



Award Notification and Disbursement

Notification of Financial Aid awards are made under the "Financial Aid" section of your myGateway account. Once your file is completed and your awards have been made, you will be able to log-in and accept your financial aid awards. We award 50% of your total Pell Grant eligibility for the Fall term, and the remaining 50% for Spring. Pell payment amounts are determined by enrollment. The North Orange County Community College District (which includes Fullerton 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.northorangecard.com. All financial aid students will be receiving disbursement information via email and myGateway. 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 in accord with the disbursement schedule sent to all students via myGateway prior to the start of the term. Check our website for up to date information. Our office always sends disbursement schedules prior to the start of classes so you can know when to expect your funds.

Award Requirements

Students must have unmet need in order to be awarded aid other than a Pell Grant, except for an Unsubsidized Loan. Students must be enrolled in at least half-time status at Cypress College to be awarded a student loan, CalGrant, or Supplemental Educational Opportunity Grant (SEOG). Students must have a high unmet need to be eligible for a Pell Grant or qualify for an SEOG Grant. Students must complete and submit a separate online application for a loan and complete a form to request work-study. **Pell Grants and Cal Grants are awarded based on enrollment status.**

Enrollment Status

Students are considered to be:

- **Full-time** status if enrolled in 12 or more units per semester.
 - **Three quarter-time** status if enrolled in 9 to 11.5 units per semester.
 - **Half-time** status if enrolled in 6 to 8.5 units per semester.
 - **Less than half-time** status if enrolled in .5 to 5.5 units per semester.
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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 Fullerton College only and they are not already considered to be full-time status at Cypress College, the student may request to be awarded aid, **except for a student loan**, for the units enrolled at Fullerton College. Cypress College does not enter into consortium agreements with institutions other than Fullerton College.

Award Notification, Disbursement, Rights and Responsibilities

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 prior to withdrawing or dropping.

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, AB540 students, 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 for more information.

Social Security Number (SSN)

On the FAFSA, students must provide 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

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

The Board of Governors Fee Waiver (BOGG) application will cover for the following Fall and Spring. They need to be renewed for in May/June by either going online and processing a new BOGG/Fee Waiver application or submitting a FAFSA and having it completed prior to your Summer registration. Spring BOGG/Fee Waivers do **NOT** roll into the Summer! Be sure to check your myGateway account online prior to registration to ensure your BOGG is posted.

Financial Aid Office

9200 Valley View Street • Cypress, CA 90630 • (714) 484-7114 • www.cypresscollege.edu

Award Notification, Disbursement, Rights and Responsibilities

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 Cypress 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.
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