

El Camino Community College District Financial Aid Reference Handbook

The Administration, Board of Trustees, faculty, and staff of El Camino College are committed to improving services and delivery of funds to students. We work to make every effort to improve our financial aid timelines, consumer information, and other resources to better serve our students. The Financial Aid Office is likewise committed to streamlining and simplifying our processes and procedures for all of our students. We have revised our handbook to address the questions most frequently asked by students. We hope that you will give us constructive feedback so that we may better meet the needs of students, parents and the community.

Please review our Financial Aid Reference Handbook so that you can actively participate in the processing of your file. Give particular attention to each step in the “How to Apply for Financial Aid” section of our website. We look forward to receiving your feedback on how we can improve our services over the next year. We will continue our training efforts with staff to address your concerns and deliver quality services to you and the community. As we strive to make improvements in our processes, we encourage your input and ideas.

We look forward to serving you this year and wish you every success in all of your academic endeavors. Have a great year at El Camino College and please do not hesitate to let us know how we can be of assistance.

Best Regards,

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I. Understanding Financial Aid

A. What is financial aid?

Financial aid refers to any grant or 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 including ethnicity, religious background, or group affiliations (e.g., the Kiwanis Club or the YMCA). As its name implies, need-based financial aid is awarded on the basis of a student's financial need which is determined by the processors of the Free Application for Federal Student Aid (FAFSA) application.

Within each category of merit-based or need-based assistance, there are **three types of aid**:

Grants and Scholarships

Grants and scholarships are gift aid; they do not have to be repaid, nor do they have to be earned.

Work

Work-study programs help students earn money so they can pay for their educational expenses as they go. Many schools help their students find jobs or actively place them in jobs on or off campus.

Loans

Since loans are someone else's money that students borrow, it goes without saying that they constitute a form of financial aid that must be repaid with interest -- the money charged for borrowing the loan amount (also known as the *principal*). However, unlike other kinds of loans, need-based student loans do not have to be repaid until a student leaves school, and these loans carry lower interest rates than most other kinds of loans because the government pays the interest while students are enrolled in school. These need-based loans are also known as **subsidized loans**. Non-need based loans do not have to be repaid while students are enrolled, but unlike need-based student loans, students are responsible for paying the interest that accrues on the loan -- even while in school. If they choose to defer these interest payments, the interest charged for borrowing the money is added to the amount borrowed, resulting in a significantly higher amount of money to be repaid. These non-need based loans are also known as **unsubsidized loans**. **Note:** Students should seek all **OTHER** available financial aid resources **BEFORE** applying for a loan. Applying for a loan should be a last resort option.

Financial aid monies come from **four primary sources**:

Federal aid is offered by the U.S. Department of Education and is the largest source of money for students who demonstrate financial need.

State aid is offered by the state wherein the school is located.

Institutional aid is offered by the school's Financial Aid and Scholarship Offices.

Private aid is offered by local organizations and civic clubs.

Some of the **most common sources of financial aid for community college students** include:

- Federal Pell grants
- Cal grants (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

Note: Students who hold a bachelor's degree or higher are NOT eligible for a Federal Pell Grant or Cal Grants at ECC.

Certain individuals (e.g., military veterans and those entering the health and education fields) may also be eligible for additional grants and loans. Veterans should check with the Admissions and Records Office and nursing students should check with the Scholarship Office for more information.

B. What is the purpose of financial aid?

The main purpose of financial aid is to enable students to gain access to higher education. It is intended to **supplement a student's primary source of income, not to replace it**. In other words, financial aid should never be used as one's sole source of income. It would not be possible for a student to live off the amounts of financial aid he/she may be awarded – even if he/she is receiving awards from multiple sources.

Many students think they can quit their jobs and live off their financial aid awards, but they soon realize that doing so is neither financially possible, nor is it practical. Again, financial aid is a supplement to – not a substitute for – one's primary income.

C. Who can receive financial aid?

Any student who is eligible 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
- Be enrolled in a minimum number of units (please see "H" below)
- Be enrolled in an undergraduate program that leads to a degree or certificate
- Be registered for the Selective Service (if male)
- Not be in default on a federal educational loan and not owe a refund on a federal grant
- Be making Satisfactory Academic Progress (please see Section VII of this handbook)
- Demonstrate financial need

To be eligible for **state aid**, students must meet the following **additional requirements**:

- Be a California resident
- Complete a GPA verification form (for Cal Grants)
- Attend a California college or university

Special Cases

Effective 7/1/12, new, first time college students who do not have a high school diploma or General Education Diploma (GED), 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. Some college students, new to financial aid, who do not have a high school diploma or a GED or who have not passed the CPE are required by federal law to pass the Ability to Benefit (ATB) test. An exception to this rule will be made for students who have completed six degree applicable units. If the student has to take the ATB, it must be passed before his/her file is complete and funds can be awarded. To take the ATB, a Financial Aid Office representative must refer the student to the Assessment/Testing Center. Note: El Camino College does not accept ATB test scores from other schools.

Out-of-State and Out-of-Country students are not eligible for a Board of Governors (BOGFW) Fee Waiver. A student must be a California resident as determined by the Admissions Office to be eligible for a fee waiver.

AB 540 students are exempted from paying non-resident enrollment under Education Code Section 68130.5.

Under the provisions of **AB 131**, students who are exempt from paying nonresident tuition under Education Code Section 68130.5 (AB 540) will become eligible to participate in the BOG Fee Waiver program on January 1, 2013. A special application form will be created for this purpose. The application will be distributed to financial aid offices on or before the January, 1, 2013, eligibility date.

Students with a green card are eligible for financial aid -- with the exception of a Board of Governor's Fee Waiver. To gain financial aid eligibility, these students must pay out of state tuition for one year and a day prior to the first day of enrollment.

D. What is required of financial aid recipients?

At El Camino College, students are asked to meet the following requirements, some of which are explained in more detail in later sections of this handbook:

- Complete or renew a FAFSA beginning in January – Financial Aid considers it late after March 2nd
- Maintain a GPA of 2.0 or higher
- Complete 67% of your cumulative units attempted
- Complete 67% of your term attempted units if you are on a Lock-in-List
- Do not exceed 90 attempted units
- Develop or update an education plan every year
- Submit all required documents to the Financial Aid Office as soon as possible
- Declare a major in Admissions and Records
- Update any address changes in Admissions and Records or online
- Re-apply for admission to the college if you do not enroll in courses for at least a year.

E. How much money can financial aid recipients be awarded?

The amount of money awarded depends upon the type of aid for which students are eligible and is based upon their **EFC (Expected Family Contribution)** which is derived from their FAFSA (Free Application for Student Aid), and includes household size, income, assets, the number of students attending college in the family, and other financial aid factors.

Listed below are possible award amounts, but again, the amount received will depend upon a student's financial situation.

Board of Governor's Fee Waiver (BOGW): This award waives the amount per unit charged by a California community college. Students do not actually receive any money from a fee waiver unless they paid their tuition before their financial aid application was processed, in which case they will receive a refund for the amount they paid. Refunds are processed by the Cashier's Office usually by the beginning and the midpoint of the term.

Federal Pell Grants: The maximum Pell grant award changes each year. As of the writing of this handbook, it is \$5,550, but the amount students actually receive will be based upon their financial need, their costs to attend school, and their status as full or part-time students. Effective 7/1/12, all students are limited to 12 semesters of Federal Pell eligibility.

Cal Grants: The amount of a Cal Grant, which is always contingent upon state funding, varies depending upon what type of Cal Grant award students receive. If they are Cal Grant A recipients attending a community college, they will not receive any payment. Their award may be held in reserve for two years for use when they transfer to a university. Cal Grant B award recipients may receive up to \$1,551 at a California community college, and Cal Grant C recipients may receive up to \$576 at a California community college.

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 22nd birthday as of July 1 of the award year. For more information on the Chafee grant, please see Section VIII in this handbook.

Work Study: Students are paid an hourly wage that reflects the state's current minimum wage for work performed on or off campus.

Subsidized Loans: Loan amounts vary for dependent and independent students. Students should review current year loan amounts at www.studentaid.ed.gov/ by clicking on Types of Aid under the Get Money for College heading.

Unsubsidized Loans: Loan amounts vary for dependent and independent students. Students should review current year loan amounts at www.studentaid.ed.gov/ by clicking on Types of Aid under the Get Money for College heading.

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 \$5,000.

Note: All awards are contingent upon students maintaining Satisfactory Academic Progress. Please see Section VII for more information on these standards.

For additional information on the aforementioned awards, you may visit www.csac.ca.gov or www.fafsa.ed.gov.

F. How much money will it actually cost to attend El Camino College?

Each year, the Financial Aid Office develops cost of attendance budgets. The budgets listed below are derived from the statewide survey, California Community Colleges Standard Students Budget Ranges (3CSSBR), and are based on two semesters of an academic year. The 2012-13 budgets are as follows:

Student living at home with parent(s)

Tuition & Fees*	1,104
Room & Board	4,806
Transportation	1,044
Miscellaneous	2,754
Books & Supplies	1,664
Total:	11,372

Student living away from home

Tuition & Fees*	1,104
Room & Board	11,556
Transportation	1,044
Miscellaneous	2,754
Books & Supplies	1,664
Total:	18,122

* Fees are subject to change.

G. What expenses does financial aid cover?

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, and books and supplies. Some scholarships likewise specify how the student may spend the funds. If in doubt, contact the Financial Aid Office.

Special Note: Financial aid only pays for three units of physical education -- unless a student is a physical education major -- and does not pay for repeated courses. Federal aid requirements may limit this to two physical education classes for non-physical education majors.

H. How many units must financial aid recipients take?

The number of units required to achieve full-time status, which results in the maximum amount a student may receive for an award, is at least 12. However, students may also receive funds for three quarter time (9-11 units) or half-time (6-8 units) enrollment. Financial aid eligibility is based on the number of units a student takes. A student **must be enrolled in six units to receive a Cal Grant, a loan or work study**, and he/she **must be enrolled in at least one half of a unit to receive a Pell grant**.

I. Is financial aid awarded during summer session?

The answer to this question is yes. However, during the summer, especially for the first summer session, be prepared to initially pay for your educational expenses since the Financial Aid Office cannot process financial aid for the summer semester until official spring grades have been posted on the computer. Usually, grades are posted after the fourth week of the first summer session and therefore the earliest that a returning student can expect a financial aid check will be during the sixth week of the summer session.

Note: Students who attend during the summer and receive financial aid will have their financial aid payments **delayed for fall semester** until after official summer grades have been posted because satisfactory academic progress (see Section VII) must be reviewed by the Financial Aid Office.

Students are reminded that all paperwork must be completed by institutional deadlines. If they received a Board of Governor's Fee Waiver (BOGW) for the spring semester, it will carry forward automatically if they are enrolled for the summer semester. If they did not receive a BOGW for the previous semester, then they must complete a BOGW application and process it at the service counter in the Financial Aid Office. Applications and information sheets are located in the bins outside of the Financial Aid Office. Students who completed a Free Application for Federal Student Aid (FAFSA) may qualify for a BOGW under Method-C, but it is critical that they file early enough and complete the documentation requirements by the June deadlines.

It takes approximately four weeks for paper application filers to receive a Student Aid Report (SAR) from the federal government. We recommend filing early and electronically using a personal identification number.

Students who apply for a summer loan must be enrolled in at least six units or the check will be returned to the Department of Education.

Students who did not attend full-time for fall and spring semesters and received a Pell Grant may receive a Pell Grant for summer, **if they have any remaining eligibility**. Students are reminded that effective 7/1/12, Pell Grants will have a lifetime limit of only 12 semesters (or its equivalent). Twelve semesters generally would equal four to six years of undergraduate enrollment. The calculation of the duration of a student's eligibility will include all years of the student's receipt of a Federal Pell Grant. Students who have attended college for four years or more and who have received a Federal Pell Grant each year probably will have exhausted the lifetime limit of 12 semesters by the 2012-13 award year.

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II. Applying for Financial Aid

A. How do I apply for financial aid?

Step-by-step instructions for applying for financial aid can be found on the financial aid website at: www.elcamino.edu/student-services/fao. You will find these instructions in the center of the page that appears once you visit this website. Effective 7/1/12 all students are required to use the IRS Data Retrieval process attached to the Free Application for Federal Student Aid (FAFSA). Student data that is not matched by the IRS will be required to request a tax return transcript, W-2 transcripts and/or Non-Filing Transcript. Please review the Tax Information Sheet under the Get Forms link on the main page of the financial aid website.

B. What is my dependency status?

Dependency status refers to a federal definition that classifies a student as dependent or independent. If you are applying for financial aid on the Free Application for Student Aid (FAFSA), you are considered dependent until you turn 24 and must, therefore, report your parents' income and assets as well. Students who are classified as dependent according to the federal definition may have unusual circumstances that meet the independent student criteria. The student must document the unusual circumstances provided in a written appeal. Unusual circumstances would include a student who has been emancipated by a court, is legally homeless, or who has other special circumstances. **Note: A parent's unwillingness to provide financial information for the FAFSA or the mere fact that a student (under 24) lives on his/her own are not valid reasons to file a dependency override.**

Should you wish to appeal your dependency status, you must file a "Request for Review of Dependency Status" with the Financial Aid Office by the deadlines specified on this form. You must come to the Financial Aid Office and speak with a walk-in-advisor regarding filing procedures and deadlines.

C. What happens after I apply for financial aid?

After you submit your FAFSA electronically, the federal government will immediately process your application and display a Student Aid Report (SAR) which specifies the types of financial aid for which you are currently eligible. About one week after you receive your SAR, log onto MyECC and click on "Communications" under Web Advisor to view the My Documents link wherein we request various documents from you, such as your tax returns and certain forms, including a Student Information Form, an Asset Value Statement, and a Verification Worksheet. Once you complete these forms and gather the documents we are requesting, you should bring them to the Financial Aid Office so we can review them for accuracy and completeness. At this point, your file will be complete and we will post your award letter on My Documents. A **financial aid award letter** is an important document that provides each student with information about his/her individual financial aid eligibility for various programs. Financial aid award letters are prepared beginning in July and continue to be generated for all applicants who meet the final processing deadlines. The student should carefully read the award letter for important instructions about the Federal Work Study Program and minimum enrollment requirements. Students should also be aware that payments can be increased or decreased based on enrollment and program eligibility standards.

Note 1: This whole process may take several months, depending upon the number of applications the Financial Aid Office receives, so you should be prepared to pay for your classes and other fees as well as books and supplies if you are applying for financial aid after March 2nd.

Note 2: If you make a critical mistake on your FAFSA, we will send you a “Fatal Error Letter” asking you to correct this error electronically or on the telephone. If we have to send you a Fatal Error Letter, it will, of course, delay the processing of your file.

Note 3: You may have to file a Financial Aid Appeal (see Section VII) if you have old transcripts that indicate that you exceeded 90 attempted units or are not meeting Satisfactory Academic Progress requirements.

D. What is a Cal Grant GPA Verification?

If you have read the Steps to Applying for Financial Aid on our website, you know that one of the first steps is always to complete a FAFSA so we can determine the types of financial aid for which you are eligible. If it turns out that you are eligible to receive a Cal Grant award, you may need to complete an additional form known as a Cal Grant GPA Verification Form IF:

- You did not attend ECC within the past two semesters. If you attended ECC within the past two semesters and have at least 16 degree applicable units, we will automatically submit your GPA for you.
- You have units from other schools that you wish to include along with your units from ECC
- You will be transferring in the spring
- You are a recent high school graduate.

Cal Grant GPA Verification forms must be completed by a high school or college counselor, but you can download the form by logging on to the California Student Aid Commission’s website at www.csac.ca.gov/ to “Quick Hits” and clicking on Cal Grant GPA Forms. Please fill out items 1-10 in black ink prior to seeing a counselor for the actual GPA verification.

Students with less than 16 community college degree applicable units must use their high school GPA; students who have at least 16 but less than 24 community college degree applicable units may use either their community college or their high school GPA; and students with at least 24 degree applicable units must use their college GPA.

The deadline to submit a GPA verification is March 2nd every year, but the Financial Aid Office will need it several days in advance to allow us enough time to electronically submit it to the California Student Aid Commission by March 2nd.

E. How long does it take before I receive funds?

Once a file has been processed, financial aid awards will be scheduled for payment through the General Accounting Office. Payments are generated approximately every two to three weeks, excluding holidays or periods of campus closure. Your financial aid award letter will include information concerning when a check will be generated and mailed to your home. Please allow up to 10 days for delivery. Please also make sure that the Admissions Office has a current address on file for you. Lost and/or cancelled financial aid checks for the current academic year may be re-issued at the request of the student prior to August 1 of the same academic year. Note: You will not receive a payment if you are not enrolled in the minimum number of units required for your award (see Section 1H in this handbook) or if you do not maintain Satisfactory Academic Progress (see Section VII of this handbook). Students are encouraged to participate in the Sallie Mae Debit Card Program. Program details can be found on the center portion of the financial aid web page at: www.elcamino.edu/student-services/fao/.

F. How long will I continue to receive financial aid?

The answer to this question **depends** on the type of financial aid for which you are eligible as well as your ability to maintain Satisfactory Academic Progress (please see Section VII below). With regard to types of aid, students may receive a **Board of Governor’s Fee Waiver** as long as they are eligible and enrolled at a California community college. **Cal Grant recipients** can receive no more than four years of full-time grant

payment, and all payments stop when the student receives a bachelor's degree. Only under certain circumstances, such as when a student continues on to earn a teaching credential or is enrolled in a mandatory five year program can he/she apply for an extension to the length of his/her Cal Grant. Effective 7/1/12, Federal Pell Grants will be limited to 12 semesters for all students.

G. What do I do if I am denied state or federal funding?

If you are denied state or federal funding, it generally means that your EFC (Expected Family Contribution) is too high, and the federal processors have determined that you do not need additional money to help finance your education. Unfortunately, there is no way to appeal this decision unless your financial situation changes (please see Section 3B below), so your best option is to explore scholarship opportunities. Many scholarships are awarded without regard to your financial need. To assist you in your search for suitable scholarships, we have included a list of useful scholarship websites in Section VIII of this handbook.

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III. Reapplying for Financial Aid

A. How often must I reapply for financial aid?

The answer to this question is: every year by March 2nd (to have your eligibility determined by the state for Cal Grants). You may complete a FAFSA after March 2nd, but it will be considered late by the Financial Aid Office, and since financial aid files are processed on a first come, first served basis, it is in your best interest to file a new FAFSA at the beginning of every year.

Community college students have a second opportunity to submit a Cal Grant GPA Verification form by September 2nd, but again, to ensure that you maximize your award, you should strive to meet the March 2nd deadline.

The life cycle of the FAFSA is January 2nd to June 30th of the following year. However, your institution may set earlier deadlines. Please check the financial aid deadlines posted on the web pages.

B. What do I do if my employment or income status changes?

If your employment status changes, if you separate or get divorced, or if you suffer some type of financial setback (such as excessive medical or dental bills not covered by insurance), it can affect the amount of money that was used to calculate your EFC (Expected Family Contribution) which can, in turn, affect the types and amounts of financial aid awards for which you are eligible. In such cases, you will need to file a Projected Year Income (PYI) Appeal on or before the deadlines set by the Financial Aid Office each year for fall and spring. To do so, please speak to a Walk-in Advisor during business hours. If an appeal is granted and funds are dispersed and it is determined that the projected income information provided by the student was not accurate, the student will be responsible for repaying financial aid proceeds. This appeal must be re-filed and re-evaluated each academic year.

Note 1: Most appeals are not reviewed during the summer terms.

Note 2: If you need to file an appeal because you earn less money at a new job, you will need a month- to-month summary of what you earned and from whom. You will also need documentation to show that your income has changed as well as a copy of your current year's taxes – if possible.

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IV. Financial Aid Payments, Overpayments, and Refunds

A. How will I receive my financial aid payments?

The answer to this question again depends on the types of aid you are receiving. If you receive a **Board of Governor's Fee Waiver**, it will automatically be posted to your account, and you need not pay for your classes at the time of registration – unless you applied late –in which case you will pay your fees and the Cashier's Office will send you a reimbursement check at a later date.

If you are receiving a **federal loan**, you will receive your award via a check mailed to you. Remember, your enrollment will be verified prior to mailing a loan check to you.

Finally, if you are receiving a **federal award** such as a **Federal Pell Grant**, you may opt to receive your payments via a check or a Sallie Mae Debit card. To learn more about this card, please visit our website at www.elcamino.edu/student/services/fao. We strongly encourage you to opt to receive your payments via this card for the following reasons: You will receive your payments much more quickly (in 24 hours versus two weeks); you can withdraw money from this card for free at any Allpoint network ATM machine; you can make purchases anywhere MasterCard is accepted; you can view and manage your debt/balance online; and you can transfer your balance to the bank account of your choice or allow your parents or a third party to transfer money to this card from their credit card if you select these features on the debit card application.

B. What happens if I am overpaid?

Financial aid overpayments occur for various reasons:

- Inaccurate information reported on the financial aid application.
- Because students may **NOT** receive financial aid funds from two colleges for the same period of enrollment, overpayments occur frequently when students transfer and neglect to withdraw officially from the college that they were attending.
- Processing errors do occur and result in overpayments of financial aid funds. All overpayments of financial aid funds must be repaid to the federal and/or state agencies, regardless of whether the student or the institution is at fault. Failure to repay financial aid funds will prohibit the student from receiving financial aid at other schools. Also, overpayments discovered in future years must still be repaid to the federal and/or state governments.

C. How do I request a refund?

Students who are requesting refunds should refer to the current academic year Schedule of Classes and the most recent college catalog for specific deadlines. Please note that both the Admissions and Cashiers Offices have deadlines for requesting refunds. **Please also note that the tuition refund policies and deadlines for out-of-state / out-of-country students are different from the enrollment fee refund deadlines for California residents.**

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V. Attending More Than One College or University

A. Can I receive financial aid from more than one college or university?

You may NOT receive financial aid funds from more than one college or university at the same time. If you are attending more than one school simultaneously, you will need to complete a Consortium Agreement.

B. What is a Consortium Agreement?

A Consortium Agreement is the document that will allow you to be reimbursed for all the courses you take when you are attending more than one college or university at the same time.

The El Camino College Financial Aid Office participates with other institutions using Consortium Agreements. Students should acquire and complete a Consortium Agreement Form from the institution where they are enrolled in the most units. This is known as the primary institution. The secondary institution will complete the primary institution's Consortium Agreement and return it to the primary institution. **Again, please remember that if you are attending two institutions at the same time, you can ONLY be paid financial aid funds at ONE institution.** Students who accept payment from two institutions at the same time will be placed in overpayment status on the National Student Loan Data System (NSLDS) database and will be disqualified from receiving financial aid at every school in the country until the overpayment is repaid. Students may also be referred to a collection agency for repayment.

Note: Consortium Agreements must be submitted by the deadlines specified on the current year's Consortium Agreement form.

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VI. Study Abroad

A. What is a Study Abroad Program?

Study Abroad Programs are offered by most colleges and universities to allow students to experience the history, culture and lifestyles of other countries while taking the same courses that they would take on their own college campus. Study Abroad Programs are offered throughout the year at a variety of locations around the world. Because they include transportation, room, board, and sightseeing activities, it may cost a student several thousand dollars to participate in a Study Abroad Program.

B. Can I receive financial aid if I participate in a Study Abroad Program?

Yes – unless you are participating in a winter session Study Abroad Program. Students interested in participating in the Study Abroad Program are encouraged to apply and complete their financial aid file well in advance of their departure dates. Students who are not eligible for need-based financial aid may apply for alternative or private loans to assist with their costs. Please be sure to review and follow the application process listed on our website.

C. What financial aid forms must I complete if I choose to study abroad?

You need to complete the Study Abroad Financial Aid Information Form that you will find on our website. On that form, you will be asked for the following information:

- If you have completed your FAFSA for the current year
- Whether financial aid is essential for you to participate in a Study Abroad Program
- If you've submitted all requested financial aid documents
- If you've submitted a SAP Appeal -- in the event one is needed (see Section VII)
- If you've paid a deposit to the Study Abroad Program
- If you've contacted the Financial Aid Office representative who handles financial aid programs for Study Abroad applicants.

VII. Losing and/or Repaying Financial Aid

A. What could cause me to lose my Financial Aid?

You could lose your financial aid if you do not make Satisfactory Academic Progress (SAP) as defined by the school you are attending (see below). This means that you must demonstrate that you are successfully achieving your degree completion or transfer goals. You could also lose all or part of your financial aid if you do not take the requisite number of units necessary to maintain half-time, three-quarter time, or full-time enrollment.

B. What is Satisfactory Academic Progress?

Satisfactory Academic Progress is the academic standard used to determine whether or not a student may continue to receive financial aid -- apart from the Board of Governor's Fee waiver (which is the only type of financial aid not affected by a student's performance at this time). There are two SAP standards that students must meet to continue to receive financial aid at El Camino College:

- A cumulative GPA of 2.0 or higher in all units attempted. Please note that attempted units are defined as any units in which you receive a grade of A, B, C, D, F, R, CR, NC, P, NP, I, IP, or W.
- Completion of at least 67% of your cumulative attempted units each semester for students with less than or equal to 90 units attempted.

Grade symbols of A, B, C, D, P, or CR **will** be considered acceptable for course completion. Grade symbols of F, I, W, IP NP, or NC **will not** be considered acceptable for course completion. If the student petitions for a grade change in any course and is granted that change, it is his/her responsibility to report the grade change to the Financial Aid Office.

Note: It is critical that you understand that everything on your transcripts is counted in the SAP standard, so the more A's, B's, C's, CR's and P's you receive, the better your chances of continuing to receive financial aid.

If you do not meet one or both of the SAP standards, you may have to file an appeal (see below).

C. How do I file a SAP Appeal?

To file a SAP Appeal, you will be instructed to meet with an academic counselor to develop an education plan and to complete the Satisfactory Academic Progress Questionnaire on our website, part of which will ask you to document the reason for your substandard academic performance. About four weeks after you submit this material to the Financial Aid Office, the Appeals Committee will notify you of their decision. **Note: All decisions made by the Appeals Committee are final.**

Satisfactory Academic Progress / Over 90 Units

Students who have a deficient grade point average or who are not completing enough of their academic program (67%), must file a Satisfactory Academic Progress Appeal. Students who have attempted at least 90 units must also file an appeal. The Financial Aid Office will notify the student, in writing, regarding these types of financial aid appeals. The student must receive a disqualification letter before filing this type of appeal. **At this point, he/she must meet with an academic counselor to develop a Lock in List (see below) to submit with his/her appeal.**

Note: If you are not making satisfactory academic progress and you are over 90 units, you must also provide documentation to support the reason for your substandard performance – just as you would for a regular appeal.

Prior Degree Appeal

Students who have already received an AA/AS, BA/BS, MA/MS, or doctoral degree must likewise complete a financial aid appeal (inclusive of a Lock in List). Students who knowingly omit this information from their application will not receive financial aid payments.

D. What is a Lock in List (LIL)?

A Lock in List (LIL) is a special education plan that is given to students who need to file an appeal because they have accrued over 90 attempted units or because they already have an associate's degree or higher. *As noted above, It does not apply to students who are only receiving a Board of Governor's fee waiver. The only courses that are placed on a Lock in List are those that are required for the student to receive a degree or certificate from ECC or to transfer to a four year institution. Students on a Lock in List may not be paid for repeated courses, nor may they change their degree objective or transfer major or take courses that are not on their LIL – unless they wish to do so for a fee waiver only. Students on a Lock-in-List must maintain a cumulative grade point average of at least 2.0 and complete at least 67% of units attempted each semester.*

E. Will I be required to repay my financial aid?

Yes . . . if you were overpaid (see Section 4B) or if you drop all of your classes prior to the 60% point of the semester. Students who withdraw from all classes before the 60% point of the semester may have to return all or a portion of their financial aid payments to the federal government. For example, if a student withdraws from all classes on the 25th day of a 100-day semester, the student will have earned 25/100 or 25% of financial aid payments. If the student was paid a \$1,000 Federal Pell Grant, this student has earned only \$250 and must return \$750 -- the unearned amount -- to the Federal Pell Grant Program. So, if you are thinking about withdrawing from all of your classes before the 60% point.... think again! Please consult the Financial Aid Office BEFORE you withdraw so that you understand beforehand the consequences of your decision. **Don't leave school unless you have explored all of the options. If you have to leave, take care of business before you go!** Students who leave school and have to repay financial aid funds to the federal programs will be sent a letter to make repayment arrangements. Please do not ignore this letter! Any student who fails to make satisfactory repayment arrangements will be reported to the National Student Loan Data Systems and their account will be referred to the Department of Education Collections. The student must contact the ED Collections once they have been reported. The address and phone number to contact this office are listed below.

**ED Collections
U.S. Department of Education
Federal Student Aid Programs
P.O Box 4222
Iowa City, Iowa 52245
800-621-3115**

If you only drop a portion of your classes, your financial aid will be reduced to reflect this decrease in units, but you will not have to repay it.

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VIII. Resources for Financial Aid Students

A. Helpful Campus and Financial Aid Program Telephone Numbers

Financial Aid Office

ECC Financial Aid Information Menu	(310) 532-3670
ECC Financial Aid Office	(310) 660-3493
ECC Scholarship Office	(310) 660-6541

On-Campus Service Offices

Admissions Office	(310) 660-3414	
Campus Police	(310) 660-3100	
Career Center	(310) 660-3593	Ext. 3408
Cashier	(310) 660-3142	
CalWORKs	(310) 660-6057	
CARE	(310) 660-3593	Ext. 3395
Child Development Center	(310) 660-3720	
Counseling Center Appointments	(310) 660-3458	
Dean of Student Services	(310) 660-3484	
ECC Assessment Center	(310) 660-3405	
ECC Inglewood Center	(310) 330-4898	
ECC Veteran's Affairs Office (VA)	(310) 660-3486	
EOP&S Office	(310) 660-3464	
First Year Experience Program	(310) 660-6936	
Special Resource Center	(310) 660-3295	
Student Development Center	(310) 660-3500	
Student Job Placement Center	(310) 660-3453	
Student Health Center	(310) 660-3643	
Study Abroad Program	(310) 660-3593	Ext. 6022
Transfer Center	(310) 660-3593	Ext. 3408

Federal & State Financial Aid Program Offices

Cal Grant Information	(888) 224-7268
FAFSA / SAR Status Information	(800) 433-3243
FAFSA/SAR for the hearing impaired	(800) 730-8913
Federal Loan Defaults	(800) 621-3115
Immigration Service (INS)	(800) 375-5283
Internal Revenue Service (IRS)	(800) 829-1040
ED Collections	(800) 621-3115
Selective Service Office	(888) 655-1825
Social Security Administration (SSA)	(800) 772-1213

B. Community Resource Numbers

Department of Family Services

Los Angeles County Department of Children and Family Services (by ECC)	(310) 972-3111
Los Angeles County Department of Children and Family Services (near Compton)	(310) 668-6600
City of Redondo Beach Senior and Family Services	(310) 318-0650
Department of Children and Family Services	(562) 497-3500

Counseling, Addiction, Abuse and Family Violence

Alcohol and Drug Treatment Referral	(800) 454-8966
National Domestic Violence Hotline	(562) 437-4663
Reach for EASE (Employee Assistance Service for Education)	(800) 882-1341
United Restoration-Ministries	(323) 758-3027

Child Care Facilities

South Bay Child Care Association	(800) 543-5463
Child Development Center	(310) 660-3395

Crisis Intervention Services

Suicide Prevention Hotline	(310) 391-1253
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Free Food & Housing Referrals

House of Yahweh	(310) 675-1384
St. Margaret's Center	(310) 672-2208

Health Services

Pregnancy Help Center	(310) 787-4357
South Bay Free Clinic / HIV Hotline	(310) 376-3000
ECC Student Health Center	(310) 660-3643

Senior Services

Elderlink: Senior Referral Service	(800) 613-5772
Los Angeles Area Agency on Aging	(213) 738-4226

Transportation Services

Metropolitan Transportation Authority	(213) 626-4455
PV Transit	(310) 519-1276
Torrance Transit System	(310) 781-6920

C. Tutorial and Support Services

Students are encouraged to use the various campus tutorial services listed below. If the student knows about other tutorial services not listed below, please inform the assistant director of the Financial Aid Office so that it may be published in future printings of this handbook. *We appreciate your help.*

Subject/Area	Location	Contact	Phone
<i>All Subjects</i>	Library–Upper Level	Jan Ball	x6012
<i>Athletics</i>	LRC	Chris Jefferies	X3531
<i>CAI & Word Processing</i>	TA 205	Jane Liu	x3609
<i>Distance Ed.</i>	Lower-Basement East Wing	La Tonya Motley	x6453
<i>ESL</i>	LRC	Ida Nazon	X6494
<i>EOP&S</i>	SSC202		x3468
<i>Kahn Academy</i>	Online	www.kahnacademy.org	N/A
<i>Reading/Math Tutorial Video Tape</i>	Library	George Hall	X6722
<i>Math</i>	MCS 213	Eric Wang	X6591
<i>MESA</i>	MCS 100F	Auturo Hernandez	x3887
<i>Learning Resource Center</i>	LRC	George Hall	X6722
<i>Word Processing</i>	LMTC (lab students only)	Rebecca Stewart-Wilson	x3512
<i>Word Processing /Keyboarding</i>	COM 208	Carol Pendergrass	x3988
<i>Writing</i>	Writing Center	Barbara Budrovich	x3873

D. Scholarship Websites

You may be able to find some helpful information at the following Internet sites. You may also search for scholarships on the financial aid website. Computers in the Library Learning Center have Internet access or you may use the Financial Aid Computer Lab in SSC 204G. **Note:** You should never pay for the processing of a scholarship.

- <http://mach25.collegenet.com> (electronic database)
- <http://www.carpedm.com/> (electronic database)

- <http://www.college-scholarships.com> (Scholarships Searches)
- <http://www.collegeboard.org> (electronic database)
- <http://www.collegeview.com> (College Search service)
- <http://www.fastap.org> (electronic database)
- <http://www.fastweb.com> (electronic database)
- <http://www.fedmoney.org> (Federal Student Aid Programs)
- <http://www.freschinfo.com/> (electronic database)
- <http://www.scholarshipworkshop.com> (electronic database)

E. Students With Disabilities

The Special Resource Center provides assistance to students with disabilities. Its primary purpose is to help disabled students to perform on an equal basis with non-disabled students in an integrated campus setting. Special services include providing interpreters, Braille transcription, testing assistance, liaison service, counseling, advisement, parking permits, registration assistance, note-taking paper, assessment, textbook recording, readers, instructional aides, real time captioning and many other services. For more information on support services, please contact the SRC at (310) 660-3295.

Blind and Visually Impaired students may request the Student Aid Audio Guide CD by calling the Federal Student Aid Information Center at 1-800-433-3243. Specialists will answer questions about federal student aid in general or questions regarding the student's specific application. The Federal Student Aid site, www.studentaid.ed.gov/audioguide, is designed for text-only access making it available for individuals with screen readers. Additionally, the El Camino College Special Resource Center has large print screen readers available. Please call 310-660-3295 for an appointment. You may also find some helpful information at the following Internet sites that can be used with an electronic screen reader:

<http://www.studentaid.ed.gov/guide> (The student guide)

<http://www.studentaid.ed.gov/fye> (Funding your education)

<http://www.studentaid.ed.gov/repayingpub> (Repaying student loans)

Hearing-impaired students may access TTY between 5:00 a.m. and 9:00 p.m. or they may be contacted by email. Students with Internet access may apply online at www.fafsa.ed.gov. Students may also write to Student Financial Assistance, U.S. Department of Education, P.O. BOX 84, Washington, D.C. 20044-0084.

F. Nursing Students

The Financial Aid Office recommends that all nursing students apply for the Federal Nursing Scholarships. . This scholarship is awarded annually, does not have to be repaid, and carries a maximum award of \$5,000 per year. Given the rigorous academic requirements of this major, nursing students are discouraged from processing a federal loan and are encouraged to apply for this scholarship. To apply, please contact the Financial Aid Office at (310) 660-3493 or view the application in the glass case outside of the Financial Aid Office. You must complete the FAFSA form (parental information is required for nursing students) and the SDS application to determine eligibility.

G. Child Development Students

The California Student Aid Commission offers a need-based child development grant, the purpose of which is to encourage students to enter the field of childcare and development in a licensed children's center. Selected

community college recipients are eligible to receive up to \$1,000 per academic year. To be eligible for this grant, a student must be a US citizen or eligible non-citizen; be a California resident; meet Selective Service filing requirements; submit a FAFSA; enroll in approved courses leading to a child development teacher, master teacher, site supervisor, or program director permit; be nominated by a post-secondary institution or employing agency; maintain at least half-time enrollment (6 units); maintain Satisfactory Academic Progress (see Section VII); and commit to full-time employment in a licensed center in California for a period of one year for each year of grant money received. For more information on this grant, please visit www.csac.ca.gov.

H. Foster Youth

The California Student Aid Commission offers the Chafee Grant for current or former foster youth to help pay for college or career/technical training, childcare, transportation and rent while they are enrolled in school. To qualify, a student must be a current or former foster youth, not have reached his/her 22nd birthday as of July 1 of the award year, and demonstrate financial need. Eligible students must also be enrolled at least one-half time at an approved career or technical school or public college or university; be in a program that is at least one academic year long; and attend class regularly and get good grades. The amount of the award varies but can be as high as \$5,000. For more information on this grant, please visit our web site at:

http://www.elcamino.edu/student-services/fao/main_fosteryouth.asp

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IX. Financial Aid Forms

A. What forms will I be asked to submit to the Financial Aid Office?

The forms we request from you will be specific to your situation, but some of the most common forms we **may** request from you include:

- A Student Information Form
- An Asset Value Worksheet
- A Verification Worksheet
- A Third Party Release Form
- A Citizen and Eligible Non-Citizen Verification
- A Consortium Agreement
- A Selective Service Registration Exemption Form
- A Worksheet for Determining Support
- A Request for Review of Dependency Status
- A Study Abroad Program Financial Aid Information Form

B. Where can I find the forms I may have to submit?

To access these forms, go to the Financial Aid website www.elcamino.edu/student-services/fao and click the "Get Forms" link.

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X. Rights and Responsibilities of Financial Aid Students

A. Federal Privacy Act (FERPA)

Students requesting information about their financial aid file must show picture identification before any information is released. All documents contained in the student's file are the property of the Financial Aid Office and will not be returned. According to the Family Educational Rights and Privacy Act (FERPA), written or verbal information cannot be released to any person or agency, other than the student, without the student's written consent. To have information released to someone other than the student, a Third Party Release Form must be completed and kept in the student's file. To cancel the release of information, the student must return to the Financial Aid Office and complete the Information Cancellation section of the form.

B. Standards of Student Conduct

Conduct at El Camino College must conform to the laws of the State of California, District policies, and campus rules and regulations. The El Camino College faculty, staff, and administration are dedicated to maintaining an optimal learning environment; the standards of behavior as outlined in the college catalog are essential to the maintenance of a quality college environment. These standards will apply to all students on campus, other college property, or while attending any college-sponsored event. Violation of such laws, policies, rules, and regulations, or behavior adversely affecting suitability as a student, will lead to disciplinary action. Disciplinary actions may be taken against any person who engages in behavior defined as misconduct as listed in the El Camino College Catalog under Standards of Conduct. **Note:** All students, including financial aid students, are expected to adhere to these standards.

C. Section 504

Section 504 is part of the Rehabilitation Act that requires equality of opportunity and access for disabled individuals in both employment and educational opportunities.

D. Non-Discrimination Policy

The El Camino Community College District is committed to providing equal opportunity in which no person is subjected to discrimination on the basis of ethnic group identification, national origin, religion, age, sex, race, color, ancestry, sexual orientation, physical or mental disability, or retaliation.

E. Disclaimer

Students and their families should realize that the Financial Aid Reference Handbook is designed to assist students with the financial aid process at El Camino College only and is not a compilation of all federal and state regulations or institutional policies in effect. Students who have any questions regarding other policies not listed in this handbook should contact the Financial Aid Office.

Conclusion

We hope that the material provided in this handbook has been useful to you. For more information, please visit the Financial Aid Office in the Student Services Center or call us at: 310.660.3493. It is our pleasure to serve you.

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