dream Act section on our website.

Can I appeal my LEU?

No, students are not able to appeal the Lifetime Eligibility Used (LEU). This is a federal regulation which limits the eligibility to receive a Federal Pell Grant to the equivalent of six years. Students cannot appeal federal regulations.

Legislation and governmental regulations are continually changing the face of student financial aid.
The information contained in this brochure is correct as of the time of publication 12/2019.
However, information is subject to change without notice.