

ELIGIBILITY FOR FINANCIAL AID

The federal government is the primary source of financial aid for college students. Students must meet several requirements in order to be eligible to receive federal aid. The following requirements are common to most federal (and many other) financial aid programs:

- Students **must have financial need** and demonstrate it through their financial aid application materials. (Note, however, that some loan programs and many scholarship programs are available to students who do not have financial need.) We strongly encourage students to apply for aid by the deadline dates if they think they may need financial assistance.
- In order to *receive* financial aid, **students must be admitted to the college** and working toward a degree or certificate. (However, students may apply for aid before being accepted for admission or enrolled.)
- To qualify for most aid, students must be **U.S. citizens or eligible non-U.S. citizens**. Federal regulations and campus policy severely limit the types of financial assistance available to non-U.S. citizens.
- All students must have a valid Social Security Number.
- Most male students who are between the ages of 18 and 25 must be registered with the U.S. Selective Service.
- Continuing students must be making **satisfactory academic progress**.
- Students receiving federal student aid may use it only for educational purposes.
- To continue to qualify for financial aid, students may not owe a refund on a federal grant or be in default on any federal educational loan.

Restrictions on Eligibility

• **BACHELOR'S DEGREE**

Undergraduates who have already received a bachelor's degree may only receive loans and the Board of Governor's Fee Waiver while pursuing an additional course of study and are not eligible for federal grant assistance such as the Pell Grant or state grant assistance such as the Cal Grant.

• **ENROLLMENT AT MORE THAN ONE INSTITUTION**

Students who are enrolled at more than one college or university at the same time may receive Pell grant from only one institution, not both. Students may borrow a Direct Loan from more than one institution for the same term. However, students may not borrow more than their annual loan limit, and SBCC will determine loan eligibility by reviewing the student's borrowing record with the National Student Loan Data System (NSLDS). For more information, contact the SBCC Financial Aid Office at 805.730.5157.