YOUR HELPING HAND TO UNDERSTANDING FINANCIAL AID

2011-12

9 COLLEGES

1 APPLICATION

LACCD
LOS ANGELES COMMUNITY COLLEGE DISTRICT
LOS ANGELES COMMUNITY COLLEGE DISTRICT

EAST LOS ANGELES COLLEGE
1301 Avenida Cesar Chavez
Monterey Park, California 91754
(323) 265-8738 http://www.elac.edu/

LOS ANGELES CITY COLLEGE
855 North Vermont Avenue
Los Angeles, California 90029
(323) 953-4000 x2025 http://www.lacitycollege.edu/

LOS ANGELES HARBOR COLLEGE
1111 Figueroa Place
Wilmington, California 90744
(310) 233-4320 http://www.lahc.edu/

LOS ANGELES MISSION COLLEGE
13356 Eldridge Avenue
Sylmar, California 91342
(818) 364-7648 http://www.lamission.edu/

LOS ANGELES PIERCE COLLEGE
6201 Winnetka Avenue
Woodland Hills, California 91371
(818) 719-6428 http://www.piercecollege.edu/

LOS ANGELES SOUTHWEST COLLEGE
1600 West Imperial Highway
Los Angeles, California 90047
(323) 241-5338 http://www.lasc.edu/

LOS ANGELES TRADE-TECHNICAL COLLEGE
400 West Washington Boulevard
Los Angeles, California 90015
(213) 763-7082 http://www.lattc.edu/

LOS ANGELES VALLEY COLLEGE
5800 Fulton Avenue
Valley Glen, California 91401
(818) 947-2412 http://www.lavc.edu/

WEST LOS ANGELES COLLEGE
9000 Overland Avenue
Culver City, California 90230
(310) 287-4532 http://www.wlac.edu/

ADMINISTRATIVE OFFICES
770 Wilshire Boulevard
Los Angeles, California 90017
(213) 891-2300 http://www.laccd.edu/

BOARD OF TRUSTEES

Miguel Santiago, President
Tina Park, First Vice President
Nancy Pearlman, Second Vice President
Kelly Candaele
Mona Field
Scott J. Svonkin
Steve Veres
Amber I. Barrero, Student Trustee

DISTRICT ADMINISTRATION

Dr. Daniel J. LaVista, Chancellor
Dr. Adriana D. Barrera, Deputy Chancellor
Dr. Yasmin Delahoussaye, Interim Vice Chancellor for Educational Programs and Institutional Effectiveness
Felicito Cajayon, Vice Chancellor for Economic & Workforce Development
Thomas Hall, Interim, Executive Director, Facilities Planning & Development
Camille A. Goulet, General Counsel
Jeanette Gordon, Chief Financial Officer/Treasurer

CENTRAL FINANCIAL AID UNIT

Cynthia V. Sandico, Financial Aid Manager

COLLEGE FINANCIAL AID ADMINISTRATORS

Lindy Fong, ELAC Bungalow C2-3
Vernon Bridges, LACC Clausen Hall, Room 111A
Sheila Millman, LAHC Student Services Center, Rm. 114
Dennis Schroeder, LAMC Instructional Building
Anafe Robinson, LAPC Student Services Building, #4800
Kathleen Stiger, LASW Student Services Building, Rm. 104
Cecilia Kwan, LATTC Student Services Building, Room 214
Barbara Ralston, LAVC Modular Trailer (Tennis Courts)
Glenn Schenk, WLAC Building A-12
# TABLE OF CONTENTS

FINANCIAL AID ELIGIBILITY AND APPLICATION ........... 1

- WHAT IS FINANCIAL AID? .................................. 1
- WHO IS ELIGIBLE FOR FINANCIAL AID? .............. 1
- ABILITY TO BENEFIT ..................................... 1
- STUDENT STATUS ....................................... 1
- SPECIAL CIRCUMSTANCES ............................... 2
- HOW TO APPLY ........................................ 2
- WHEN TO APPLY ....................................... 2

DEADLINES ................................................. 2
- Pell Grant Deadline ..................................... 2
- Cal Grant Deadlines .................................... 2
- Federal Direct and Stafford Loan Deadline .......... 2

VERIFICATION POLICY .................................. 3

ENROLLMENT FEES AND NON-RESIDENT TUITION .... 3
- California Resident Students ............................. 3
- Non-Resident Students .................................. 3
- Deferred Tuition for Non-Resident Students ........ 3

BOARD OF GOVERNORS FEE WAIVER (BOGFW) .... 3
- Congressional Medal of Honor .......................... 4
- Surviving Dependents of Terrorists Attacks of 9/11/2001 .............................. 4
- Domestic Partnership .................................... 4

ENGLISH AS A SECOND LANGUAGE (ESL) ............. 4

AUDITED CLASSES ...................................... 4

ENROLLMENT AT OTHER COLLEGES .................... 4

ITV CLASSES ........................................... 4

TAX CREDITS ............................................ 4

FEDERAL FINANCIAL AID PROGRAMS ................. 5
- Federal Pell Grant ....................................... 5
- Federal Supplemental Educational Opportunity Grant (FSEOG) ......................... 5
- Federal Work Study .................................... 5
- Loans (Aid that you have to pay back) ............... 5
  - Federal Perkins Loan Program ....................... 5
  - Federal Direct Loans .................................. 6

OTHER FEDERAL AID .................................. 7
- TRIO/Student Support Services Program ............. 7
- Summer Financial Aid .................................. 7

STATE FINANCIAL AID PROGRAMS ..................... 7
- The Board of Governors Fee Waiver Program ........ 7

THE CALIFORNIA STUDENT AID COMMISSION (CSAC) .................................................................. 7
- Cal Grants .................................................. 7
- Entitlement Grants ....................................... 7
- Competitive Grants ..................................... 8

OTHER RESOURCES ..................................... 9
- Scholarships ............................................. 9
- Extended Opportunity Program and Services (EOP&S) ............................................. 9
- Cooperative Agencies Resources for Education (CARE) ........................................... 9
- GAIN / CalWORKs ...................................... 9
- Emergency Loans ....................................... 10

DETERMINING FINANCIAL NEED ..................... 10

COST OF ATTENDANCE ................................ 10

HOW FINANCIAL AID IS PACKAGED .................. 10

THE FINANCIAL AID AWARD ......................... 10
- Special Circumstances .................................. 10

FINANCIAL AID DISBURSEMENT ...................... 11

CHANGE OF ENROLLMENT STATUS .................. 11

RETURN TO TITLE IV ................................... 11

STUDENT INFORMATION ............................... 12

STUDENT RESPONSIBILITIES ........................... 12

SATISFACTORY ACADEMIC PROGRESS POLICY .... 13
- General Information .................................... 13
- Consortium Classes .................................... 13
- General Requirements .................................. 13
- Satisfactory Academic Progress Standards ........ 13
- Application of Standards ............................... 13
- Maximum Time Length .................................. 14

FRAUD ................................................... 14

OTHER INFORMATION YOU SHOULD KNOW ......... 14
- Title IV School Codes .................................... 14
- Retention ................................................. 14
- Substance Abuse ....................................... 14
- State Tax Offset ........................................ 14
- Frequently Used Websites ............................. 14
- Equal Opportunity ...................................... 14
- Telephone Numbers .................................... 14

TITLE IV SCHOOL CODES .............................. 14

RETENTION .............................................. 14

SUBSTANCE ABUSE .................................... 14

STATE TAX OFFSET ................................... 14

FREQUENTLY USED WEBSITES ....................... 14

EQUAL OPPORTUNITY ................................ 14

TELEPHONE NUMBERS ................................ 14
FINANCIAL AID ELIGIBILITY AND APPLICATION PROCESS

WHAT IS FINANCIAL AID?
The purpose of student financial aid is to provide financial assistance to students who, without such aid, would be unable to attend college. Although it is expected that students and parents will make a maximum effort to meet the cost of education, financial aid is available to fill the gap between family resources and the annual educational expenses. Financial aid is intended to supplement the family’s existing income/financial resources and should not be depended upon as the sole means of income to support other non-educational expenses.

Financial aid is available from various sources such as federal and state government, institutional, and community organizations as well individual donors. Financial aid can be awarded in the form of grants, loans, work-study, scholarships, or a combination of these.

WHO IS ELIGIBLE FOR FINANCIAL AID?
To be considered for financial aid, students must meet the following minimum requirements:

- Be a U.S. citizen or an eligible non-citizen. An eligible non-citizen is a U.S. permanent resident who has documentation from the Department of Homeland Security verifying that his/her stay in the U.S. is for other than a temporary purpose.
- Demonstrate financial need.
- Be enrolled as a regular student in an eligible program.
- Be making Satisfactory Academic Progress in a course of study leading to a certificate, AA or AS degree, or transfer to a Baccalaureate Degree Program.
- Not be in default on any student loan such as Federal Perkins Loans, Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Loans (subsidized or unsubsidized), or Supplemental Loans to Assist Students (SLS) at any college attended.
- Not owe overpayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG) or Academic Competitiveness Grant (ACG) or SMART Grant, or Iraq and Afghanistan Service Grant.
- Be registered with Selective Service if required to do so.

- Have a valid Social Security Number (SSN).
- Must have resolved all drug conviction issues.
- File an income tax return if required to do so.
- Demonstrate an ability to benefit.

ABILITY TO BENEFIT
Students who meet one of the qualifications listed below have demonstrated the ability to benefit from a college education in accordance with applicable Federal Regulations.

- Received a high school diploma; or
- Passed a high school proficiency examination; or
- Received a Certificate of General Educational Development (GED); or
- Passed an independently administered test, called Ability to Benefit Test, that is approved by the Secretary of the U.S. Department of Education provided the student is at least eighteen (18) years old; or
- Successfully completed six (6) degree applicable units prior to the 2011-2012 academic year.

STUDENT STATUS
In order to complete the Free Application for Federal Student Aid (FAFSA), you will need to determine if you are a DEPENDENT or INDEPENDENT student. You are an INDEPENDENT student if you meet any one of the following criteria:

- You were born before January 1, 1988.
- You are married.
- You will be enrolled in a master’s or doctoral program (graduate or professional program beyond a bachelor’s degree) in 2011-2012.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are a veteran of the U.S. Armed Forces.
- You have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012.
- You have dependents (other than your spouse or children) who live with you and receive more than half of their support from you now and through June 30, 2012.
- At any time since you turned age 13, both your parents were deceased, or you were in foster care, or you were a dependent/ward of the court.
- As of today, you are an emancipated minor as determined by a court in your state of legal residence.
- As of today, you are in legal guardianship as determined by a court in your state of legal residence.
- At any time on or after July 1, 2010, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless.
At any time on or after July 1, 2010, the director of an emergency shelter or transitional housing program funded by the U. S. Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless.

At any time on or after July 1, 2010, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

If you meet one of the criteria above, complete the FAFSA with your (and your spouse’s, if applicable) income and asset information.

If you do NOT meet any of the criteria above, you are a DEPENDENT student and must provide your and your parents’ income and asset information on the FAFSA.

SPECIAL CIRCUMSTANCES

Under federal law, your family is primarily responsible for paying your college expenses. Under very limited circumstances, you may be able to submit your application without parental information due to special circumstances. Examples of special circumstances include: your parents are incarcerated, or you left home due to an abusive family environment. Notify the Financial Aid Office if you feel that you have special circumstances.

If you believe you have a special circumstance and are unable to provide parental information, you will need to provide documentation to verify your situation. Written evidence may include court or law enforcement documents, letters from school counselor, social worker, or clergy member, and other relevant data that explains your situation.

HOW TO APPLY

Students can apply for financial aid online at www.fafsa.gov. Paper FAFSAs are no longer available at college Financial Aid Offices, high schools and libraries. Contact the Federal Student Aid Information Center (FSAIC) at 800-4-FED-AID (800-433-3243) to request a paper FAFSA.

Students applying for Federal Direct Loans, PLUS Loans, Emergency Loans, or scholarships must complete additional applications. Not all colleges participate in all of these programs.

WHEN TO APPLY

First Priority Date for 2011-2012
March 2, 2011 – FAFSA first priority
May 1, 2011 – Submit all required documents to your Financial Aid Office.

The priority date is established to encourage early application for financial aid. Also, some federal and state aid programs have limited funding and are awarded on a first come, first served basis to eligible students. Students who miss the priority date may still apply for the remaining funds available. Contact the Financial Aid Office at the college that you plan to attend for other priority funding deadlines. Staff members are available to answer your questions and help you complete any of the financial aid forms.

DEADLINES

Failure to meet the following deadlines will result in denial of aid for the entire award year.

- Free Application for Federal Student Aid (FAFSA) – will be accepted by the federal processor until June 30, 2012. Do not wait until the last minute to apply for financial aid.

PELL GRANT DEADLINE

For Pell Grants, a valid electronically processed FAFSA must be received by the college from the U.S. Department of Education before the last day of the semester for which you are enrolled.

CAL GRANT DEADLINES

March 2, 2011
Cal Grant B and C.

September 2, 2011
Second chance deadline for community college students to apply for a Cal Grant B. Since the number of awards available in September is limited, it is best to apply by March 2, 2011.

FEDERAL DIRECT LOAN DEADLINE

Not all colleges participate in the loan program. Please check with your college Financial Aid Office.
**VERIFICATION POLICY**

If your application has been selected for verification, you will be required to provide additional documentation within a specific deadline. Failure to meet this deadline may result in the denial of financial aid.

The Financial Aid Office may request additional documentation based on the information submitted on your financial aid application such as:

- Federal tax returns
- Verification of untaxed income and benefits
- Verification Worksheet
- Other documents as needed to verify your application or situation.

Federal verification requirements apply to all federal aid programs and the state Cal Grant program.

**ENROLLMENT FEES AND NON-RESIDENT TUITION**

**CALIFORNIA RESIDENT STUDENTS**

The Admissions Office determines the residency status for all students. Effective Fall 2011, the enrollment fee for a California resident is $36.00 per unit*.

Enrollment fees may be waived for students who are eligible for a Board of Governors Fee Waiver Program (BOG Fee Waiver).

(* fees are subject to change)

**NON-RESIDENT STUDENTS**

The tuition fee for non-resident out-of-state students is $186.00* per unit and $204.00* per unit for students who are from out-of-the-country. **Non-resident students are not eligible for BOG Fee Waiver.**

(* Tuition and fee rates are subject to change)

**DEFERRED TUITION FOR NON-RESIDENT STUDENTS**

Tuition fees must be paid at time of registration. A student receiving financial aid may defer payment of tuition. Keep in mind that the Federal Pell Grant and other aid may not pay the full tuition; therefore, a student is responsible for the remaining balance, which may be several hundred dollars depending upon the number of units taken.

**BOARD OF GOVERNORS FEE WAIVER PROGRAM (BOG FEE WAIVER)**

We encourage all students to apply using the FAFSA so that they will be considered for all available federal and state financial aid programs.

The BOG Fee Waiver is offered by the California Community Colleges. The BOG Fee Waiver waives enrollment fees. Applicants are not required to be enrolled in a specific number of units or courses to receive the BOG Fee Waiver. All BOG Fee Waiver recipients are required to pay the student health fee.

You are eligible to apply for a BOG Fee Waiver if you are:

- A California resident, and
- You are enrolled in at least one unit.

You may qualify for a BOG Fee Waiver if any of the following categories applies to you:

**METHOD A: RECEIPT OF BENEFITS**

At the time of enrollment you are a recipient of benefits under the TANF/CalWORKs Program, Supplemental Security Income/State Supplementary Program (SSI/SSP), or General Assistance Program (GA).

Documented proof of benefits is required.

**METHOD B: QUALIFY BY INCOME STANDARDS**

You and/or your family must meet the specified income standards by household size.

**METHOD C: FEDERAL STUDENT AID APPLICANTS**

You may be eligible if you have applied for financial aid via the FAFSA and you have been determined to have financial need.

**SPECIAL CRITERIA: DEPENDENT’S FEE WAIVER**

You are eligible if you have a Certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you qualify for a Dependent’s Fee Waiver.

If you are a dependent of deceased law enforcement/ fire suppression personnel killed in the line of duty, you must show documentation from the public agency employer of record.
CONGRESSIONAL MEDAL OF HONOR

If you are a recipient of the Congressional Medal of Honor or a child of a recipient, submit documentation from the Department of Veterans Affairs.

SURVIVING DEPENDENTS OF TERRORIST ATTACKS ON 9/11/2001

You are eligible if you are a dependent of a victim of the September 11, 2001 terrorist attacks. Submit documentation from the California Victim Compensation and Government Claims Board.

DOMESTIC PARTNERSHIP

If you are in a Registered Domestic Partnership (RDP), you will be treated as an independent, married student to determine eligibility for the BOG Fee Waiver and will need to provide income and household information for your domestic partner. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required from the parent’s domestic partner. This is applicable to state aid only, not federal aid.

ENGLISH AS A SECOND LANGUAGE (ESL)

Students taking only ESL classes must submit an ESL Certification Form and a Student Educational Plan to the Financial Aid Office signed by an academic counselor within the first semester of enrollment.

AUDITED CLASSES

Students cannot receive financial aid, including the BOG Fee Waiver, for enrollment in audited classes. No exceptions to this policy can be made.

ENROLLMENT AT OTHER COLLEGES

Consortium Agreements are in effect for all colleges within the Los Angeles Community College District. If you are attending more than one college within the District in the same academic period, your enrollment status will be the sum total of all units in which you are enrolled throughout the District. For financial aid programs that are limited in funding, a six (6) approved unit minimum enrollment may be required at your home campus. Check with your campus for specific financial aid program unit minimum enrollment requirements.

Please note that if you are in an Extension Appeal (as a result of unsatisfactory academic progress), you must be enrolled in approved units at the home campus, meaning classes listed in your Student Educational Plan (SEP). If the class you are enrolled in is not listed on your SEP, the units will not be included in the calculation of approved units.

If you plan to enroll in courses outside of the Los Angeles Community College District (LACCD) and wish to have those courses count for enrollment and payment, you must complete a consortium agreement form. The institution outside of the LACCD must be an eligible institution in order for the home campus to process the financial aid application.

Please note:
- Not all LACCD colleges participate in consortium agreements with schools outside of the LACCD, so be sure to check with the Financial Aid Office.

ITV CLASSES

Students enrolled only in ITV courses and wish to be considered for financial aid, must apply at Los Angeles Mission College as their home school for financial aid purposes.

Students taking ITV courses must be enrolled in at least one (1) approved unit at the home school that is processing their financial aid in order to receive financial, provided eligibility exists. For financial aid programs that are limited in funding, students must be enrolled in a minimum of six (6) approved units at their home school; units from other colleges may not be combined for these other programs.

Students enrolled in ITV courses receive their transcripts for those courses from Los Angeles Mission College.

TAX CREDITS

American Opportunity Credit – replaces and expands the Hope Credit for tax years 2010 and 2011. More parents and students will qualify over the next two years for a tax credit.

The new credit is available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. The full credit is available to individuals whose modified adjusted gross income is $80,000 or less, $160,000 or less for married couples filing a joint return. Those who do not make enough money to have to file a tax return should also consider filing because they can get up to $1,000 back.

The new credit also adds required course materials to the list of qualifying expenses and allows the credit to be
claimed for four years instead of two. Many of those eligible will qualify for the maximum annual credit of $2,500 per student, which is $500 more than the Hope Credit.

Lifetime Learning Credit – Families may be able to claim up to $2,000 for tuition and required fees each year. The maximum credit is determined on a per-taxpayer (family) basis, regardless of the number of postsecondary students in the family. Students whose fees are covered by a fee waiver, scholarship, or grant would not be able to add their costs to their families for tax credit calculation.

You should consult a tax professional for further details or consult the following website: http://www.irs.gov/pub/irs-pdf/p970.pdf

FEDERAL FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT

The Federal Pell Grant provides gift aid assistance to undergraduates who have not yet earned a baccalaureate or first professional degree and who demonstrate financial need. Awards are based on your Expected Family Contribution (EFC) number and enrollment status. The maximum annual award is $5,550. Due to the Higher Education Opportunity Act (HEOA), students who receive their first PELL Grant on or after July 1, 2008 may receive PELL Grants for as many as 18 full-time semesters.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

The SEOG is a federal grant program designed to supplement other sources of financial aid for students with exceptional need. SEOG awards are based on financial need and fund availability. There is a six (6) approved unit minimum enrollment requirement at the college where students are receiving financial aid; units from other colleges may not be combined for this award.

FEDERAL WORK-STUDY

The Federal Work-Study Program (FWS) enables students to earn a portion of their financial aid award through part-time employment either on or off-campus.

To be eligible, a student must meet the eligibility requirements for federal financial aid and must maintain good academic standing while employed under the program. Students must be enrolled in a minimum of six (6) approved units at their home campus to be considered for this program; units from other campuses cannot be combined.

LOANS (AID THAT YOU MUST PAY BACK)

A caution about student loans: it takes time for a loan application to be processed by the school, lender, and/or the government. Student loan funds are delivered to the student after enrollment and satisfactory academic progress requirements have been verified. All loans require a minimum of six (6) approved units at the home campus. Loans are sources of financial assistance that allow you to spread the cost of education over time. Federal student loans are not automatically included on the student’s award package. Students are not required to borrow a federal student loan.

Loans are serious legal obligations. They must be repaid. We urge all first-time borrowers to spend some extra time learning about the loan process so that they can make informed choices throughout their education.

FEDERAL PERKINS LOAN PROGRAM

The Federal Perkins Loan is an educational loan with a low (5%) fixed interest rate for students who have exceptional financial need. Loan amounts awarded within the Los Angeles Community College District are determined by individual colleges and the availability of funds.

Repayment begins nine (9) months after the borrower graduates, withdraws, or ceases to be enrolled at least half-time. A repayment period can be extended to 10 years. During the repayment period, five percent (5%) interest is charged on the unpaid balance of the loan principal. A sample repayment schedule is provided below. In the sample case, the loan is for $1,000 and is being repaid on a quarterly basis at the rate of $120 per payment.

<table>
<thead>
<tr>
<th>SAMPLE REPAYMENT SCHEDULE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repayment Frequency</td>
</tr>
<tr>
<td>Quarterly (every 3 months)</td>
</tr>
<tr>
<td>Payment</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>7</td>
</tr>
<tr>
<td>8</td>
</tr>
<tr>
<td>9</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
</tbody>
</table>
Usually, the length of the repayment period is determined by the total amount borrowed. Should a student experience unforeseen circumstances which prevent repayment at the $120 per quarter minimum level, a request for deferment or forbearance can be submitted to the:

**LOS ANGELES COMMUNITY COLLEGE DISTRICT**
Central Loan Administration Unit (CLAU)
770 Wilshire Boulevard, 5th Floor
Los Angeles, California, 90017

To determine eligibility for loan rehabilitation or loan cancellation for teaching, qualified employment, military service and total and permanent disability, please contact the CLAU at (800) 822-5222.

**FEDERAL DIRECT LOANS**

Federal Direct Loans (subsidized and unsubsidized) are loans borrowed directly from the federal government which serves as the lender. The student’s annual borrowing limit may vary based upon the following:

- The amount of unmet need after other financial assistance has been considered;
- The applicant’s year in school (1st or 2nd);
- The applicant’s current level of indebtedness
- The applicant’s academic progress;
- The applicant’s previous delinquent or defaulted loan history.

**Federal Direct Loans (subsidized)**

NOTE: On March 25, 2010, Congress passed legislation which mandates that all students borrow through the Federal Direct Loan program starting with the 2010 - 2011 academic year.

Students must complete and submit the FAFSA in order to be considered for the unsubsidized loan. The annual maximum award is tied to the student’s grade level. The maximum annual loan amount a student may borrow is $6,000. The interest rate for the Unsubsidized Direct Loan is 6.8%.

**Federal PLUS Loans**

NOTE: On March 25, 2010, Congress passed legislation which mandates that all parents borrow through the Federal Direct Loan program starting with the 2010 - 2011 academic year.

A creditworthy parent of a dependent undergraduate can apply for Federal PLUS loan. Federal PLUS loans are not based on demonstrated need and may be used to replace all or portions of the calculated family contribution for students who completed a FAFSA. The Deficit Reduction Act of 2005 mandated interest will be charged at a fixed rate of 8.5% for all loans made on or after July 1, 2006.
offered at your specific college and for details about interest rates, fees, repayment terms, etc.

Promissory Notes
Before you receive loan assistance, you will need to sign a Master Promissory Note (MPN) which is your legally binding promise to repay the loan funds you receive. The U.S. Department of Education will mail/email you a Master Promissory Note (MPN). Complete and sign/e-sign the MPN. You will only need to sign/e-sign one Direct Loan MPN while attending college. The college will not originate your Federal Direct Loan until your MPN has been signed/e-signed and approved by the U.S. Department of Education.

Mandatory Loan Counseling
ENTRANCE LOAN COUNSELING FOR FIRST-TIME BORROWERS
All first-time Federal Direct borrowers at the institution must complete the loan entrance counseling, even if you have borrowed at a previous institution. Entrance counseling for Direct loans can be completed online at www.studentloans.gov.

EXIT LOAN COUNSELING
All borrowers of Federal Direct Loan funds are required to have an exit interview during their final semester, or if their enrollment load drop below half-time, or if they withdraw from the college. Students will be notified when Exit Loan Counseling is needed to be completed.

OTHER FEDERAL AID

TRIO/STUDENT SUPPORT SERVICES PROGRAM
TRIO is a federally funded program designed to assist students who plan to transfer to a four-year college or university. Eligibility is based on low income, first generation or disabled college students with academic need. Students must be a U.S. citizen or permanent resident.

TRIO provides academic career and personal counseling, cash grants, tutoring, skills/information workshops, priority registration, cultural activities, field trips, computer lab usage, and laptop loaning.

Not all colleges in the Los Angeles Community College District have TRIO programs.

SUMMER FINANCIAL AID
Students must submit their 2011-2012 Free Application for Federal Student Aid (FAFSA) to receive financial aid, including the Fee Waiver, before or during Summer 2011. Contact your college Financial Aid Office for more information.

STATE FINANCIAL AID PROGRAMS

THE BOARD OF GOVERNORS FEE WAIVER PROGRAM (BOG FEE WAIVER)
The BOG Fee Waiver is offered by the California Community Colleges. (See information provided on page 3)

CALIFORNIA STUDENT AID COMMISSION (CSAC) PROGRAMS

CAL GRANTS
Students must meet the general eligibility requirements as noted on page 1 and have the following criteria for the Cal Grant Programs:

- Be a California resident
- Be attending at least half-time at a qualifying California college
- Have not already earned a bachelor’s or professional degree, or the equivalent
- Meet the income and asset ceiling as established by CSAC

Deadline date: First deadline is March 2, 2011. A second deadline for community college applicants is September 2, 2011, but we highly recommend that applicants meet the March 2 deadline when more funding is available.

Students must submit a GPA Verification and FAFSA by the applicable deadlines to the California Student Aid Commission. GPA verification for students enrolled within the Los Angeles Community College District will be electronically sent to the Commission by the deadline date for those who meet specific criteria. Contact your Financial Aid Office to see if you meet the criteria to have your GPA electronically sent and for other possible options.

Types of grants available:

Entitlement Grants

- Cal Grant A – provides grant funds to help pay for tuition/fees at qualifying institutions offering baccalaureate degree programs. If you received a Cal Grant A but choose to attend a CA Community
College first, your award will be held in reserve for up to three years until you transfer to a four year college.

- Cal Grant B – provides subsistence payments for new recipients in the amount of $1,551 for a full-time, full year award.
  - Payments are reduced accordingly for three-quarter and half-time enrollment for each payment period.
  - Cal Grant B recipients whose transfer to a tuition/fee charging school after completing one or two years at a community college may have their grant increased to include tuition and fees as well as subsistence.

- Cal Grant Transfer Entitlement Award is for eligible CA Community College students who are transferring to a four-year college and are under the age 28 as of December 31 of the award year.

**Competitive Grants**

- Cal Grant A and B competitive awards are used for the same purpose as the entitlement awards, except that they are not guaranteed and the number of awards is limited.
- Cal Grant C recipients are selected based on financial need and vocational aptitude. Students must be enrolled in a vocational program at a California Community College, private college, or career technical school in a course of study lasting from four months to two years.

**LAW ENFORCEMENT PERSONNEL DEPENDENTS GRANT**

The Law Enforcement Personnel Dependents (LEPD) Grant is a program administered by California Student Aid Commission.

Student eligibility:

- Students must be a child (natural or adopted) or spouse, at the time of death or injury of a California, peace officer or law enforcement officer; firefighter or officer or employee of the Department of Corrections or the Department of Youth Authority.
- Be enrolled in a minimum of six units at a California postsecondary institution accredited by the Western Association of Schools and Colleges.
- Demonstrate financial need as determined by the Financial Aid Office at the institution in which students are enrolled.

The grant will be in an amount equal to the amount provided to a student who has been awarded a Cal Grant. Awards may be used for tuition and fees, books, supplies, and living expenses.

For more information and to obtain an application:

- Go to [http://www.csac.ca.gov](http://www.csac.ca.gov), Commission Programs or email [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov)
- Call the California Student Aid Commission’s Specialized Program Branch at (888) 224-7268, option # 3, or
- Submit a request in writing to:
  
  California Student Aid Commission
  Specialized Programs
  P.O. Box 419029
  Rancho Cordova, CA 95741-9029

**CHILD DEVELOPMENT GRANT PROGRAM**

The Child Development Grant Program is for students who plan to teach or supervise at a licensed children’s center.

Selected grant recipients attending a two-year post-secondary institution are eligible to receive up to $1,000 per academic year. The grant is renewable for an additional year and is awarded to students attending a public or private two or four-year college in California. To learn more about this program and to apply online, visit the California Student Aid Commission website at [www.csac.ca.gov](http://www.csac.ca.gov), Commission Programs or call (888) 224-7268 Option # 3.

**CHAFEE GRANT**

The California Chafee Grant is a federal grant administered by the California Student Aid Commission and provides assistance to current or former foster youth to use for college courses or vocational school training. Eligible students may receive up to $5,000 per academic year.

To learn more about this program and to apply online, visit the Commission website at [www.csac.ca.gov](http://www.csac.ca.gov), or call (888) 224-7268, or email your questions to [studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov) with “Attn: Chafee” in the subject line, or write the commission or mail your application to:

California Student Aid Commission
Specialized Programs Operations Branch
Attn: California Chafee Grant Program
P.O. Box 419029
Rancho, Cordova, CA 95741-9029
Or fax to (916) 526-7977
CALIFORNIA NATIONAL GUARD EDUCATION ASSISTANCE AWARD PROGRAM (CNG EAAP)

The CNG EAAP is a program administered by the California Student Aid Commission to active members in the California National Guard, the State Military Reserve, or the Naval Militia designed to provide an educational incentive to improve skills, competencies, and abilities.

To qualify, you must:
- Be an active member who has served two (2) years in the California National Guard, the State Military Reserve, or the Naval Militia
- Agree to remain an active member throughout the participation period in the program;
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess;
- Be enrolled in, registered at, or accepted at a qualifying institution;
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution;
- Agree to maintain at least a 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.

For more information go to: www.calguard.ca.gov

OTHER RESOURCES

Some students may qualify for the following programs:
- Veterans Benefits
- Vocational Rehabilitation Assistance
- AmeriCorps

Contact the appropriate off-campus agency for more details.

SCHOLARSHIPS

Throughout the year each campus receives announcements about scholarship opportunities. The focus of each scholarship is different. Some scholarships require good grades, some require financial need, and some are awarded to students who are majoring in certain areas. Contact the Financial Aid Office for more information.

EXTENDED OPPORTUNITY PROGRAM AND SERVICES (EOP&S)

The EOP&S Program is designed primarily for the recruitment and retention of students affected by language, social and economic disadvantages.

EOP&S services include grants and book loans; educational, personal, and career counseling; personal development courses; college survival skills; cultural awareness activities; career workshops; and field trips to four-year colleges and universities.

Criteria for EOP&S students: Qualified to receive a Board of Governors Fee Waiver A or B, educationally disadvantaged, enrolled in 12 or more units, have completed less than 70 units or 6 consecutive semesters, and are California residents.

COOPERATIVE AGENCIES RESOURCES FOR EDUCATION (CARE)

CARE is a state funded support service for single parents who are receiving public assistance and have children under the age of 14.

Services include books and supplies, cash grants, child care, auto repair reimbursement, meal tickets, auto gas cards, parking permits, bus pass/tokens, parenting workshops, counseling services, and on and off-campus referrals.

Not all services are offered at all colleges within the Los Angeles Community College District (LACCD).

GAIN/CALIFORNIA WORK OPPORTUNITY AND RESPONSIBILITY TO KIDS (CalWORKs)

CalWORKS is a welfare program that gives cash aid and services to eligible needy families. Greater Avenues for Independence (GAIN) program provides employment-related services to CalWORKS participants. This is a state program that provides an educational environment where the student may develop the needed vocational skills to enhance his/her job market value.

Services offered include job development, child-care, counseling, books, paid work-study, and other support services.

Programs offered include General Equivalency Diploma, Adult Basic Education, ESL classes, and vocational classes such as Office Administration, Child Development, Home Health Aide, and Culinary Arts.
Not all classes are offered at all colleges within the LACCD and not all classes offered qualify for financial aid programs.

**EMERGENCY LOANS**

Some colleges within the Los Angeles Community College District offer limited emergency loan funds to students who face financial emergencies. Contact the college Financial Aid Office for information.

**DETERMINING FINANCIAL NEED**

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). EFC is the amount that the government believes you and your family can be reasonably expected to contribute toward your college costs this year.

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need.}
\]

**COST OF ATTENDANCE**

In order to treat all students equally, standardized budgets (Cost of Attendance) are established and applied to all applicants. This means all students with similar circumstances will receive the same allowance for tuition and fees, books and supplies, room and board, personal expenses, and transportation.

Other expenses may include, but are not limited to: dependent care, vocational/technical, and disability related expenses. Exceptions may be made to the budget in cases where need can be shown and documented.

**ESTIMATED 2011-2012 COST OF ATTENDANCE***

<table>
<thead>
<tr>
<th></th>
<th>Living at Home</th>
<th>Living Away from Home</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9 Mos.</td>
<td>12 Mos.</td>
</tr>
<tr>
<td>Fees</td>
<td>958</td>
<td>1,304</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,656</td>
<td>2,484</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>4,347</td>
<td>5,796</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,071</td>
<td>1,428</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>3,114</td>
<td>4,152</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>11,146</strong></td>
<td><strong>15,164</strong></td>
</tr>
</tbody>
</table>

Non-Resident tuition is added to fees based on the student’s resident code

* subject to change

**HOW FINANCIAL AID IS PACKAGED**

Once the student’s financial aid eligibility is established, a “package” of aid is provided which may be a combination of grants, work-study, and loan funds.

Grant disbursements are based on the number of units a student is enrolled in at the time of disbursement. Full-time is considered 12 or more units per semester; three quarter time is considered 9-11 ½ units per semester; half-time is considered 6-8 ½ units per semester; less than half-time is ½ -5 ½ units per semester.

Pell Grants are scheduled for payments twice a semester. FSEOG and Cal Grants are scheduled for payment once per semester for students enrolled in six (6) or more approved units. Federal Work-Study is paid twice a month. Loans are disbursed once per semester.

**THE FINANCIAL AID AWARD**

The campus processing the student’s aid produces and delivers an Award Letter and Award Guide to the student. The Award Letter lists the Cost of Attendance, the EFC, Total Awards, Resources, and Unmet Need amounts applicable to the academic year. Students may receive revised versions of the original Award Letter throughout the academic year. The revisions may reflect additional fees or allowances added to the cost of attendance, educational resources which must be accounted for, semesters of enrollment (partial year vs. full year and vice versa) changes, and addition or deletion of specific awards.

The Award Letter confirms completion of the file review process.

**SPECIAL CIRCUMSTANCES**

In certain cases, a family’s financial situation can change because of:

- Death in the family
- Separation or divorce
- Loss of employment
- Loss of non-taxable income or benefits

In such cases, the student should contact the Financial Aid Office.
FINANCIAL AID DISBURSEMENT

Students who are new to the LACCD will be mailed a debit card, which is myLACCDcard to the mailing address on file with Admissions & Records. The myLACCDcard is the key for students to select their disbursement preference. This will allow students a fast and secure way of obtaining their financial aid disbursements and also give the freedom of selecting one of two different methods of obtaining their funds. Do NOT throw away the myLACCDcard. You will need to enter the 16-digit number on the card to login to www.mylaccdcard.com to choose your disbursement preference. It is critical that students update their address on file with the Admissions & Records Office or Financial Aid Office to ensure receipt of their debit card. There may be a fee charged for a replacement card.

Disbursement dates and deadlines are governed by Federal, State, District and/or Institutional regulations and policies.

If your award includes a loan and you choose to accept it, you will receive disbursement instructions during the mandatory Loan Counseling Session. Disbursements will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. Any outstanding institutional debt will be deducted from your financial aid disbursement. Payment for late starting classes will not be issued until the class began. Not all disbursements will adhere to this schedule because disbursements depend upon when your award was processed and the date your classes began. Students are encouraged to logon to the Student Information System (SIS) at www.laccd.edu/student_information to view their disbursement information.

CHANGE OF ENROLLMENT STATUS

Colleges must review payments of funds to students each enrollment period to determine if students have received an overpayment. If you are paid at one level of enrollment and then drop units, you may be subject to repayment of some of the funds you received.

It is your responsibility to drop your classes through the Admissions Office if you do not attend. Failure to drop classes may result in a financial aid overpayment, which may require repayment of the financial aid you received.

Example: You were enrolled in 12 units (full-time) at the beginning of the semester and received your first check for $1,000. You then drop 3 classes (9 units) and remain in 3 units (less than half-time). The full payment for less than half-time enrollment is $432. You are overpaid $568 and you must repay this amount before receiving any further financial aid.

If it is determined that you owe a repayment, and you do NOT repay the funds, a hold will be placed on your academic record, your debt will be reported to the U.S. Department of Education for collection, and you will not be eligible for further financial aid at any postsecondary institution until the debt is paid in full.

RETURN TO TITLE IV

Students who receive federal financial aid and then withdraw from ALL classes may have to repay some of the federal funds they received.

The student’s eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return to Title IV Funds Policy for a student who completely withdraws from a period of enrollment (i.e. semester). These rules assume that a student “earns” aid based on his/her semester enrollment. “Unearned” aid, other than Federal Work-Study, must be returned. Unearned aid is the amount of Federal financial aid received by a student that exceeds the amount the student has earned. Unearned aid may be subject to repayment.

During the first 60% of the semester enrollment, a student “earns” aid in direct proportion to the length of time of his/her enrollment. The percentage of time the student remained enrolled is the percentage of aid for that period for which the student earned his/her aid. A student who remains enrolled beyond the 60% point of the semester has earned all of his/her aid for the period. If a student owes a repayment, the student will be notified in writing by the Financial Aid Office. The repayment may include institutional charges. The student has 45 calendar days from the date of the notification to repay; otherwise, a hold will be placed on the student’s academic and financial aid records. The hold will prevent the student from receiving college services and will jeopardize future financial aid eligibility.

It is advised that the student contact the Financial Aid Office before withdrawing from all of his/her classes so the student understand the results of his/her actions. For the refund policy on enrollment fees and non-resident tuition, please see the College Schedule of Classes or the College Catalog.
STUDENT INFORMATION

Students may inquire about the following information at the Financial Aid Office:

1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.
2. Disclosure of deadlines for applications of each financial aid program and for any supporting documentation.
3. Specific information regarding fees for those who drop out of school.
4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, child care, etc., plus the student’s income and assets, parental contribution, other financial aid (such as scholarships) and so on.
5. Knowledge of what resources are considered in the calculation of student need.
6. Knowledge of how a financial aid package is determined.
7. An explanation of various programs awarded in the student’s financial aid package. If a student feels he/she has been treated unfairly, a consideration of the award may be requested.
8. An explanation of the portion of financial aid the student received that must be repaid and what portion is grant aid or work-study and does not need to be repaid. If the aid is a loan, the student is informed about what the interest rate is, the total amount to be repaid, when the repayment is to begin, and the conditions of deferment and cancellation during loan counseling sessions.
9. Knowledge of how the Los Angeles Community College District determines whether students are making “satisfactory academic progress” and what happens if they are not.
10. Knowledge of what facilities are available for disabled students.

STUDENT RESPONSIBILITIES

Students must take responsibility for:

1. Having a valid Social Security Number (SSN) on file in the Admissions & Records Office for the purposes of reporting a Cal Grant Grade Point Average, loan deferments, etc.
2. Enrolling in an eligible program, which is defined as a certificate, an Associate degree (AA/AS), or a two-year academic transfer program that is acceptable for full credit toward a baccalaureate degree. Students must declare an educational goal and major, and update changes with the Admissions & Records Office.
3. Maintaining Satisfactory Academic Progress (SAP) to receive financial aid and meeting with an academic counselor to develop or review an Educational Plan (The SAP Policy is also in the college catalog.)
4. Submitting all financial aid applications and documents by specified deadlines.
5. Completing all financial aid forms ACCURATELY AND COMPLETELY. If this is not done, aid could be delayed. Errors must be corrected before any financial aid can be received.
6. Reading and understanding all financial aid forms and information. We advise students to retain copies of all documents submitted.
7. Choosing a home school to process financial aid. Students MAY NOT receive financial aid from more than one institution at the same time or periods of overlapping terms.
8. Notifying the appropriate entity (college, lender, California Student Aid Commission, U.S. Department of Education, etc.) of changes in your name, address, school enrollment status, or transfer to another college.
9. Repaying financial aid funds if it is determined that the student was ineligible to receive funds for any reason (i.e. Return to Title IV, overpayments, over-awards).
10. Not misreporting information. Intentional misreporting of information on application forms for financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and the denial of the student’s application. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation be reported to the Office of Inspector General.
SATISFACTORY ACADEMIC PROGRESS POLICY

GENERAL INFORMATION

In accordance with the Higher Education Act of 1965, as amended, the Los Angeles Community College District (hereinafter referred to as LACCD) established the following Standards of Academic Progress. These standards apply to all students who apply for and receive financial aid from the programs listed below.

- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loan
- Federal Nursing Loan
- Federal Direct Stafford (Student) and PLUS (Parent) Loan
- Cal Grant (B and C)
- Child Development Teacher Grant
- California Chafee Grant
- California National Guard Education Assistance Award Program (CNG EAAP)

Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy.

CONSORTIUM CLASSES

- All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
- For students aided under a Consortium Agreement with colleges outside the LACCD, consortium classes will be included during satisfactory academic progress review by the home school, which is the college that processes the student’s aid. Not all LACCD colleges participate in outside consortium agreements.

GENERAL REQUIREMENTS

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A certificate program that prepares a student for gainful employment in a recognized occupation.
- An Associate degree (AA or AS), or,
- A two-year academic transfer program that is acceptable for full credit toward a bachelor’s degree.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

To meet satisfactory academic progress standards students must:

- Maintenance of a 2.0 or higher cumulative GPA (Grade Point Average).
- Completion of a minimum of 67% cumulative units attempted.
  - Entries recorded in the student’s academic record as Incomplete (INC), No Credit (NCR), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.
- Fewer than ninety (90) attempted units for students who indicated AA/AS Degrees and/or transfer program as their educational goal.
  - ESL and Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining attempted units.
  - Students who have already earned an Associate or higher degree outside the LACCD will need to follow the appeal procedure.
  - In Progress (IP) grades count as attempted units in the maximum time frame only. It does not affect cumulative grade point average in the qualitative measure nor is it included as completed units in the quantitative measure.

APPLICATION OF STANDARDS

- Satisfactory Academic Progress for financial aid students will be determined at the end of each payment period/semester.
- Students who are disqualified from financial aid will be notified by mail or email and receive information regarding the petition process.
- A student who has been disqualified at any college in the LACCD is disqualified at all colleges within the LACCD.

- Disqualification.
  - Students will be disqualified if they have one or more of the following academic deficiencies:
    - Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90).
    - Associate or higher degree earned outside the LACCD.
    - Cumulative GPA is less than 2.0 following a semester for which the student received a warning letter.
Cumulative Non-Grades are greater than 33% following a semester for which the student received a warning letter.

**MAXIMUM TIME LENGTH**

A. Students who are attending for the purpose of obtaining an Associate of Arts degree (AA), an Associate of Science degree (AS), a certificate, or completion of requirements for transfer to a four-year college are allowed 90 attempted units in which to complete their objective.

1. Exceptions may be made when the requirements of a student’s objective cause the student to exceed the maximum time limit.
2. A change of one educational goal or major course of study will be permitted. Students are eligible to receive financial aid for one educational goal at the institution of attendance.

B. Short-Length Certificate Programs.

1. Some certificate objectives at the LACCD may be completed in less time than that required for the Associate of Arts, Associate of Science and transfer programs.
2. The table below shows the normal completion time and maximum time for certificate programs of varying lengths.

<table>
<thead>
<tr>
<th>Units for a Certificate</th>
<th>Normal Length</th>
<th>Maximum Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 to 24</td>
<td>2 semesters</td>
<td>3 semesters</td>
</tr>
<tr>
<td>25 to 36</td>
<td>3 semesters</td>
<td>5 semesters</td>
</tr>
<tr>
<td>37 to 48</td>
<td>4 semesters</td>
<td>6 semesters</td>
</tr>
</tbody>
</table>

C. To be eligible for financial aid, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a certificate program may continue to qualify for financial aid up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an A.A. or A.S. degree, or to transfer to a four-year school in addition to obtaining the certificate.

Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter term, as it is combined with Fall semester for payment purposes, will be included with Fall semester for SAP evaluation purposes.

**FRAUD**

- A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct.
- The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and to the Federal Government.
- Restitution of any financial aid received in such manner will be required.

**OTHER INFORMATION YOU SHOULD KNOW**

**FEDERAL SCHOOL CODES**
(for use on the FAFSA)

- 001222 East Los Angeles College
- 001223 Los Angeles City College
- 001224 Los Angeles Harbor College
- 012550 Los Angeles Mission College
- 001226 Los Angeles Pierce College
- 007047 Los Angeles Southwest College
- 001227 Los Angeles Trade Technical College
- 001228 Los Angeles Valley College
- 008596 West Los Angeles College

Information regarding the various accreditations or licenses under which each LACCD campus operates is available through the Office of Academic Affairs and/or the Office of Admissions.

**RETENTION**

Information regarding the retention of Los Angeles Community College District students can be obtained from the Admissions Office of each campus.

**SUBSTANCE ABUSE**

Each college is required to provide information to students aimed at preventing substance (drug and alcohol) abuse. Contact the Student Health Center for details on what information and/or services are available at your college.

**STATE TAX OFFSET**

Students should be aware that state income tax refunds might be offset by the institution for repayment of financial aid funds if it is determined the students were ineligible to receive funds, have defaulted on a student loan, or owe other debts to the school.
FREQUENTLY USED WEBSITES
www.elac.edu - East Los Angeles College
www.lacitycollege.edu - Los Angeles City College
www.lahc.edu - Los Angeles Harbor College
www.lamission.edu - Los Angeles Mission College
www.piercecollege.edu - Los Angeles Pierce College
www.lasc.edu - Los Angeles Southwest College
www.lattc.edu - Los Angeles Trade Technical College
www.lavc.edu - Los Angeles Valley College
www.wlac.edu - West Los Angeles College
www.laccd.edu - Los Angeles Community College District
www.LAColleges.net - Los Angeles Community Colleges
www.calgrants.org - Information about Cal Grants
www.csac.ca.gov - California Student Aid Commission
www.studentloans.gov - Direct Loan Information
www.ed.gov - U.S. Department of Education
www.fafsa.gov - FAFSA on the Web, help in completing the FAFSA, FAFSA Worksheet and answers to Frequently Asked Questions (FAQ) including finding and using Federal School codes.
www.FAFSA4caster.ed.gov - learn the basics of financial aid
www.fastweb.com - Scholarship search engine
www.collegeboard.com - Scholarship search engine
www.collegeanswer.com - Scholarship search engine
www.finaid.org - Online financial planning/calculator
www.mapping-your-future.org - Online financial planning/calculator
www.nslds.ed.gov - National Student Loan Data System (NSLDS)
www.pin.ed.gov - Sign up for Federal Student Aid Personal Identification number (PIN)
www.ssa.gov - U.S. Social Security Administration
www.studentaid.ed.gov - Online resources for wide range of financial aid topics
www.myLACCDcard.com - Higher One online site

TELEPHONE NUMBERS
General information about the federal student aid programs, assistance in completing the FAFSA, and information about FAFSA on the Web........ 1-800-4-FED-AID (1-800-433-3243)
TTY users (for hearing impaired).............1-800-730-8913

Calls in locations without access to 800 number (this is not a toll free number)........1-319-337-5665

California Student Aid Commission (CSAC)....1-888-CA-Grant (1-888-224-7268)

Loan Origination Center’s Consolidation Department........................................1-800-557-7392
TTY users.................................................1-800-557-7395

Direct Loan Servicing Center.....................1-800-848-0979
TTY users.................................................1-800-848-0983

Selective Service Registration....................1-847-688-6888
TTY users.................................................1-847-688-2567

Social Security Administration..................1-800-772-1213
TTY users.................................................1-800-325-0778

myLACCDcard (Higher One)......................1-877-524-3985

NOTES

EQUAL OPPORTUNITY
The Los Angeles Community College District is committed to a philosophy of equal opportunity/equal access in all its employment, educational programs, and services. Thus, we are firmly committed to a policy of nondiscrimination on the basis of race, color, national origin, ancestry, religion, creed, sex, age, disability, marital status, sexual orientation, or veteran status in our employment or educational programs and activities.

In order to ensure the proper handling of all civil rights matters, each college in the District has its own Affirmative Action Representative, Title IX/Sex-Equity Coordinator, Section 504, Coordinator of Disabled Programs, and an Ombudsperson. Direct initial inquiries to: District Office of Affirmative Action Programs and Services, (213) 891-2315.
Published and Distributed by:
Central Financial Aid Unit

ACCURACY STATEMENT

The Los Angeles Community College District has made every reasonable effort to determine that everything stated in this brochure is accurate. However, all information is subject to change without notice for reasons related to changes in Federal regulations and District policy.