FINANCIAL AID & SCHOLARSHIPS

The Financial Aid Office at Cerritos College is here to provide students and the community with a better understanding of financial aid programs and services available. We value and take pride in the diversity of our students and the support we provide in promoting student success. There are many financial aid programs that can help students with fees, books, supplies, transportation, housing, and other related educational expenses.

Financial Aid Programs

Federal Programs

Federal Pell Grants are awarded to eligible undergraduate students. The amount of money awarded is based upon a student's Student Aid Index (SAI), the number of units enrolled, and the cost of attendance.

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

Federal Work-Study (FWS) is a program with limited funding which provides employment to help pay for part of a student's educational costs. This program is based on financial need and, if awarded, is part of a student's award package. Students on FWS may work approximately 10-12 hours per week on or off campus. Students must use Job Speaker to apply for FWS positions in addition to submitting the FAFSA.

William D. Ford Federal Direct Subsidized and Unsubsidized Loans must be repaid. Students must complete a Free Application for Federal Student Aid (FAFSA) first. Once a student receives a financial aid award notification, the student may apply for a student loan at www.cerritos.edu/financial-aid/programs/loans.htm (http://www.cerritos.edu/financial-aid/programs/loans.htm).

Loan amounts will be determined at the time the Financial Aid Office certifies a loan application. Once offered a loan, students must accept/decline the loan on MyCerritos.

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

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

State Programs

California College Promise Grant

California College Promise Grant (CCPG) is a program that provides assistance to cover community college enrollment fees. To be eligible, a student must be a California resident or an AB 540 student, and must qualify under one of the following conditions:

1. Student or parent must currently be receiving Temporary Assistance for Needy Families (TANF)/CalWORKs, Supplemental Security Income (SSI)/State Supplemental Program (SSP), or General Assistance (GA). Documentation is required; or
2. Student must meet income standards based on family size. Documentation may be required; or
3. Student must have submitted a FAFSA or California Dream Act application and have the minimum amount of financial need set by the State; or
4. Students must meet special classification criteria. See application for details or visit the Financial Aid Office.
5. Students must meet institutional academic and progress standards in order to avoid losing the Promise Grant.

Cal Grant Program

The Cal Grant Program is a state-funded educational opportunity program to assist students in paying for a college education. There are entitlement awards as well as competitive awards. Application deadlines are in early March and September for community college students.

All basic Cal Grant eligibility requirements are as follows:

a. be a California resident or AB 540 student;
b. meet U.S. Selective Service requirements;
c. attend a qualifying California postsecondary institution;
d. be enrolled at least half-time;
e. maintain satisfactory academic progress as defined at the school of attendance;
f. have family income and assets below the established ceilings;
g. not be in default on any student loan;
h. not owe any federal or state grant refund; and
i. not have a bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards for a teaching credential program).

Cal Grant B Entitlement Awards are for every graduating high school senior who meets the minimum GPA determined by the state, meets all the Cal Grant requirements and applies by March 2 within one year of graduating (or receiving their GED). This Entitlement Award provides an annual amount for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

Cal Grant B Competitive Awards are for students who aren't eligible for the Entitlement awards. Awards are for students who meet the minimum GPA determined by the state, meet all the Cal Grant requirements and apply by either the March 2nd or September 2nd deadline. The award provides an annual amount for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

Cal Grant C Awards are available to assist students with tuition, fee, and training costs for occupational or vocational programs. The Cal Grant C award provides for books, tools, and equipment. To qualify for Cal Grant C awards, students must meet basic eligibility requirements and be enrolled in a vocational program that is at least four months in length. For more information, visit the California Student Aid Commission website at www.csac.ca.gov (http://www.csac.ca.gov).

Extended Opportunity Program and Services (EOPS) is a state-funded program that provides academic and developmental services to students

who face social and economic barriers. EOPS is committed to providing student support services such as counseling, priority registration, grants, book support, tutoring and workshops. Admission into the EOPS program requires that a student meet either CCPG A or B standards, complete a FAFSA, or Dream application, enroll in 12 units*, be a California resident or AB 540 eligible and have earned less than 40 degree-applicable-units from all colleges/universities attended.

*A reduced unit load can be requested for students participating in the Student Accessibility Services (SAS) Program. In addition, eligible CARE students can join with 9 units.

The Cooperative Agencies Resources for Education (CARE) Program provides additional services to EOPS and EOPS-eligible head-of-household single parenting students who currently receive support through CalWORKs or TANF. CARE offers workshops, mentorship, events, and supplemental grants designed to enhance family-unit and academic success.

Scholarships

Scholarships are like grants; they do not have to be repaid. The Financial Aid Office is the steward of a number of scholarships that may or may not require financial need. Applications are available in the Financial Aid Office. For information on scholarships, visit www.cerritos.edu/financial-aid/programs/scholarship.htm (http://www.cerritos.edu/financial-aid/programs/scholarship.htm).

AB 540 & AB 2000

California's AB 540 law allows qualifying students, including undocumented immigrant students, to pay in-state fees at public colleges including Cerritos College. A student must attend a California high school for three years or more or attended a combination of elementary, middle, and/or high schools in California for a total of three or more years; graduate from a California high school or receive the equivalent of a high school diploma (such as a GED); and file an affidavit with the Admissions and Records Office stating that they will file an application to adjust their immigration status as soon as they are eligible. Students should inquire at the Admissions and Records Office about applying for AB 540 and AB 2000. AB 540 and AB 2000 students are encouraged to search for scholarships for funding their education. Scholarship information can be found at www.maldef.org (http://www.maldef.org) and www.latinocollegedollars.org (http://www.latinocollegedollars.org). Additional resources are available at www.cerritos.edu/financial-aid/ab540 (http://www.cerritos.edu/financial-aid/ab540/).

Application Process

Step 1 – Apply

- Submit a Free Application for Federal Aid (FAFSA) at www.fafsa.gov (http://www.fafsa.gov).
- AB 540 students can submit the California Dream Act Application at www.caldreamact.org (http://www.caldreamact.org).
- List Federal School Code 001161

Step 2 – Submit Forms

- View "To Do List", which links to the required documents to complete your file. Documents can be uploaded to the student forms platform.

Step 3 – Review Awards

- View awards on MyCerritos at http://my.cerritos.edu/
- You must meet Satisfactory Academic Progress (SAP) standards to receive awards

Step 4 – Receive Financial Aid

- Select your refund option at www.cerritos.edu/financial-aid (http://www.cerritos.edu/financial-aid/) under "Disbursements".

Important Dates

October: Free Application for Federal Student Aid (FAFSA) and California Dream Act Application become available for upcoming award year. Submit financial aid application online at www.fafsa.gov (http://www.fafsa.gov).

March 2nd: Cal Grant application deadline – Submit both FAFSA or California Dream Act Application and GPA Verification.

March – April: View to Do list on MyCerritos. Submit any required documentation on Student Forms.

May – June: Financial Aid Office begins sending Award Notifications to students via the message center on MyCerritos.

Basic Student Eligibility Requirements for Federal Student Aid

- Be enrolled as a regular student in an eligible program which includes certificate, Associate of Arts degree, or transfer programs
- Cannot also be enrolled in elementary or secondary school
- Have a high school diploma or equivalent
- Make satisfactory academic progress
- Meet enrollment status requirements
- Be a U.S. citizen or eligible noncitizen
- Have resolved any default on an FSA loan or overpayment
- Have a valid social security number
- Resolve any conflicting information

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

Satisfactory Academic Progress (SAP) Standards

To be eligible for financial aid, students must make satisfactory academic progress toward their educational goal. The Financial Aid Office monitors progress using both Qualitative and Quantitative Standards at the end of each semester.

Grade Point Average (GPA) Requirement (Qualitative)

Students must maintain a 2.0 cumulative Grade Point Average (GPA). The GPA standard is used at all times in the determination of eligibility for financial aid, even when students do not receive financial aid.

Unit Completion Requirement - Pace of Progress (Quantitative)

Students are required to complete 67 percent of the units 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, NP,

NC, and/or F was received are considered as units attempted, but not completed.

Below are some examples:

- Student A: Attended Fall and Spring semesters for one year; attempted 24 units, completed 20 units. Pace of progress is calculated as 20 / 24 = 83 percent student met the 67 percent requirement.
- Student B: Attended Fall and Spring for one year; attempted 24 units, completed 15 units. Pace of progress is calculated as 15 / 24 = 62 percent; student did not meet the 67 percent requirement.
- Student C: Attended Fall and Spring semesters for two years; attempted 48 units, completed 36 units. Pace of progress is calculated as 36 / 48 = 75 percent; student met the 67 percent requirement.
- Student D: Attended Fall and Spring semesters for two years; attempted 48 units, completed 33 units. Pace of progress is calculated as 33 / 48 = 68 percent; student met the 67 percent requirement.

Warning

Students will be placed on warning status after a semester if they have not met the unit completion requirement and/or the 2.0 grade point average requirement. If students are placed on Financial Aid Warning status, they may remain eligible for financial aid. Students will receive notification of their status and how to avoid disqualification.

Students will also be placed on Warning status and regain their eligibility if they were previously on disqualification status and are now meeting the GPA and Unit Completion Requirement. If the student meets SAP requirements after previously being on warning, they will be placed on good standing the following semester.

Disqualification Students will be placed on disqualification status after a semester on Warning status, if they still have not met the unit completion requirement and/or the 2.0 grade point average requirement. If a student is placed on disqualification status, they will no longer be eligible to receive financial aid, with the exception of the California College Promise Grant (CCPG).

Maximum Time Frame Requirement (Quantitative)

Students must complete their educational program within a maximum time frame of 150 percent of the published program's required units at Cerritos College. For example, Associate of Arts degrees and transfer programs generally require 60 units. Therefore, 150 percent of those programs would be 90 units (60 units x 1.5).

Students will be required to meet with a counselor and create an educational plan based on their educational program. The Financial Aid Office will only pay for courses that are required for your educational goal and included in your student educational plan and/or degree advisement report.

The Financial Aid Office will notify the student regarding their eligibility for financial aid.

If at any point in time it is determined that the student cannot complete their educational program within the 150 percent time frame, they may be immediately disqualified from financial aid (with the exception of the Promise Grant). It is the student's responsibility to read and understand the Financial Aid Satisfactory Academic Progress (SAP) Standards.

Withdrawals, Incompletes, Repeated Courses & Transfer Credit

No pass courses, courses noted as excluded, repeated courses, and withdrawals are counted as attempted units in calculating the pace of progress. Courses noted as excluded on the transcripts are not counted for purposes of the cumulative GPA. Grades removed through academic renewal are still counted for pace of progress and GPA requirements. Transfer credits are counted as attempted units and completed units towards the 150 percent maximum time frame. Incompletes are excluded as attempted units for satisfactory Academic Progress (SAP).

Satisfactory Academic Progress (SAP) Appeals

If a student is disqualified due to GPA, Unit Completion, and/or Maximum Time Frame and wishes to appeal their status, they can complete an appeal form to explain in detail their situation and reason(s) for not meeting the SAP Standards. They must elaborate on what steps they have taken to ensure their academic success and include any supporting documentation with their appeal. The appeal must be submitted to the Financial Aid Office by the posted deadline. They will receive notification in their message center. The Financial Aid Office may request further documentation including an Academic Plan or a Work-in-Progress report of the student's current grades. If the appeal is approved, the student will be placed on probation status for the period approved by the committee and may have to meet specific conditions to be reinstated.

Return of Title IV Funds

Federal aid recipients who withdraw or are dropped from **all** classes by the instructor are subject to regulations regarding the Return of Title IV funds. Students who withdraw or are dropped from all classes may be subject to the Return of Title IV federal regulations which may result in an overpayment to the college or Department of Education.

The amount of federal financial aid that was paid or could have been paid to the student will be based on this percentage. If the student received more financial aid than the amount earned, the student will be billed for the overpayment. Financial aid recipients should be cautioned to

1. avoid total withdrawal from all classes;
2. successfully complete at least one class during the semester, with a passing grade; and
3. repay any "unearned" financial aid as soon as possible to regain eligibility for financial aid.

Any aid recipient who needs to withdraw from all classes should contact the Admissions and Records Office and the Financial Aid Office. Recipients are encouraged to discuss alternatives to withdrawing from class(es) with their instructor(s) or a counselor before making a final decision.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded.

Grant Over-Awards

There are occasions when students receive financial aid payments based upon misreported information. This results in a grant over-award. Examples of misreported information include inaccurate or omitted income, prior loan defaults or grant overpayments, having a bachelor's degree, not having a high school diploma or GED, forged signatures, and unsatisfactory academic progress, just to name a few.

Students who receive grant funds due to misinformation as noted above are required to repay **the entire sum received**.

Financial Aid Office Information

Services

Financial Aid staff provide assistance during office hours. Assistance is available to students with the application process. Students may use the online Contact Us form and questions will be addressed by email.

Contact Information

The Financial Aid Office is part of Enrollment Services and is located in the Administration Building.

For additional information on financial aid, students are encouraged to visit the Financial Aid Office website at: www.cerritos.edu/finaid (http://www.cerritos.edu/finaid/) or contact the Financial Aid Office by email: finaid@cerritos.edu, or by phone at: (562) 860-2451, Ext. 2397. Questions about financial aid can also be answered through Financial Aid TV video clips at: http://cerritos.financialaidtv.com/. Zoom remote assistance is also available. See website for details.

Important Notice: The information contained in this document is subject to state, federal and/or other legislative and regulatory change and may be changed without notice.