



# Financial Aid

## Policies and Procedures



# Welcome to SBCC FAO!

*Santa Barbara City College's Financial Aid programs stem from the belief that student aid services should facilitate and foster the successful academic participation of financially needy students.*

As part of its commitment to a positive college experience, the Office of Financial Aid provides this information to help students better understand their rights and responsibilities under the various financial aid programs offered. This manual is meant to augment the information on our Financial Aid Website (<https://sbcc.edu/financialaid/>).

State and federal regulations allow community colleges participating in aid programs discretion when establishing college specific policies and procedures. This manual represents SBCC's current practices as of Fall 2024.

It is the goal of the FAO to provide students with the most current policy information affecting their financial aid while at SBCC. Accordingly, as new state or federal regulations take effect or college practices evolve, this manual will be updated.

For further information, comments, or questions please feel free to contact the FAO. We are here to assist you!

## Contacting the FAO

The Office of Financial Aid is located on the second floor of the Student Services Building (SS210).

Telephone:	805-730-5157
Fax:	805-564-1893
Website:	<a href="http://www.sbcc.edu/financialaid">http://www.sbcc.edu/financialaid</a>
By Mail:	Santa Barbara City College Office of Financial Aid 721 Cliff Drive Santa Barbara, CA 93109
In Person:	Student Services Building SS210

## Communication

Your Pipeline email is the standard method of communication used by the SBCC Office of Financial Aid (FAO). We will communicate via email using the address provided on your FAFSA only to acknowledge that your FAFSA has been received. Once you have been assigned an SBCC email address, we will use that address for all student communication.

All communication from the SBCC FAO is addressed to you, the student, as it is your application for financial aid. It is your responsibility, not your parent(s), to ensure that all applications and communications are effectively handled in a timely manner. However, we are aware that many parents assist in completing the forms and navigating the financial aid process. We are happy to assist parents with general questions and with the permission of the student, and welcome parents to participate in advising sessions.

## Financial Aid Privacy

In order to protect your privacy and to be in compliance with the Family Educational Rights and Privacy Act (FERPA), the SBCC FAO has adopted the procedures for communicating with the aid office.

**Over the Phone:** When a student calls they will be asked for their name, their student ID number (K#). If you do not have your Student ID Number, you will be asked to call back when you do. You can login to your Pipeline account to retrieve your K#.

If someone besides the student calls, the person will be asked to identify themselves to determine if a release of information has been filed by the student. If there is no release, no information specific to the student's file can be given. If a release has been given, questions will be asked to determine if the person calling is the one who was given the release. Only once that is determined will specific information be given.

**Visiting the FAO:** When you visit the FAO you will be asked for your Student ID Card. If you do not have your Student ID Card with you, another formal photo ID (such as a driver's license or state ID card) can be accepted with a verbal K#.

**Emailing the FAO:** If a student emails any staff in the FAO, before any information is provided, you must provide your K# and be communicating from your SBCC Pipeline account. Information via email will only be provided directly to the SBCC Pipeline email address. This is for your safety and privacy.

The FAO cannot accept federal tax returns or tax transcripts via email. All personal documents must be uploaded through the Financial Aid Portal as outlined in your SBCC Pipeline account, brought to the office or mailed.

## Understanding Financial Aid

This handbook is intended to save you time by answering frequently asked questions about financial aid. It also explains your rights and responsibilities as a financial aid recipient. We encourage you to print this publication or save it on your desktop for reference throughout your time at SBCC. If you still have questions after reading this handbook, please contact our office.

Your application is carefully reviewed to determine your eligibility for need-based financial aid. Assistance is extended to those who:

- Apply by the established deadlines (available on our website: sbcc.edu/financialaid/)
- Submit all requested forms and additional documentation in a timely manner (requests are made through your SBCC Pipeline Account)
- Maintain Satisfactory Academic Progress
- Demonstrate financial need and meet other program requirements

There are many types of financial aid offered and administered by the SBCC FAO. In addition, many programs use the information in the FAO to determine if students are eligible for their services (these include but are not limited to EOPS, CARE, MESA, SBCC Foundation). Therefore, it is recommended that all students apply for financial aid each year by submitting a new FAFSA. The FAFSA is usually available on October 1 for the upcoming academic year and will request tax information from the most recently completed tax year. For example, if you will be applying for financial aid for Fall 2025, you can submit a FAFSA beginning October 1, 2024, using tax information from 2023.

Please note that you must be a U.S. Citizen or Eligible Non-Citizen in order to submit a FAFSA. AB540 students should complete the California Dream Act application available on the website of the California Student Aid Commission (CSAC). Once you have submitted a FAFSA or California Dream Act Application, the FAO will review your file to determine if any additional documentation is necessary. We make these requests through your SBCC Pipeline Account.. *For security purposes, no other email account is used to communicate with you.* So it is important to always check your SBCC Pipeline Email Account.

### **Determining Financial Need**

Your financial aid award is based on several components:

- COA: Your Cost of Attendance (student budget) while at school
- SAI (formerly EFC): Your Student Aid Index is a formula-based index number as determined by the FAFSA or DACA
- NEED: Your financial aid eligibility (need);

$$\text{COA minus SAI} = \text{Need}$$

### **Cost of Attendance (COA)**

The COA includes all costs associated with attending Santa Barbara City College for the periods in which you are enrolled. At SBCC, we have four COAs; each associated with the housing status (off-campus or living with parent) and whether or not you are a resident of California (as determined by the Admission and Records Office). All COA are available on our website and are updated annually.

Your COA represents average educational expenses for the academic year. It includes your full-time tuition and mandatory fees, an allowance for housing, meals, books, supplies, and personal expenses. The FAO has determined the costs associated based on the California Student Aid Commission (CSAC) Student Expenses and Resources Survey (SEARS).

## **Student Aid Index (SAI)**

Your family resources include a parental contribution and a student contribution. It is important for you and your family to understand that many factors go into determining a family's contribution. When determining financial aid offers, Santa Barbara City College relies on the information that you provide on applications and other supporting materials. Therefore, it is important that the FAO be informed of any updates, corrections, or changes to your information as soon as possible. You and your family may also be asked to provide documentation to verify information you provided on financial aid applications

Your Student Aid Index (SAI) is a formula-based index number ranging from –1500 to 999999. Where your SAI falls helps the FAO determine how much financial support you may need. Your SAI is an index number used by financial aid professionals (based on a formula developed by Congress) when creating an aid offer.

A negative SAI indicates you have a higher financial need.

Your SAI is not:

- a dollar amount of aid you'll receive,
- what your family is expected to provide, or
- your final financial aid offer.

## **Requesting Adjustments/Appealing**

If you are experiencing financial hardship (e.g., loss of employment) you may appeal for additional assistance due to a change in your financial circumstances. Please notify your financial aid advisor and they will provide a Special Circumstance Petition Form for you to complete. If you demonstrate additional need *and if funds allow*, we will send you a revised award letter via your Pipeline account.

## **Financial Aid Awards**

A financial aid award usually consists of a combination of awards: scholarships, grants, work-study, and loans. These funds are made available through the College, the federal government, the State of California, and other sources. SBCC students, if eligible, can receive the following awards:

***Santa Barbara City College cannot guarantee funds from  
state, federal, or other sources.***

### **Federal Financial Aid**

SBCC participates in the following federal financial aid programs:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants
- Federal Work-Study
- Federal Subsidized Direct Loans
- Federal Unsubsidized Direct Loans
- Federal PLUS Loans (for parents)

To be considered for federal financial aid, you must:

- be a U.S. citizen, a permanent resident, or an eligible non-citizen
- have a valid social security number
- have a high school diploma or a GED certificate
- be enrolled
- maintain satisfactory academic progress
- be admitted as a degree seeking student
- demonstrate financial need
- meet other eligibility requirements as mandated by state and federal law

Students who have a bachelor's degree may be eligible for Federal Direct Loans and Federal Work-Study (FWS), but not for federal grants.

### **State Financial Aid Eligibility**

SBCC participates in the following state financial aid programs:

- California College Promise Grant (CCPG)
- Cal Grant A, B and C
- Student Success Completion Grant
- California Chafee Grant
- AB-19 (California Promise)

## **California College Promise Grant (CCPG)**

The California College Promise Grant (CCPG) is a financial aid program for California residents (including AB540 students) that waives the per unit enrollment fee. Any student enrolled in any number of units who meets the CCPG criteria may receive the grant. You may complete the CCPG Application to determine if you qualify for CCPG A or CCPG B. If you do not qualify for A or B, the FAO can use your SAI from your FAFSA or California Dream Act Application to determine if you qualify for CCPG C.

**CCPG A** is awarded if the student or the student's parent receives TANF/CalWORKs or SSI or when the student receives General Relief benefits. You must provide a copy of a current benefit check or notification of eligibility. Students who qualify for CCPG A also are eligible for a discount on campus parking and their Health fee.

**CCPG B** is based on state mandated income ceilings that vary each year. View our [website](#) for year specific information.

**CCPG C** is available to students who do not meet the criteria for A or B. All students who demonstrate at least \$1288 of financial need after filing the FAFSA form can be awarded a CCPG C. You must complete a Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application for CCPG C consideration.

## **Cal Grants**

**Cal Grants** are awarded on demonstrated financial need and academic achievement to undergraduate students who haven't already earned a bachelor's or professional degree. Cal Grants don't need to be repaid. Contact the **California Student Aid Commission** at **888-224-7268** or visit their **website** for more information regarding deadlines and availability of funds. AB540 students are eligible to receive Cal Grants.

The amount of the award is based on your enrollment status (full-time, 3/4 time or half time). As with all Cal Grant programs, students can receive this award for a maximum of four years of full-time study (Foster Youth in the Cal Grant B program may receive up to 8 years of full-time study).

### **Cal Grant GPA Requirement**

In addition to submitting the FAFSA or Dream Act Application before March 2, a school certified Grade Point Average (GPA) must be submitted to the California Student Aid Commission (CSAC) by the filing deadlines, in order to be considered for a Cal Grant award.

Please note: Students who have less than 16 completed college units are required to have their high school submit their GPA. An applicant who does not have a high school GPA or whose GPA is more than 5 years old may submit a test score from the General Educational Development Test (GED), the American College Test (ACT) or the SAT Reasoning Test (SATI), in order to be considered for a Cal Grant Award.

### **Santa Barbara City College (SBCC) Policy for submitting GPA Records**

SBCC automatically submits GPAs to the California Student Aid Commission (CSAC) for California Resident/AB540 Students who meet the following criteria: Are currently attending/have attended classes at SBCC and their last semester was completed no later than 5 years from the GPA deadline date and have completed at least 16 transferable units.

Students identified as AB 540 Dreamer and Deferred Action for Childhood Arrivals (DACA) who meet the AB 540 requirements, will have other data matches submitted to CSAC such as address, date of birth, e-mail address, etc., in lieu of a social security number, along with their GPA by the March 2 Deadline

## **California Chafee Grant**

SBCC participates in the Chafee Grant Program. The California Chafee Grant is awarded to current or former California foster youth to help pay for college or career and technical training. A Chafee Grant is a federal and state funded grant subject to yearly availability of funds.

To qualify, the student must:

- Be a current or former foster youth\*
- Not have reached your 22nd birthday as of July 1st of the award year.
- Have financial need

\*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18.

## **Federal Grants**

**Pell Grants** are awarded solely on demonstrated financial need to every eligible undergraduate student who hasn't already earned a bachelor's or professional degree. Pell Grants do not need to be repaid. They can be used for tuition, fees, and living expenses. A

student is still eligible to receive a Pell Grant if he/she is attending college in a less than half time status. It is important that students receiving Federal Pell Grants understand how they are disbursed and how a student remains eligible for this program.

SBCC awards Federal Pell Grants to eligible undergraduate students based on their Cost of Attendance (COA), Student Aid Index (SAI) and total percentage of Pell already received. Award amounts can be based on the number of units a student is enrolled in during the given semester. Amounts can change yearly.

For federal student aid purposes, full-time enrollment for programs offered in standard terms is defined by the institution and, for undergraduate students, must comprise at least 12 credit hours. Below is a chart of enrollment intensity relative to full time, assuming the school defines it as 12 credit hours for financial aid purposes. **Enrollment intensity only applies to Pell Grant eligibility. All other Title IV programs still use the categorical measures of enrollment status.**

Credit Hours	Enrollment Intensity Formula	Enrollment Intensity	Enrollment Status Equivalent
12 (or more)	$12 \div 12 = 1.0$	100%	Full-Time
11	$11 \div 12 = 0.917$	92%	Three-Quarter Time
10	$10 \div 12 = 0.833$	83%	Three-Quarter Time
9	$9 \div 12 = 0.75$	75%	Three-Quarter Time
8	$8 \div 12 = 0.667$	67%	Half-Time
7	$7 \div 12 = 0.583$	58%	Half-Time
6	$6 \div 12 = 0.50$	50%	Half-Time
5	$5 \div 12 = 0.417$	42%	Less-than-Half-Time
4	$4 \div 12 = 0.333$	33%	Less-than-Half-Time
3	$3 \div 12 = 0.25$	25%	Less-than-Half-Time
2	$2 \div 12 = .0167$	17%	Less-than-Half-Time
1	$1 \div 12 = 0.083$	8%	Less-than-Half-Time

### Federal Supplemental Educational Opportunity Grant (FSEOG)

The SBCC Financial Aid Office awards the **FSEOG** to undergraduate students who have exceptional financial need, with priority given to Pell Grant recipients. Unlike Pell Grants, there's no guarantee every eligible student will receive one. In addition, funds are limited. These grants don't need to be paid back. It is important that students receiving FSEOG understand how they are disbursed and how a student remains eligible for this program.

FSEOG funds are awarded to students demonstrating high financial need and an SAI between -1500 and 0. Funds are extremely limited and are awarded on a first come basis. Once awards have been made for the current year, based on SBCC's federal FSEOG Award, no



further FSEOG can be awarded.

The **Federal Iraq and Afghanistan Service Grant** is awarded to undergraduate students whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. Please contact the financial aid office for more information.

### **Federal Work Study (FWS)**

This on-campus student employment program's primary purpose is to provide employment opportunities to SBCC students who request Federal Work-Study (FWS). The FWS program is funded by the federal government and is limited to U.S. citizens or permanent residents who demonstrate financial need.

Work awards contribute more than financial assistance to your college education. Work programs offer a dual-incentive: money for college and work experience. In an increasingly competitive job market, employers want applicants with both work and academic experience. Campus employment will introduce and prepare you to enter the working world. In addition, the Santa Barbara City College community will benefit from the unique talents and experiences you bring.

The work award amount indicated on your financial aid award letter is the maximum amount of earnings that you are eligible to earn during the academic year. Once you have earned the full amount of your award, you will need to stop working on-campus or request an increase in your FWS annual award. The FAO will notify students when they are close to exhausting their award. Students may contact the FAO anytime to check their award balance.

FWS funds are awarded to students demonstrating high financial need and an SAI between -1500 and 0. Funds are extremely limited and are awarded on a first come basis. Once awards have been made for the current year, any financially needy student can request a work award by contacting their financial aid advisor. Requests will be reviewed based on current FWS usage and remaining positions available on campus.

### **Federal Student Loans**

Loans are a helpful resource to college students and their parents in financing a college education. Loans are generally repaid within 10 years after graduating or withdrawing from school (consolidation programs and income-based repayment can extend the number of years a student has to repay their loans). If you are unable to meet your loan payments you may be eligible to receive a deferment or forbearance on your loan. For more information visit: <http://studentaid.ed.gov/repay-loans/deferment-forbearance>.

Loan obligations are described below and they are also outlined in the promissory notes you are required to sign for each loan program. Be sure you understand all of your rights and responsibilities before you accept a loan. All student loans also require that you complete entrance and exit counseling.

### **Master Promissory Notes**

When you borrow money, you must make a promise to repay the money loaned to you by signing a promissory note. A promissory note is a document that outlines the legal obligations

you have for repaying money loaned to you. You will be required to complete a promissory note for each loan program from which you borrow before any loan funds can be credited to your student account.

### **Entrance Counseling**

If you are a first-time borrower under any loan program, you must complete online entrance counseling to review your rights and responsibilities as a borrower. Be sure to review this information carefully to prevent any surprises in the future. You will be required to complete entrance counseling for each loan program from which you borrow before any loan funds can be credited to your student account.

### **Exit Counseling**

If you have borrowed from any student loan program you must complete exit counseling before graduating, withdrawing, taking a leave of absence, or dropping below 6 units. For a Federal Direct Subsidized/Unsubsidized Loan you need to complete exit counseling by going to: [www.studentloans.gov](http://www.studentloans.gov).

The FAO will contact any student who has borrowed from the federal loans programs if they drop below 6 units. You will be required to complete exit counseling for each loan program from which you borrowed even if you plan to return to college.

### **Federal Direct Subsidized Loan**

This loan is a low-interest loan offered by the U.S. Department of Education rather than a bank or other financial institution. Santa Barbara City College students may borrow Federal Direct Loans based on their need, year in school, and satisfactory academic progress. If you have any questions regarding your eligibility, please contact the FAO.

Students must be eligible for need-based aid to receive a Direct Subsidized Loan. While a student is enrolled at least half-time, there is no repayment of interest or principal required. The interest rate for the year is fixed for the lifetime of the loan. However, the interest rate for any particular year is subject to change annually. Interest accrual begins as soon as the student graduates or leaves the College. Repayment begins six months after leaving or graduating from SBCC at a minimum of \$50 per month. Your actual repayment is determined by the total amount borrowed and interest accrued. In general, there is a maximum of 10 years to repay the loan. You can also choose from several repayment plans that are designed to meet the needs of most borrowers, and you can switch repayment plans if your needs change.

The Federal Direct Subsidized Loan currently has an origination fee which is deducted when the loan is issued.

### **Federal Direct Unsubsidized Loan**

This loan is available for students who do not demonstrate financial need or for students who need assistance meeting their educational costs. Terms of the loan are similar to those noted above. The interest rate for the year is fixed for the lifetime of the loan. However, the interest rate for any particular year is subject to change annually. **Interest accrual for this loan is immediate.** Students may choose to pay interest while in school or have it capitalized onto the principal balance. To be eligible for this loan, students must complete a FAFSA.

The Federal Direct Unsubsidized Loan currently has an origination fee which is deducted when the loan is issued.

### **Federal Direct Loan Limits**

Annual and grade level limits in the Federal Direct Loan program (Subsidized and Unsubsidized) can be found in the U.S. Department of Education (ED) and government websites. Loan limits apply to the Federal Direct Loan programs only. Please note these loans are only for educational purposes.

### **Parent Loan**

The Federal Direct PLUS Loan program is designed to provide long term competitive rate financing for parents of dependent students to assist in meeting the expected family contribution. PLUS Loans may not exceed the student's cost of attendance less any financial aid the student is eligible to receive for the year. The interest rate is fixed for the lifetime of the loan. Parents may defer payments on PLUS Loans while their student is in-school and for a six-month grace period after the student graduates or drops below half-time enrollment. Call your direct loan servicer for details about deferment and forbearance. To learn who your servicer is, visit the National Student Loan Data System ([www.nslds.ed.gov](http://www.nslds.ed.gov)).

Parents with dependent children enrolled at least half-time at Santa Barbara City College are eligible to borrow under the Federal Direct PLUS Loan program. In addition, parents and their student must be: U.S. citizens or eligible non-citizens, must not be in default on any federal educational loans, owe an overpayment on a federal educational grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

### **Credit Check and Endorser Alternative**

When the parent applies for a PLUS Loan, the Department of Education will check the parent's credit history (credit will be checked with one of the three major credit bureaus). To be eligible for a PLUS Loan, the parent must not have an adverse credit history. If the parent is found to have an adverse credit history, they may still borrow a PLUS Loan if the parent completes online PLUS Loan Counseling and gets an endorser who does not have an adverse credit history.

An endorser is someone who agrees to repay the PLUS Loan if the borrower does not repay the loan. The endorser may not be the student on whose behalf a parent obtains a PLUS Loan. In some cases, the parent may also be able to obtain a PLUS Loan if they document with the Department of Education that there are extenuating circumstances related to the adverse credit history.

### **Alternative Loans**

Alternative loans are available for Santa Barbara City College students and their families to assist with educational costs that cannot be met with the programs listed above. Private education loans tend to cost more than the educational loans offered by the federal government, but are less expensive than credit cards. We encourage families to "shop around" and compare these programs. For more information we encourage you to visit our webpage for more information.

## **Other Resources**

Other resources include all other types of financial assistance (including gifts from relatives, outside scholarships, the SBCC Promise, outside loans, book grants, employer tuition benefits, VA Benefits, etc.) you might receive during the academic year.

You must promptly report any outside resource you will receive to the FAO. If you fail to report other resources you may find yourself in an over-award situation and may have to repay funds. Over-awards can usually be avoided if you report resources as soon as you are aware of them. Report any resources to our office via email using your SBCC Pipeline account.

Other resources will first meet any unmet financial need. If you have no remaining unmet need, the FAO must reduce either your need-based loan(s) and/or your work award(s). However, if grants and scholarships exceed total financial need and you have no work award or need-based loan eligibility (as determined by the FAO) an adjustment to a grant or scholarship must be made. This policy is required to conform to federal and state law. Non need-based loans are not affected by this policy as long as the total compensation between need-based and non need-based aid does not exceed the total cost of attendance.

## **SBCC Scholarships**

Santa Barbara City College offers a great variety of scholarships to its students. While many scholarships require the satisfactory completion of a minimum of 12 units of course work per semester at SBCC, others are open to incoming high school students attending SBCC in the fall, as well as current SBCC students that will be transferring to a 4-year institution the following academic year.

Scholarships are awarded based upon academic achievement and/or financial need. At SBCC, scholarships are funded by gifts and endowments from private individuals, corporations, community organizations, and foundations. Generally, they are administered through the Foundation for SBCC, the unit of the College which raises and manages private scholarship funds for SBCC students. We encourage you to visit our website for more information on deadlines and how to apply.

## **SBCC Promise (SBCC Foundation)**

### **Eligibility for the SBCC Promise**

The SBCC Promise offers any recent local high school graduate the opportunity to attend Santa Barbara City College by covering all required fees, books, and supplies for up to two years – it is open to any student who meets the eligibility requirements and is willing to make the necessary commitments. The SBCC Promise is making our community's college fully accessible to all local students, and relies entirely on privately raised funds. **Please see SBCC Foundation's website for further details on eligibility for the SBCC Promise**

## **Outside Scholarships**

The College expects all financial aid recipients to apply for outside scholarships and grants to assist in meeting educational costs as well as keeping loan and work awards to a minimum.

The FAO treats outside scholarships as other resources (see Other Resources above) and they may impact your need-based loan, work, and/or grant and scholarship eligibility.

Please have outside scholarship funds sent to the FAO. We will assist with any forms required by the donor. If enrollment verification is required, contact the Admissions and Records. Outside scholarship checks should be made payable to Santa Barbara City College. Be sure to include your name and SBCC ID (K#) number on all correspondence.

## **Policies**

### **Terms of Financial Aid Offer**

This is a quick overview of the terms and conditions you are agreeing to when accepting financial aid at Santa Barbara City College. More information is available on our website or by visiting us at the SBCC Financial Aid Office.

- All awards are contingent upon the availability of funds.
- All funds you receive must be used for educationally related expenses only.
- You must be enrolled in a certificate, degree or transfer program listed in the college catalog. Some programs at SBCC are NOT eligible for federal/state financial aid. Please come to the financial aid office for inquiries of specific ineligible programs.
- You must maintain Satisfactory Academic Progress.
- If you drop classes or withdraw from the college, you may be required to repay funds.
- You may not receive federal student aid funds from more than one college during a semester (even if you are enrolled in more than one school).
- You are required to notify the Financial Aid Office if you receive other financial aid from any sources, such as scholarships or outside loans. If you fail to notify the Financial Aid Office, you may be required to repay funds.
- If an error has been made by you or the Financial Aid Office in calculating your financial aid award or disbursing your financial aid funds or an appeal is granted for special consideration, the Financial Aid Office reserves the right to make any necessary changes or corrections.
- You must reapply for financial aid each year.
- Financial aid does not “transfer.” If you intend to transfer to another college or university, contact the Financial Aid Office at your transfer school and make sure you know their application procedures and deadlines.
- Federal financial aid funds are restricted to payment of current academic year tuition and fees.

But, when accepting these terms and conditions you are authorizing SBCC to apply the credit balance of your federal financial aid to prior year charges, not to exceed \$200.

But, when accepting these terms and conditions you are authorizing SBCC to apply financial aid funds to non-institutional charges and miscellaneous fines (e. g. parking fines, library fines, etc.) stemming from the current academic year.

If you do not want to authorize SBCC to use federal financial aid funds to pay charges other than tuition and fees, please go to the SBCC Financial Aid Website or come to the Financial Aid Office to obtain a [Non-Authorization Form](#). If you sign the Non-Authorization form, you will be responsible for all SBCC charges which could prevent you from registering for classes in the future.

## **Privacy**

### **Consent for Release of Information**

In accordance with the Family Educational Rights and Privacy Act (FERPA), and to ensure your privacy, no application will be discussed with another person (this includes noncustodial parents, guardians, or other family members), without written consent from the student and the custodial parent (applicable to dependent students).

### **Tax Notification**

Current tax regulations consider scholarships and grants totaling more than tuition, fees, books, and supplies as taxable income. Only the amount of scholarships and grants exceeding the above charges is considered taxable. Further information regarding taxable scholarship and grant monies is available in tax filing instructions or from the IRS Publication 520 ([www.irs.gov](http://www.irs.gov)). If you have questions concerning the amount of your scholarship, which might be taxable, you should consult a tax advisor or an IRS representative.

## **Satisfactory Academic Progress Policy**

To remain eligible for financial aid, a student must maintain Satisfactory Academic Progress (SAP) and must be in good academic standing as defined by the policies outlined below.

The academic year consists of two 16-week semesters. Full-time students may register each semester for a maximum of 18 units. Students enrolled in less than 12 units each semester are considered to be part-time, and both federal and institutional financial aid is prorated.

Federal regulations under Title IV of the Higher Education Act require Santa Barbara City College to monitor the academic progress of students on financial aid

### **Qualitative and Quantitative Requirements**

Federal law requires that a student make qualitative (grade-based) and quantitative (time-based) progress toward their degree each semester.

The qualitative (grade-based) requirement is measured by your GPA. The quantitative (time-based) requirement is the pace at which you progress toward your degree and earn units.

### **Pace of Progression and Maximum Timeframe Requirements**

Pace of progression measures the number of units you completed over the number of units you attempted to complete. To meet the pace of progression requirement, you must have a cumulative pace of progression rate of 67% each semester that you are enrolled.

Example 1: If you are a second-year and have attempted 36 units (12 + 12 + 12) by the end of your third semester; however you only earned 28 units (12 + 8 + 8), your cumulative pace of progression rate is  $36/28 = 77\%$ . Since the rate is above 67%, you are meeting the pace of progression requirement.

Example 2: If you are a first-year and have attempted 9 units by the end of your first semester; however you only earned 3 units, your cumulative pace of progression rate is  $3/9 = 33\%$ . Since the rate is below 67%, you are not meeting the pace of progression requirement.

In addition to pace of progression, students must also meet the maximum time frame requirement. Maximum time frame is the time in which you have to complete your degree. This limits the number of semesters that you are eligible to receive financial aid. After you have exhausted your maximum semesters of eligibility, no additional aid will be extended.

Students who pursue multiple majors are expected to complete all degree requirements within 150% of the normal measure of time needed for an AA/AS degree (usually 60 units) so federal aid can be extended after the accumulation of 90 units.

## **How Courses Are Counted**

The following outlines how certain courses and grades affect the SAP requirements listed above.

### **Attempted Courses**

- Attempted courses are those for which you are officially enrolled after the last date to drop courses.
- All attempted courses count toward the maximum time frame.
- All courses count in calculating a student's academic progress, including any for which the student did not receive financial aid.
- Courses taken on a credit/no credit basis count toward the total number of attempted courses.

### **Incompletes**

- Credit for incomplete courses will not count as an attempted course until the course has been completed or the SBCC Admissions and Records Office has posted a grade.

### **Withdrawals**

- Withdrawals showing as a W on your academic transcript are counted as attempted courses.

### **Repeated courses**

- If a student does not receive a passing grade for a course and chooses to repeat the course, the course may be repeated for credit. Both the original course and the repeated course will be considered as attempted for the purposes of determining SAP.

- If a student receives a passing grade for a course and chooses to repeat the course, the repeated course does not count as completed and does not contribute to maintaining SAP. The units for the repeated course are not counted, unless the repeated course is identified as “repeatable” on the Course Catalog.
- Repeating a course does not remove the original course from the academic transcript.
- Both the grade for the original course and the repeated course will be posted and will be calculated into the student’s GPA.

### **Transfers credits**

- Transfer credits from another institution accepted by Santa Barbara City College are counted when measuring the maximum timeframe to complete the degree.
- Santa Barbara City College does not accept for credit any transfer grades lower than 2.0. Consult the Santa Barbara City College Course Catalog for information on how transfer credits are evaluated.

### **Frequency of SAP Notices**

The FAO will monitor all SAP requirements at the end of each semester that you are enrolled. Students returning to the College after a leave of absence will have their SAP status revert back to their last semester enrolled.

While SAP is only reviewed once at the end of each semester, it is possible to have your SAP eligibility re-reviewed during the semester if new or updated information is provided that could impact your eligibility (such as a grade change). If new or updated information changes your SAP eligibility, we will send you a notification regarding this change.

### **Failure to Meet SAP**

If you do not meet all of the SAP requirements, you will be placed on a financial aid “warning” semester. During your “warning” semester, you will receive financial aid. If at the end of your “warning” semester, you have not met SAP requirements, you will no longer be eligible for federal aid or Cal Grant (but may retain eligibility in some programs such as CCPG).

Students can receive multiple “warning” semesters during their time at Santa Barbara City College; however, a student cannot receive two “warning” semesters in a row. Students who fail to meet SAP requirements by the end of their “warning” semester will automatically become ineligible for institutional aid, federal aid, or both.

### **Financial Aid Ineligibility**

If you lose your eligibility for financial aid at the end of your “warning” semester you have the right to appeal for an additional semester of aid.

### **Right to Appeal**

Your appeal must be made following the Financial Aid Satisfactory Academic Progress Appeal Policy as outlined on the Financial Aid Website. Your appeal will consist of a personal statement explaining why you were unable to meet the progress standards and a written plan outlining what changes you have made to ensure that you will make progress in the future. **The appeal may not be based on your need for financial assistance or your lack of knowledge on the SAP policy.** It should be based on extenuating circumstances which prevented you from making academic progress. You must meet with an academic counselor and develop a Student Education Plan (SEP) which will get you back on track. This plan must



clearly state your educational goal, the coursework needed to meet that goal and an estimated anticipated date when you expect to complete your goal.

The Appeal will be reviewed by the Director of Financial Aid and/or the Financial Aid Satisfactory Academic Progress Committee. No appeal is denied without being reviewed by both these entities. The decision of the Committee is final and cannot be appealed elsewhere at the College. You will be notified via your Pipeline Account regarding the status of your appeal.

### **Appeal Granted**

If your appeal is granted you will regain your eligibility for financial aid. It is expected that you will follow and pass all courses on your Student Educational Plan (SEP), making substantive progress toward that goal.

If you had to appeal due to a GPA below 2.0, you will be required to appeal every semester until your GPA is above a 2.0. The Committee will make a new determination each semester if you will be eligible to receive financial aid. Once your GPA is above a 2.0 you will not need to appeal unless you have not met once of the other SAP benchmarks.

If you had to appeal due to a lack of pace (i.e., you are not completing a minimum of 67% of the classes you have attempted), you will be required to appeal every semester. The Committee will make a new determination each semester if you will be eligible to receive financial aid until your pace is at or exceeds 67%.

If you had to appeal due to excessive units (i.e., you have exceeded 150% of the units required to complete your educational goal), you will be required to appeal every semester so that the Committee can see that you are making progress toward your educational goal as outlined in your previous Student Educational Plan.

### **Appeal Denied**

The decision of the Committee is final and cannot be appealed elsewhere at the College.

If your appeal is denied you may still be able to regain eligibility for future semesters of aid by enrolling at SBCC (without access to federal financial aid) earning a 2.0 or better GPA, and bringing all cumulative units up to required standards. It is also possible to take a leave of absence from Santa Barbara City College and pursue transferable coursework at another institution. This will allow you to bring your required units up to date and show academic improvement by attaining a minimum GPA of 2.0 or better (a GPA earned at another institution will not affect your SBCC GPA).

### **YOUR STUDENT ACCOUNT**

The FAO and the Cashier's Office work closely together to ensure that your financial aid appears on your student account to meet your educational charges and is disbursed to you to meet your educational expenses. While the FAO determines eligibility for aid, the Cashier's Office manages your student account, billing, payment, and much more. You can contact the Cashier's Office at 805- 730-2397 or stop by SS-150 in the Student Services Building. They

can also be reached via email at [cashiers@sbcc.edu](mailto:cashiers@sbcc.edu) and important information is available on their website.

Financial is disbursed on a weekly calendar as outlined on the Financial Aid website. Grants, loans and other resources (such as the CCPG or the SBCC Foundation Promise) are first credited to your institutional charges and are then made available via direct deposit or paper check.

## **Return of Title IV Aid**

Santa Barbara City College prescribes the following steps in accordance with U. S. Department of Education regulations to determine the amount of federal funds you have earned at the time you cease attendance or drop out of school. The amount earned is based on the amount of time you have spent in attendance. It has no relationship to your institutional charges; rather, it is based on a proportional time calculation through 60 percent of your enrollment period.

### **Allocation of Student Returns**

If you must return additional funds, the funds must be repaid. Specific federal rules apply to your responsibility for return of federal funds.

If you fail to return the required federal funds you may lose eligibility for future federal aid until you have paid the amount in full, make satisfactory arrangements with the institution to repay the funds, or make satisfactory repayment arrangements with the U.S. Department of Education.

## **Identity Theft**

There are many ways identity thieves can use your stolen information to commit acts of fraud. Some types of fraud can include:

- Government documents fraud
- Utilities fraud
- Credit card fraud
- Financial or bank fraud
- Phone impersonation fraud

Each of these, if committed against you, can result in serious financial and even legal issues for you. If you suspect that your personal information has been stolen, please try to act quickly and accurately to gather the information you know so far.

If you believe you have been a victim, there is assistance for these financial aid matters through the Department of Education and you can start your claim with the Office of Inspector General (OIG). This is the federal office which works with financial institutions and aid offices to look into potential fraudulent activity. The officer should follow up with our office after a claim has been filed to securely provide necessary information for the claim.

Get started on the government website here:

**<https://www2.ed.gov/about/offices/list/oig/hotline.html>**

Other tips that may reduce the risk of identity theft when you apply for federal aid:

- Use **fafsa.gov** specific site when filling out the Free Application for Federal Student Aid (FAFSA®) form. As you exit the FAFSA site, close the browser so cookies from the session can be deleted
- Make sure to not give your FSA ID information and password to anyone, even if that person is helping you fill out the FAFSA form.
- Please do not give personal information over the phone or internet unless you initiated the contact session. If you have questions about your financial aid, ask your college's financial office or contact the Federal Student Aid Information Center at **customerservice@studentaid.gov** or 1-8004-FED-AID (1-800-433-3243).