

Student Services

1 AP 5130 FINANCIAL AID

2 References:

- 3 Education Code, Sections 66021.3, 66021.6, 66025.9, 69514, 76300 and 94912.5;
- 4 Title 5, Sections 55031, 58600 et seq.
- 5 20 U.S. Code, Sections 1070 et seq.;
- 6 34 CFR, Section 668 (U.S. Department of Education regulations on the Integrity of
- 7 Federal Student Financial Aid Programs under Title IV of the Higher Education Act
- 8 of 1965, as amended);
- 9 ACCJC Accreditation Standard III.D.15

10 Cerritos College offers a full array of financial aid programs in the form of grants,
11 employment, loans, and scholarships. These funds are intended to assist students with
12 the cost of education, which include: fees, books, supplies, food, housing, transportation,
13 and personal expenses.

14 The Financial Aid Office provides students and the community a better understanding of
15 financial aid programs and services available that can help students with fees, books,
16 supplies, transportation, housing, and other related educational expenses.

17 Basic Student Eligibility Requirements for Federal Student Aid

- 18 • Be enrolled as a regular student in an eligible program which includes certificate,
19 associate in arts degree, or transfer programs
- 20 • Cannot also be enrolled in elementary or secondary school
- 21 • Have a high school diploma or equivalent
- 22 • Maintain satisfactory academic progress
- 23 • Meet enrollment status requirements
- 24 • Have resolved any drug conviction issue
- 25 • Be a U.S. citizen or eligible non-citizen
- 26 • Have resolved any default on an FSA loan or overpayment
- 27 • Have a valid social security number
- 28 • Resolve any conflicting information
- 29 • Submit all required documentation that may be requested by the Financial Aid
30 Office

31 There are also program-specific eligibility requirements that may be required.

32 Application Process

33 Step 1 – Apply

- 34 • Submit a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov

- 35 • Cerritos College Federal School Code is 001161
- 36 • If not a U.S. citizen or eligible non-citizen and qualify for AB 540 / AB 2000 / SB 68
- 37 status, submit a California Dream Act Application at www.caldreamact.org to apply
- 38 for state aid.

39 Step 2 – Submit Forms

- 40 • View To Do List on MyCerritos
- 41 • Submit the required forms to the Financial Aid Office via Student Forms platform

42 Step 3 – View Awards

- 43 • Review award notification on the MyCerritos Message Center
- 44 • View awards on MyCerritos
- 45 • Meet Satisfactory Academic Progress (SAP) standards to receive awards

46 Step 4 – Receive Disbursement

- 47 • Receive refund selection kit and select refund choice online at
- 48 www.refundselection.com using the personal access code
- 49 • The Financial Aid Office will disburse grants, scholarships, and/or loans
- 50 • View account activity online at MyCerritos for refund status

51 Important Dates

- 52 • **October 1** – FAFSA and California Dream Act Application becomes available for
- 53 upcoming award year. Submit financial aid application online at www.fafsa.gov.
- 54 • **March 2** – Cal Grant application deadline. Submit both FAFSA or California
- 55 Dream Act Application and GPA Verification forms.
- 56 • **March through April** – View To Do's on MyCerritos. Submit all required
- 57 documentation to the Financial Aid Office.
- 58 • **July** – Financial Aid Office sends award notification to students via MyCerritos
- 59 Message Center.

60 Federal Programs

- 61 • **Federal Pell Grants** are awarded to eligible undergraduate students. The amount
- 62 of money awarded is based upon a student's Expected Family Contribution (EFC),
- 63 the number of units enrolled, and the cost of attendance.

- 64 • **Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to
- 65 eligible undergraduate students with exceptional financial need. It is awarded on
- 66 a "first-come, first-served" basis and is dependent upon funds available. Students
- 67 must have a zero EFC and be enrolled in at least six units to receive funds.

- 68 • **Federal Work-Study (FWS)** is a program with limited funding which provides
- 69 employment to help pay for part of a student's educational costs. This program is
- 70 based on financial need and, if awarded, is part of a student's award package.
- 71 Students on FWS may work approximately 15 hours per week on or off campus.
- 72 Students apply via FAFSA first to apply for FWS and the Job Speaker platform to
- 73 be considered for the program.

74 • **William D. Ford Federal Direct Subsidized and Unsubsidized Loans** must be
75 repaid. Students must complete a FAFSA first. Once a student receives a financial
76 aid award notification, the student may apply for a student loan at
77 www.cerritos.edu/financial-aid/programs/loans.htm. The amount of loans ranges
78 from \$3,500 to \$10,500 per academic year. Loan amounts will be determined at
79 the time the Financial Aid Office certifies a loan application.

80 Both entrance and exit counseling are requirements of the William D. Ford Federal
81 Direct Loan Program. Students must maintain at least half-time enrollment status
82 to receive a loan. Once a student receives loan funds, the student must maintain
83 reasonable progress toward a certificate, associate degree, or transfer program.

84 In reviewing a request for any loan, the Financial Aid Office may use “professional
85 judgment” to deny a student a loan on a case-by-case basis. If denied a loan, a student
86 will receive a letter from the Financial Aid Office indicating the reason(s) for the loan
87 denial.

88 **State Programs**

89 • **California College Promise Grant** is a program that provides assistance to cover
90 community college enrollment fees. To be eligible, a student must be a California
91 resident or eligible AB 540 / AB 2000 / SB 68, AB1899, and/or a California resident
92 homeless youth and must qualify under one of the following conditions:
93 1. Student or parent must currently be receiving Temporary Assistance for Needy
94 Families (TANF), CalWORKs, Supplemental Security Income (SSI), State
95 Supplemental Program (SSP), or General Assistance (GA). Documentation is
96 required.
97 2. Student must meet income standards based on family size. Documentation
98 may be required.
99 3. Student may qualify for one of the special classifications.

100 • **The Cal Grant Program** is a state-funded educational opportunity program to
101 assist students in paying for a college education. There are entitlement awards as
102 well as competitive awards. Application deadlines are in early March and
103 September for community college students. Types of Cal Grants can be found at
104 www.csac.ca.gov or www.calgrants.org.

105 All basic Cal Grant eligibility requirements are as follows:

- 106 1. be a California resident or AB 540/AB 2000/SB 68;
- 107 2. be a U.S. citizen or eligible non-citizen;
- 108 3. meet U.S. Selective Service requirements;
- 109 4. attend a qualifying California postsecondary institution;
- 110 5. be enrolled at least half-time;
- 111 6. maintain satisfactory academic progress as defined at the school of
112 attendance;
- 113 7. have family income and assets below the established ceilings;
- 114 8. not be in default on any student loan;

115 9. not owe any federal or state grant refund; and
116 10. not have a bachelor's or professional degree before receiving a Cal Grant
117 (except for extended Cal Grant A or B awards for a teaching credential
118 program).

119 • **Student Success Completion Grant** is a state grant awarded to Cal Grant
120 students who take 12 units or more units per semester and have financial need.
121 This grant provides an incentive to encourage students to complete their
122 educational goal sooner by taking 15 units or more. Students who enroll in 15
123 units or more will receive an increased award amount.

124 • **Extended Opportunity Program and Services (EOPS)** is a state-funded
125 program to provide educationally and economically disadvantaged students
126 assistance, including grants, EOPS nomination waivers, admission waivers to UCs
127 and CSUs, and transfer assistance. Moreover, the EOPS Program provides a
128 number of retention programs such as Supplemental Instruction (SI), learning
129 communities, and Summer Bridge program. All three programs involve social and
130 academic integration activities for students outside of the classroom. Courses in
131 these programs are taught by a faculty member and faculty counselor.

132 Admission into the EOPS Program requires that a student meet either California
133 College Promise Grant A or B standards, complete a FAFSA or California Dream
134 Act Application, enroll in 12 units, meet with an EOPS counselor three times during
135 each semester, and have earned less than 70 degree applicable units from all
136 colleges/universities attended.

137 • **CARE Grants** are available to students who are current recipients of TANF, in
138 CalWORKs, single, head of household, have at least one child under the age of
139 14, enrolled in 12 units or more, and have been admitted into the EOPS Program.
140 Students wishing to enter the program must attend a Mini-Conference/Orientation
141 and workshops and may be eligible for a grant and/or service.

142 **Scholarships**

143 Scholarships do not have to be repaid. The Financial Aid Office is the steward of a
144 number of scholarships that may or may not require financial need. Applications are
145 available in the Financial Aid Office. For information on scholarships, visit
146 www.cerritos.edu/finaid/scholarship.htm .

147 **Concurrent Enrollment**

148 Students are only eligible to receive financial aid at one college and/or university each
149 enrollment period, with the exception of scholarships and the California College Promise
150 Grant. Students attending more than one college and/or university at the same time
151 should check with each institution regarding its rules about scholarship eligibility. If a
152 student receives financial aid from more than one college or university during the same
153 enrollment period, they may be ineligible to receive funds and may be required to pay
154 back the money to at least one of the institutions, and may be assigned to the Department
155 of Education for collections.

156 **Disbursements**

157 Financial Aid disbursements are calculated based on a student's Expected Family
158 Contribution (EFC), financial aid need, the availability of funds, and the number of units
159 in which the student is enrolled each semester.

160 For students enrolled in courses which are less than 18 weeks in length during the fall or
161 spring semester(s), units will be counted toward the total units for the entire semester.
162 Financial Aid disbursements will first be applied to cover any mandatory charges on the
163 student's account and the remaining balance will be refunded to the student

164 Students who are on Warning, Probation, or Disqualification status may experience a
165 financial aid disbursement delay in their next semester until all grades are posted and
166 Satisfactory Academic Progress is evaluated.

167 Waitlist courses are not and will not be considered as officially enrolled units. There is a
168 limit on repeated coursework for purposes of determining the enrollment status. If a
169 student passes a course, one repetition may be included in his/her enrollment status.
170 However, any subsequent repetition may not be included in the enrollment status.

171 Our school delivers financial aid refunds with BankMobile Disbursements, a technology
172 solution, powered by BMTX, Inc. Visit this link for more information:
173 www.bankmobiledisbursements.com/refundchoices/. Students are sent an e-mail
174 notification when their refund is processed and disbursed.

175 **Pell Grant Adjustments**

176 The Financial Aid Office will check student enrollment status on the census date for each
177 semester. A Pell Grant adjustment may be made based on a student's enrollment status
178 at that time. If a student's enrollment status (full-time, three-quarter time, half-time, less
179 than half-time) has increased, it may result in an increase to the Pell Grant award. If a
180 student is due an additional Pell Grant, the grant will be disbursed to his/her account. If
181 a student's enrollment status has decreased, the student may owe a repayment of Pell
182 Grant funds. Appeals may be accepted for late adds if there was an extenuating
183 circumstance. Students can view the census date for each term on the Financial Aid
184 Office's disbursement schedule page at www.cerritos.edu/finaid.

185 **Withdrawals, Incompletes, Repeated Courses, and Transfer Credit**

186 Incompletes, no pass courses, courses noted as excluded, repeated courses, and
187 withdrawals are counted as attempted units in calculating the pace of progress. Courses
188 noted as excluded on the transcripts are not counted for purposes of the cumulative GPA.
189 Grades removed through academic renewal are still counted for pace of progress and
190 GPA requirements. Transfer credits are counted as attempted units and completed units
191 toward the 150% maximum time frame.

192 **Return of Title IV Funds**

193 Students who withdraw from all courses or fail to receive at least one passing grade within
194 the semester, will be required to repay all or some of the following:

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- Federal financial aid including Pell Grant, Supplemental Education Opportunity Grant (SEOG), and/or Loans.
 - All registration fees (per unit fee, student identification fee, student health fee, lab fees) for each of the classes the student was enrolled in, even if those fees were covered by the California College Promise Grant.

200 Students who fail to attend the first-class meeting, or are reported as a “no show” by the
201 instructor(s), will be required to repay all financial aid received. Students will also be
202 responsible for repaying the entire amount of the registration fees (per unit fee, student
203 identification fee, student health fee, lab fees) for all of the units in which the student was
204 enrolled, even if those fees were covered by the California College Promise Grant.
205 Students’ academic records will be placed on “hold” status until repayment is made. In
206 the event students are required to repay financial aid funds, the Financial Aid Office will
207 notify the student in writing of the amount they owe. Failure to pay will result in being
208 referred to collections.

209 **Satisfactory Academic Progress (SAP) Standards**

210 To be eligible for financial aid, students must make satisfactory academic progress toward
211 their educational goals. The Financial Aid Office monitors progress using both qualitative
212 and quantitative standards at the end of each semester. It is the student’s responsibility
213 to make sure that they meet these standards. Below is an explanation of each standard:

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- **Grade Point Average (GPA) Requirement (Qualitative)**
Students are required to maintain at least a 2.0 cumulative GPA. The GPA standard is used at all times in the determination of financial aid eligibility, even if students do not receive financial aid.

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- **Unit Completion Requirement – Pace of Progress (Quantitative)**
Students are required to complete 67% of the units in which they have attempted. The cumulative units completed will be divided by the cumulative units attempted to calculate the pace of progress. All units are considered in this calculation. Units for which a grade of W, I, FW, EW, NP, NC, and/or F was received are considered as units attempted, but not completed. Military withdrawals (MW) will not be counted.

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- **Maximum Time Frame Requirement (Quantitative)**
Students must complete their educational program within a maximum time frame of 150% of the published program’s required units. For example, associate in arts degree and transfer programs generally require 60 units. Therefore, 150% of the required units for those programs would be 90 units.

230 Students will be required to meet with a counselor and create an educational plan
231 based on their educational program once the student attempts the following:

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- 60 units (excluding remedial and ESL units) for associate in arts degree or transfer programs
 - 30 units (excluding remedial and ESL units) for a certificate program

235 If at any point in time it is determined that the student cannot complete his/her
236 educational program within the 150%-time frame, the student will be immediately
237 disqualified from financial aid (with the exception of the California College Promise
238 Grant). It is the student's responsibility to read and understand the Financial Aid
239 Satisfactory Academic Progress (SAP) Standards.

240 • Warning
241 Students will be placed on warning status after a semester if they have not met the
242 unit completion requirement and/or the 2.0 GPA requirement. If placed on financial
243 aid warning status, students may remain eligible for financial aid. Students will
244 receive a notification of their status on MyCerritos Message Center and how to
245 avoid disqualification.

246 • Disqualification
247 Students will be placed on disqualification status after a semester on warning
248 status if they still have not met the unit completion requirement and/or the 2.0 GPA
249 requirement. If placed on disqualification status, students will no longer be eligible
250 to receive financial aid, with the exception of the California College Promise Grant.

251 • Reestablishing Eligibility
252 Students may reestablish their eligibility by meeting the 2.0 cumulative Grade Point
253 Average (GPA) requirement (Qualitative) and 67% Unit Completion requirement –
254 Pace of Progress (Quantitative) standards.

255 **SAP Appeals Process**

256 If students are disqualified due to GPA, Unit Completion, and/or Maximum Time Frame,
257 they have the option to appeal their status. The appeal should include the following:

- 258 • A statement explaining in detail their situation and reason(s) for not meeting the
259 SAP standards with supporting documentation.
- 260 • A statement explaining what has changed in their situation and how they plan to
261 improve their progress to meet the SAP standards.
- 262 • Proof of completion of the two GetSAP counseling sessions: 1.) Impact of SAP
263 and 2.) SAP Appeal Process. Sessions can be completed at [cerritos.get-](http://cerritos.get-counseling.com)
264 [counseling.com](http://cerritos.get-counseling.com). If the videos were completed in the prior year, they do not need
265 to be completed again.

266 Students must submit their appeal to the Financial Aid Office by the appropriate deadline
267 for the semester they are appealing.

268 All appeals will be reviewed by the Financial Aid Office and approved for probation,
269 referred for an academic plan, or denied based on the student's individual circumstances.

270 If the appeal is approved, the student will be placed on probation status for the semester.

271 If student will not be able to meet the SAP standards at the end of the subsequent
272 semester, the appeal may be denied. All decisions are final.

273 If there are grade changes for a prior semester, notify the Financial Aid Office by
274 submitting a written statement along with transcripts to document the change. The
275 Financial Aid Office will review and make a correction to the SAP status if approved, if it
276 is still within the aid year.

277 The Financial Aid Office will notify students regarding their eligibility for financial aid.

278 The Financial Aid Office's Policies and Procedures Manual contains the most recent
279 information regarding financial aid. This document is reviewed and updated periodically.
280 The Financial Aid website, the current Cerritos College Catalog, and Class Schedule also
281 include key financial aid information including resources, services, processes, and
282 procedures.

283 **Misrepresentation**

284 Misrepresentation is defined as any false, erroneous or misleading statement that the
285 District, a representative of the District, or a service provider with which the District has
286 contracted to provide educational programs, marketing, advertising, recruiting or
287 admissions services, makes directly or indirectly to a student, prospective student, a
288 member of the public, an accrediting agency, a state agency, or the United States
289 Department of Education.

290 A misleading statement includes any statement that has the likelihood or tendency to
291 deceive or confuse. If a person to whom the misrepresentation was made could
292 reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the
293 misrepresentation would be substantial.

294 This policy does not apply to statements by students through social media outlets or by
295 vendors that are not providing covered services, as reflected herein.

296 These procedures may change from time to time and may be superseded by current state
297 and federal laws and regulations.

298 **Loss of Eligibility for California College Promise Grant**

299 A student shall become ineligible for a California College Promise Grant if the student is
300 placed on academic or progress probation, or any combination thereof, for two
301 consecutive primary terms. Loss of eligibility shall become effective at the first registration
302 opportunity after such determination is made.

303 The District shall notify students of their placement on academic or progress probation no
304 later than thirty days following the end of the term that resulted in the student's placement
305 on probation. The notification must clearly state that two consecutive primary terms of
306 probation will lead to a loss of the California College Promise Grant until the student is no
307 longer on probation. The notification must also advise students about the available
308 student support services to assist them in maintaining eligibility.

309 The District shall adopt, prominently display, and disseminate policies ensuring that
310 students are advised about the student support services available to assist them in
311 maintaining and reestablishing eligibility California College Promise Grant eligibility.
312 Dissemination includes, but is not limited to, information provided in college catalogs and
313 class schedules.

314 The District shall establish written procedures by which a student may appeal the loss of
315 a California College Promise Grant due to extenuating circumstances, or when a student
316 with a disability applied for, but did not receive, a reasonable accommodation in a timely
317 manner. Extenuating circumstances are verified cases of accidents, illnesses, or other
318 circumstances that might include documented changes in the student's economic
319 situation or evidence that the student was unable to obtain essential student support
320 services. Extenuating circumstances also includes special consideration of the specific
321 factors associated with Veterans, CalWORKs, EOPS, and Student Accessibility Services
322 student status.

323 Foster Youth shall not be subject to loss of California College Promise Grant due to
324 placement on academic or progress probation. This exemption for Foster Youth is
325 effective until the date specified in Education Code section 66025.9(c).

326 Office of Primary Responsibility: Vice President, Student Services

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