

## Financial Aid Information

### Financial Aid

Financial aid refers to any grant, scholarship, loan or paid employment offered to help a student meet his/her college expenses. These monies can be merit-based and/or need-based. Merit-based financial aid is typically awarded for outstanding academic achievement, special talents such as athletics, leadership potential, or other personal characteristics. Need-based financial aid is awarded on the basis of a student's financial need which is determined by the Free Application for Federal Student Aid (FAFSA) application.

### Covered Expenses

Financial aid awards can be used to cover a variety of expenses, depending upon the type of award students receive. In general, financial aid is used to cover all education-related expenses, including tuition and fees, room and board, books and supplies, and transportation. It can also cover computer and dependent childcare expenses as well as housing. Different types of awards may cover different types of expenses. For example, Cal Grant A awards provide funds to help pay tuition and fees at qualifying institutions while Cal Grant B awards also cover living expenses, transportation, books, and supplies. Some scholarships specify how the student may spend the funds.

### Types of Aid

- Federal Pell Grants
- Cal Grants (offered by the State of California)
- Full Time Student Success Grant (offered by the State of California)
- The Board of Governor's Fee Waiver (offered by the State of California)
- The Chafee Grant (offered by the State of California to foster youth)
- Work-study Programs
- Scholarships

- Student loans

### Federal Pell Grants

The Pell grant award will be based upon a student's financial need, costs to attend college, and enrollment status.

### Cal Grants

The amount of a Cal Grant varies depending upon what type of Cal Grant award students receive. Cal Grant A recipients currently attending a community college will not receive payment at the community college level. This award may be held in reserve for two years for use when a student transfers to a university. Cal Grant B award recipients may receive up to \$1,656 at a California community college, and Cal Grant C recipients may receive up to \$547 at a California community college.

To be eligible for a **Cal Grant**, students must meet the following **additional requirements**:

- Be an in-state resident or AB 540 eligible
- Complete a GPA verification form (for Cal Grants A&B) by the March 2<sup>nd</sup> or September 2<sup>nd</sup> deadlines.
- Complete the FAFSA.

### Full Time Student Success Grant

This award is for Full Time Cal Grant B recipients. The award amount varies.

### Board of Governor's Fee Waiver (BOGW)

This award waives the enrollment fees charged by a California community college. Students do not actually receive any money from a BOGW. If they paid their tuition before being awarded the BOGW, the student will receive a refund for the amount they paid.



### Citrus College Student Employment Center

The Citrus College Student Employment Center currently has a variety of job announcements and postings. There are on-campus, off-campus, full-time, part-time, permanent and temporary positions available. This service is **FREE** for Citrus College students and alumni.

### Get That Job!

Office of Human Resources, AD 144 \* 626-914-8550 \* [www.citruscollege.edu/hr/ses](http://www.citruscollege.edu/hr/ses)

## Financial Aid Information

### Loss of Governor's Fee Waiver

SB 1456 establishes the Student Success Act of 2012 and requires that any student with two consecutive terms of not meeting academic and/or progress standards lose their BOG Fee Waiver. Not meeting academic standards means having less than a 2.0 GPA. Not meeting progress standards means completing less than 50% of your coursework. Foster Youth 24 years and younger and students who qualify for one of the special classifications are not subject to loss of fee waiver under these regulations.

Loss of eligibility will become effective at the first registration opportunity for the fall 2016 term. If a student registers for a term before he/she has two terms of probation, loss will occur for the following term. If a student registers for a term after determination of two terms of probation, loss occurs for the upcoming term. Students can regain eligibility by meeting one of the following criteria: meeting academic and progress standards, sitting out for two consecutive primary terms (summer and winter intersessions do not count), successfully appealing the loss. An appeal process will be available for students who have extenuating circumstances.

Students should seek appropriate student and academic support services when needed. For a list of student support services please visit the Student Services page on the Citrus College web site.

### Chafee Grant

Chafee grant recipients may qualify for up to \$5,000 a year as long as they are current or former foster youth who have not reached their 22<sup>nd</sup> birthday as of July 1 of the award year.

### Federal Work Study

Students are paid an hourly wage for work performed on or off campus.

### Scholarships

The amount of money students receive for scholarships varies depending on the donor and the award criteria, but some of the most common amounts range from \$500 to

\$2,000. Please check the Financial Aid website for scholarship information.

### Loans

Loans constitute a form of financial aid that must be repaid with interest (the money charged for borrowing the loan amount). However, unlike other kinds of loans, Federal Direct student loans do not have to be repaid until a student leaves school and carry lower interest rates than most other kinds of loans. These loans are available as **Subsidized, Unsubsidized loans, and PLUS**. Keep in mind that although Federal Direct Loans do not have to be repaid while students are enrolled at least half-time, unsubsidized student loans, accrue interest even while in school. If interest payments are deferred, the interest charged for borrowing the money is added to the amount borrowed, resulting in a significantly higher amount of money to be repaid. **Note:** Students should seek all OTHER available financial aid resources BEFORE applying for a loan. Applying for a loan should be a last option.

### Financial Aid Eligibility

Any student who meets all eligibility criteria for financial aid may receive it. To be eligible for **federal financial aid**, students must meet the following requirements:

- Be a US citizen, US national, permanent resident, refugee, asylee, or other eligible non-citizen
- Have a valid social security number
- Enroll in a minimum number of units
- Enroll in an undergraduate program that leads to a degree or certificate
- Register for the Selective Service (if male)
- Not be in default on a federal educational loan and not owe a refund on a federal grant
- Make satisfactory academic progress
- Demonstrate financial need

### Students with Bachelor's Degrees

Students who hold a bachelor's degree or higher are NOT eligible for a Federal Pell Grant or Cal Grant. This includes a B.A. degree or the equivalent from a foreign country.

## Financial Aid Information

### Students without a High School Diploma

First time college students who do not have a high school diploma or General Education Diploma (GED), National High School Equivalency Testing Program (HiSET), Test Assessing Secondary Completion (TASC) Exam, or who have not passed the California Proficiency Exam (CPE), or who do not have a home school certificate are NOT eligible for federal or state financial aid.

### AB540 Students

Students who meet the AB 540 non-resident exemption requirement, including undocumented students, are eligible for some state aid. Eligible students can apply for the BOG Fee Waiver, EOP&S services, CalGrant, Full Time Student Success Grant, and Chafee Grant. To learn more about these programs, please visit the California Student Aid Commission's website and the Citrus College AB540 web page.

### Applying for Financial Aid

Financial Aid is available for both summer and fall terms during registration. For summer, complete the 2016-2017 FAFSA/BOGFW. For fall, complete the 2017-2018 FAFSA/BOGFW.

### Completing the FAFSA

1. Complete or renew the FAFSA application online every year at: [www.fafsa.gov](http://www.fafsa.gov). List Citrus College's **school code: 001166**. If eligible, use the IRS Data Retrieval Tool and you will be able to expedite the processing of your financial aid file.
2. Once the financial aid office has received your application, you will be sent a "tracking" e-mail to your Citrus College e-mail account. This e-mail will inform you of any documentation that will need to be submitted in order to process and complete your financial aid file.
3. Submit all required paperwork to the financial aid office in a timely manner, either via postal mail or in person. Once all forms have been submitted, the financial aid office will verify the information and make any necessary corrections.

The financial aid process takes up to 6 weeks, so it is important to complete the FAFSA, respond as quickly as possible and be patient.

4. If you are eligible for a financial aid award, you will receive an "Award Notification" e-mail. All award amounts are based on full-time attendance.

If you do not attend full-time, your financial aid award will be adjusted based on the number of units you are enrolled in. Late start and wait-listed courses are not counted towards your award until the class starts. Approved consortium units are not counted towards your award until after they have been completed.

### Maintaining Financial Aid Eligibility

To continue to receive financial aid, students must:

- Maintain a GPA of 2.0 or higher
- Complete 75% of all units attempted
- Not exceed 90 attempted units or 150% of the units required for their certificate program

### Minimum Units

Financial aid eligibility is based on the number of units a student is enrolled in. The number of units required to achieve full-time status is 12 units and results in the maximum amount a student may receive for an award. However, students may also receive funds for three quarter time (9-11.5 units), half-time (6-8 units), and less than half-time (0.5-5.5 units) enrollment.

Cal Grants, loans, and federal work study programs require students to be enrolled at least half-time. Students can be enrolled less than half-time and receive a Pell grant. This enrollment classification applies to fall, spring, and summer.

### Terms of Offer

In accepting an offer of financial aid, you acknowledge responsibility for understanding and complying with all the laws, regulations and rules that govern the various financial aid programs. The TERMS OF OFFER is an official agreement between you and the Financial Aid Office and is in force throughout the term of the award.

## Financial Aid

Failure to comply with all of the laws, regulations and rules, may result in cancellation or an adjustment of the award and may require repayment of part or all funds disbursed to you. The TERMS OF OFFER is subject to change without prior notice due to the various laws, regulations, and rules that change frequently. The following general requirements apply to all financial aid programs:

1. **Availability of Funds:** All awards are made on condition that funds are available. In the event that the state or federal governments reduce or eliminate funds, the Financial Aid Office will reduce and/or cancel your award.
2. **Change in Information:** Any change in your legal name, address, social security number or telephone number *must* be immediately reported to the Admissions and Records Office AND the Financial Aid Office.
3. **Enrollment, Change in Enrollment Status, Late Start Classes, Withdrawal:** Initial financial aid award notifications are based on full-time status and offered on the condition that you are enrolled and attending courses at this college. Student's actual payment amount is based on actual enrollment at time of disbursement. You will receive a disbursement for three-quarter time status if you enroll in and maintain 9 to 11.5 units. Half-time status is 6 to 8.5 units. Less than halftime disbursements are based on 0.5 to 5.5 units.

Late-Start/Short-Term Classes will not be counted towards your enrollment status until the class actually starts. As a result, your disbursement will be reduced or delayed until the actual class begins. Approved consortium units will not be paid until after courses have been completed and official transcripts have been received.

A change in enrollment status during a semester may change or cancel your award. Should you withdraw, your remaining financial aid award will be cancelled.

**Withdrawing From School:** Any student who receives financial aid and withdraws from ALL classes prior to completing 60% of the semester/program and/or courses may be required to repay a portion of all federal financial aid received. CONTACT THE FINANCIAL AID OFFICE BEFORE WITHDRAWING FROM ALL COURSES. (See Return of Title IV Policy at <http://www.citruscollege.edu/stdntsrv/finaid/>)

4. **Satisfactory Academic Progress:** By accepting financial aid, you have read and understand the Financial Aid Office Satisfactory Academic Progress (SAP) Standards. Should you fail to meet the financial aid SAP standards your financial aid may be cancelled and result in an overpayment. See SAP Policy at <http://www.citruscollege.edu/stdntsrv/finaid>.
5. **Over-awards:** Regardless of the reason, any funds received in excess of the amount that the student is entitled to must be repaid by the student.
6. **Financial Holds:** Any student who has an outstanding financial balance at the college is subject to have his/her financial aid held and/or delayed until payment has been made in full.

### Financial Aid Office

Located in the SS Building

Phone: (626) 914-8592

E-mail: [financialaid@citruscollege.edu](mailto:financialaid@citruscollege.edu)

<http://www.citruscollege.edu/stdntsrv/finaid>

### Office Hours

Monday & Thursday	8 a.m. to 5 p.m.
Tuesday & Wednesday	8 a.m. to 7 p.m.
Friday	8 a.m. to 4:30 p.m.

## Ayuda Financiera

### ¿Qué es la Ayuda Financiera?

La ayuda financiera se otorga a través de subsidios, préstamos y becas, la cual es administrada por programas federales o estatales bajo la ley del Título IV Ayuda Financiera Federal para Estudiantes. Se recomienda que los estudiantes soliciten la ayuda tan pronto como el primero de octubre de cada año. La ayuda financiera está disponible tanto para el verano como para el otoño. Para verano, complete la 2016-2017 FAFSA/BOGFW. Para otoño, complete la 2017-2018 FAFSA/BOGFW. Para solicitarla vía Internet, por favor vaya al sitio [www.fafsa.ed.gov](http://www.fafsa.ed.gov). El código federal para Citrus College es 001166. Con la excepción de los préstamos, la ayuda financiera no tiene que ser devuelta. Para obtener una lista de las oportunidades de ayuda financiera, por favor póngase en contacto con la Oficina de Ayuda Financiera.

### ¿Quién es Elegible?

Los requisitos más básicos son:

- Demostrar necesidad económica
- Ser ciudadano de EE.UU. o un no-ciudadano elegible con un número de seguro social.
- Contar con un diploma de escuela secundaria o un certificado de Desarrollo de Educación General (GED) o Prueba de Equivalencia para Escuela Superior de ETC (HiSET) o Examen de Competencia para Educación Secundaria (TASC).
- Haberse registrado con el servicio Selectivo si es un varón nacido después del 12/01/59. Para Registrarse vía Internet vaya al sitio: [www.sss.gov](http://www.sss.gov)
- Ser un estudiante en clases de nivel bajo que está inscrito en un programa elegible encaminado a obtener un certificado, título de asociado o licenciatura.
- Mantener un estándar de progreso académico satisfactorio.

### Cómo Solicitar Ayuda Financiera

Si necesita ayuda para pagar su educación en el colegio, visite la Oficina de Ayuda Financiera de Citrus College. Ahí le informarán acerca de los tipos de programas de ayuda financiera federales y estatales que están disponibles y le orientarán sobre las solicitudes necesarias y fechas de plazo. Animamos a los estudiantes a que soliciten estos tipos de oportunidades de ayuda financiera disponibles para ayudarles a obtener una educación superior.

**Para solicitar ayuda en Español o para hacer una cita, por favor llame al 626-914-8592.**

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#### Office Hours

Lunes & Jueves	8 a.m. to 5 p.m.
Martes & Miércoles	8 a.m. to 7 p.m.
Viernes	8 a.m. to 4:30 p.m.

