



Each semester, the financial aid office calculates the units you are enrolled in on the last day to add classes each semester to determine your eligibility for aid. The last day to add classes each semester is referred to as the "FREEZE DATE" in the financial aid office.

Last Day to Add Classes/Financial Aid "Freeze Date"

Fall 2014: September 8, 2014

Financial Aid Availability By Type Of Aid				
IF STUDENT IS AWARDED BEFORE THESE DATES (see myGateway for aid program eligibility and status):	IF YOU RECEIVE A PELL GRANT Your disbursements are made to your North Orange card:	IF YOU RECEIVE AN SEOG AWARD Your disbursement is made to your North Orange card:	IF YOU RECEIVE CAL GRANTS Your disbursement is made to your North Orange card:	IF YOU HAVE REQUESTED A STUDENT LOAN
08/20/2014	08/29/2014 (50% only)	09/26/2014	09/26/2014	Students who are eligible to borrow a Direct Subsidized or Unsubsidized loan are required to complete mandatory entrance orientation and submit a Master Promissory Note before disbursements are made. Details of loan disbursement dates will be provided at your entrance orientation. For information on how to request a student loan, please visit the financial aid office.
09/03/2014	09/12/2014 (50% only)	09/26/2014	09/26/2014	
09/17/2014	09/26/2014 (50% only)	09/26/2014	09/26/2014	
All files before 10/08/2014	Remaining 50% of Pell Disbursed on 10/17/2014	09/26/2014	09/26/2014	
10/22/2014	10/31/2014 (100%)	09/26/2014	09/26/2014	
All files after 10/22/2014	100% of Pell Disburse exactly two Fridays following the date your award is posted in myGateway	SEOG is a limited funded Federal program. It is a first-come, first-served grant based on need and enrollment status (12+ units required). Students are notified of their eligibility for SEOG via myGateway by the Financial Aid Office.	Cal Grants are a limited funded State aid program. It is a first-come, first-served grant based on need, residency and the CA priority deadline date. Students are notified of their eligibility for Cal Grants via the California Student Aid Commission. The award will be posted in myGateway upon confirmation by Financial Aid.	



Q: What does the September 8, 2014 "FREEZE DATE" for financial aid mean?

A: Financial Aid will only pay for units you are enrolled in as of the "Freeze DATE". NO EXCEPTIONS! This includes waitlisted and short-term courses. You must be in all of your units for financial aid purposes **by September 8, 2014**. Students will not be paid for classes added after the "FREEZE DATE".

Q: Enrolled in Late-Start Classes?

A: Your initial disbursement may be less if you are enrolled in any late-start classes. Please note that financial aid pays for your late-start units on the second Friday from the date the late-start class begins.

Q: How do I know if I am getting a Financial Aid Award?

A: In order to be considered for the first payment (the first Friday of classes, August 29, 2014), students must have a **completed** file with the financial aid office by August 20, 2014. If you are a continuing student and your file is already completed, check your myGateway account for your Fall 2014 eligibility.

You must track your file in myGateway and submit all requested documents needed to complete your file. Any changes to the application or file may result in a delay in the awarding process, which would delay the disbursement. Only completed files can be guaranteed for the first disbursement.

Q: What is the North Orange Card?

A: Once your financial aid file is processed all funds are deposited to your North Orange Card. Once a student registers for classes and has a completed financial aid file, they will be mailed a North Orange Card. **Current students who had aid in the past will continue to use their existing North Orange Card.** Cards are mailed to the student's address on record with Admissions and Records. Therefore, it is important that your current address is on file with the Admissions and Records Office. Students will be able to use their North Orange card without being charged the ATM fee at the Schools First ATM machines located on the Cypress College campus by the Business building in front of the bookstore, at the Anaheim campus, and at Fullerton College.

Q: What if I Withdraw?

A: Beginning the first Friday of the semester, disbursements are made weekly to eligible students. Awards will be calculated up and down based on your units enrolled through the freeze date. Your award is adjusted based on your actual units enrolled. Therefore, if you drop units prior to the freeze date, you may be required to repay back all or a portion of your aid received. If you drop units before the freeze date, you may not be eligible for second payment if you are receiving Pell grants. Students who are paid financial aid and fail to show-up to class will be dropped by the instructor and may be required to repay all aid received. Please note that holds may also be placed until repayment is made.

