



C U Y A M A C A
· C O L L E G E ·

Student Guide to Financial Aid

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Grants • Scholarships • Employment • Loans



2005-2006 Financial Aid Policies and Procedures

Introduction

As the cost of education continues to rise, more students and their families are seeking assistance in financing college costs. To the extent that funds permit, we endeavor to assure that no student will be denied an opportunity for a college education simply because of lack of funds.

Although primary responsibility for meeting college costs rests with students and their families, many families have limited resources and are unable to meet the high cost of post-secondary education. For this reason, financial aid programs have been established to assist students who can document their financial need.

This handbook is designed to help you understand what assistance may be available to you, and what you must do so that we may determine your eligibility. We urge you to read it carefully and to act promptly. Our staff is available to assist you and explain the eligibility requirements of the aid programs. If the material that follows has not answered your questions, please call or visit the Financial Aid/Scholarship Office. The One-Stop Student Services Complex is our new location. It is located at the corner of Fury Lane and Rancho San Diego Parkway.

Cuyamaca College
900 Rancho San Diego Parkway
El Cajon, CA 92019-4304
(619) 660-4201

General Eligibility Requirements

In general, you are eligible for Federal Aid at Cuyamaca College if you meet the following requirements:

1. apply for admission at Cuyamaca College;
2. are a citizen of the U.S., a permanent resident, or a resident alien with an appropriate visa;
3. maintain satisfactory academic progress (see "Satisfactory Academic Progress");
4. demonstrate eligibility in accordance with federal and state regulations;
5. declare and enroll in a degree, certificate or transfer program;
6. register with Selective Service if required to do so under registration law, web site at <http://www.ss.gov/> are not in default on any Federal debt or obligation, Federal Perkins Loan, National Direct Student Loan (NDSL), Federal Stafford Student Loan, PLUS/SLS Loan, Federal Direct Loan, Federal Consolidated Loan, or owe a refund on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant received while attending any institution, (see "Loans", for additional information regarding Default Student Loans);
7. are not in default on any Federal debt or obligation, Federal Perkins Loan, National Direct Student Loan (NDSL), Federal Stafford Student Loan, PLUS/SLS Loan, Federal Direct Loan, Federal Consolidated Loan, or owe a refund on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant received while attending any institution, (see "Loans", for additional information regarding Default Student Loans);
8. have completed less than 71 units or attempted less than 90 units, (includes all transferable units from all institutions attended);
9. not have a Bachelor degree (or the equivalent from a foreign country).

Eligibility for Non-Citizens

The Department of Education will compare the information listed on the FAFSA with the U.S. Immigration and Naturalization Service (INS) database. This primary match will attempt to confirm eligibility to receive Federal Financial Aid. For applicants whose eligible non-citizen status was not confirmed by the Department of Education's primary match, will automatically be selected for a secondary confirmation by the Department of Education. It must be used to determine eligibility. If after the secondary confirmation is not valid, the applicants must submit immigration documents to Cuyamaca College Financial Aid Office no later than the student's last day of attendance or June 30, 2006, whichever is first. The Financial Aid Office will submit the student's immigration documents to the INS within 10 business days and will request a secondary confirmation of eligible non-citizen status based on current documentation.

Ability to Benefit

All students who do not have a high school diploma, a GED, a certificate of proficiency or its equivalent must demonstrate that they have the ability to benefit from an educational program at Cuyamaca College prior to receiving any Title IV financial aid. To meet this requirement, you must take and pass the Descriptive Test of Language Skills (DTLS) and the Descriptive Test of Math Skills (DTMS). If English is not your primary language and you are or will be enrolled in ESL courses, then you

must take and pass the Combined English Language Skills Assessment Test (CELSA). Both of these tests are given in the Cuyamaca College Assessment Center.

Drug Convictions

A student is ineligible to receive federal financial aid for a specified period of time if the student has been convicted of an offense for the sale or possession of an illegal drug.

Convictions for possession:

One conviction-ineligible for federal financial aid for one year from date of conviction

Two convictions-ineligible for federal financial aid for two years from date of the second conviction

Three or more convictions-ineligible for federal financial aid for an indefinite period of time

Convictions for sale:

One conviction-ineligible for federal financial aid for two years from date of conviction

Two or more convictions-ineligible for federal financial aid for an indefinite period of time

A student may regain eligibility for federal financial aid, if during the period of in-eligibility, the student completes an approved drug rehabilitation program.

Students convicted of a drug offense during a period of time in which they are receiving federal financial aid, must notify the financial aid office immediately.

Aid to Foreign Students

Although we recognize the enormous need of foreign students, Cuyamaca College is not able to assist any foreign students with federal or state aid. To be eligible for federal or state aid, a student must be a citizen of the U.S., a permanent resident, or a resident alien with the appropriate visa.

Transferability of Financial Aid

If you transfer from one school to another, your financial aid does not automatically go with you. To receive financial aid at your new school, check with that school's Financial Aid Office to find out what steps you must take to receive financial aid. In most cases, you will have to add the new school to your Student Aid Report (if you have already filed a FAFSA). To add a school to your Student Aid Report (SAR) or request a duplicate copy of your SAR, call (800) 443-3243. The original SAR contains the student's DRN/PIN number.

Enrollment Requirements

Enrollment Status

Enrollment status is the number of units upon which your financial aid award is based. This status is determined when your initial award is made. Your enrollment status is verified on census day, 09-06-2005 Fall semester and 02/06/2006 Spring semester, (the third Monday of the semester). The Summer Session census date will be announced. Adjustments are made to your award for the academic year depending upon the number of units in which you are enrolled. Classes added after the enrollment status has been established will not result in an award being revised upward. Dropping classes may result in your award being revised downward or being canceled.

In establishing eligibility for financial aid, enrollment status is determined as follows:

Status	Fall/Spring	Summer
Full Time	12+ units	4 units
3/4 Time	9 - 11.5 units	3 units
1/2 Time	6 - 8.5 units	2 units
Less than 1/2 Time	0.5 - 5.5 units	0.5 - 1.5 units

Consortium Agreement

Units taken concurrently at Cuyamaca College and Grossmont College may be accepted for financial aid purposes at the college where the student has declared a major and educational goal. Student must also be enrolled in a minimum of six units at Cuyamaca College. If student drops below six units at Cuyamaca College, the Consortium Agreement will be voided, and the financial aid award may be revised downward or canceled. Student must request a Financial Aid Consortium Agreement form from the Financial Aid Office. This agreement covers one semester only, and must be turned in **BEFORE CENSUS DATE: Fall 2005 – 09/06/2005 and Spring 2006 – 02/06/2006**. Student must reapply for each semester if student wishes to participate in a Consortium Agreement. Census day is defined as the third Monday of the semester. Census day for students awarded after the third Monday of the semester will be the day the student is awarded.

Application Procedures

Student must reapply for financial aid each year. Awards are not automatically renewable.

If you wish to apply for financial aid, you must complete the following steps:

STEP 1: January 2005

- Apply for admission to Cuyamaca College.
- Obtain and complete a Verification Checklist. This form will determine what documentation you will need to complete.
- If you are a new financial aid applicant (a student who has not received financial aid at Cuyamaca College or; are a continuing financial aid applicant who did not make satisfactory academic progress, you are required to enroll in and successfully complete "Academic and Financial Aid Planning" (NO FEE, 8-hour non-credit course). Please register in advance by calling (619) 660-4350. The Academic and Financial Aid Planning class schedules are available in the Financial Aid Office and on the Financial Aid Web Page (www.cuyamaca.edu/finaid/).
- Complete and mail a Free Application for Federal Student Aid (FAFSA), being sure to list all appropriate colleges with correct addresses (no abbreviations). Cuyamaca College's Title IV school code is 014435. Do not date or submit your FAFSA prior to January 1, 2005. Read the instructions carefully. Accuracy is very important. This form must be filed annually and may serve as a single application for Federal Pell Grant, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Bureau of Indian Affairs Grant (BIA), and Cal Grant A, B, and C. The FAFSA provides information needed by the processor to evaluate your and/or your parents' ability to contribute toward your educational expenses. Students are required to apply for all available state and federal aid. **NOTE:** The Department of Education has developed an electronic version of the FAFSA that you can use to complete and file your FAFSA application: **FAFSA on the Web at <http://www.fafsa.ed.gov>**. For further information, visit the Department of Education's website at <http://www.ed.gov> and browse through the Money Matters section for the FAFSA. We recommend completing and filing your FAFSA using **FAFSA on the Web in the Cuyamaca College Learning Resource Center**. (Do not forget to print the signature page). The application is easier to complete using FAFSA on the Web, and the overall processing of your application is faster. The Department of Education has installed the latest technology in security measures to ensure your information stays confidential as you complete and file your FAFSA over the web.
- For Cal Grant applicants, **complete and mail the FAFSA and GPA verification form by March 2, 2005**. The GPA Verification form is available from the Financial Aid Office or from your local high school counselor. **NOTE: Community College Students have until September 2, 2005 to apply for a Cal Grant A or B Competitive award.**
- Submit a signed copy of your and/or your parents' 2004 Federal Income Tax Return and/or verification of untaxed income certified by the appropriate agency to the Financial Aid Office. If you/your parents did not file a tax return, you must submit copies of the 2004 W-2 forms. After you submit all the required forms to the Financial Aid Office, the documents will be reviewed for accuracy. If corrections are required on the SAR, the Financial Aid Office will electronically submit corrections to the central processor.
- Complete and submit all requested supplemental documentation to the Financial Aid Office.
- Submit Official Academic Transcripts from colleges, universities or vocational schools that you have attended to Admissions Office. The Advanced Standing must be determined before the financial aid application will be considered complete. Advanced Standing means the number of units that are transferable to Cuyamaca College. This is important because the Advanced Standing will affect the amount of financial assistance the student may be eligible to receive.

All information submitted to apply for financial aid is confidential. The Family Educational Rights and Privacy Act of 1974 prohibits the Financial Aid Office from disclosing any information without written authorization.

STEP 2: March 2005 through June 2005

When all required documents have been received by the Financial Aid Office, your application will be reviewed on a "first completed-first considered" basis. A Financial Aid Advisor may request further information to determine your financial aid eligibility. Awards will be calculated subject to your eligibility and the availability of federal and state funds.

STEP 3: June 2005 through May 2006

If you are determined eligible for financial aid, you will receive a Financial Aid Award and Acceptance Letter, that is an offer of aid. If you are not eligible, you will receive a letter stating why you are not eligible. After reading the award letter, initial acceptance or rejection of offer and mail/bring a copy back to the Financial Aid Office by the deadline date. Your award may be canceled or disbursements delayed if you do not accept your award by the deadline date.

Budgeting & Awarding Procedures

Family Resources

It is expected that parents, to the maximum extent that they can contribute, have the primary responsibility for financing the cost of the student's education. A standard formula used for all applicants determines this amount. The information you report on your Free Application for Federal Student Aid is used in calculating your contribution. Factors such as income, assets, and benefits (for example, unemployment or Social Security) are all considered in this calculation. Whatever the origin, ALL resources available MUST Be Reported as soon as they become known. Failure to report resources may result in repayment to the district of funds already received. The following table shows examples of estimated average Parental Contributions.

Average Family Contributions

Conditions	Case 1	Case 2	Case 3	Case 4
Income	\$23,700	\$41,000	\$51,000	\$72,000
Net Assets*	44,400	44,400	44,400	44,400
Family Size	4	4	4	4
Age of Older Parent	45	45	45	45
Number in College	1	1	1	1
Expected Family Contribution (EFC)	\$0	\$2,118	\$4,885	\$9,693

*Does NOT include home value.

NOTE: We must count the family contribution as a resource if you are considered dependent even though you may not be receiving any assistance from your parent(s).

Dependency Determination

Whether or not we consider your parents' income and asset information depends upon whether or not you are considered a dependent or independent student.

By federal regulation you are considered an "independent" student for the 2005-2006 academic year if any of the following questions are answered "YES".

- Were you born before January 1, 1982?
- Are both of your parents deceased, or are you or were you (until age 18) a ward/dependent of the court?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than your children or spouse who live with you and who receive more than half of their support from you, now and through June 30, 2006)?
- As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
- Will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, or Ph.D., etc.) during the school year 2005-2006?

If you do not meet one of the above requirements, you will be considered a "dependent" student and will be required to provide parental information.

Total Budget

The Financial Aid Office uses standard student budgets that reflect average costs you will face when attending college. They are intended to provide sufficient funds for most students in most circumstances. Student budgets are not and cannot be intended to meet each person's full financial responsibilities. Cuyamaca College has a diverse student population that means that people have different economic lifestyles and obligations. If you come to Cuyamaca College relatively free of past obligations, these budgets should provide a sufficient economic base for you to survive financially and attend school. One purpose of the budget is to distribute the available dollars to as many eligible students as possible. Therefore, it is not possible to take into account all of the situations in which people find themselves or all of the consumer choices they make. People make their own budget decisions about what is most important to them. They may choose to share a lower rent apartment in order to have a car or they may choose to live alone within biking distance of campus. The choices are there for each individual.

Standard Student Budgets for Full-Time Attendance 2005-2006

Housing Status	Living with Parent(s)	Living away from Parent(s)	Living with Relatives/Friends
Fees	764	764	764
Books and Supplies	1200	1200	1200
Food & Housing	3000	8000	5400
Personal Expenses	1500	1800	1800
Transportation	900	900	900
TOTAL	\$7364	\$12664	\$10064

Additions to Budgets

- Out of State Tuition cost per unit: (\$151 subject to change).
- Dependent Care Costs (documented).

Cuyamaca College Financial Aid Programs

There are generally three types of financial aid: **GRANTS**—gift assistance, including scholarships; **LOANS**—providing funds now, but with a future repayment obligation; and **EMPLOYMENT**—part-time work while attending school. Since many students are eligible for several of these programs, we offer a “package” of aid.

ALL scholarships and grants in excess of amounts used for payment of tuition, fees, books, supplies and equipment are considered taxable income for U.S. income tax purposes, and it is the student’s responsibility to report this income on their tax return.

Grants

Federal Pell Grant

The Federal Pell Grant is available for undergraduate study until you receive your first bachelor’s degree. Federal Pell Grants range from \$400 to \$4050 per academic year depending upon your Expected Family Contribution (EFC) (as determined by the federal government), your cost of attendance, and your enrollment status. Undergraduate students who have submitted a valid Student Aid Report (SAR) may qualify for the Federal Pell Grant. Within six to eight weeks after filing your application, you will receive a Student Aid Report (SAR) from the Federal Pell Grant processing center. Follow the directions on the first page of your SAR, or submit the SAR to the Financial Aid Office for review. This form allows us to determine the amount of your award and authorizes us to disburse your Federal Pell Grant after you enroll. Cuyamaca College must be listed as one of the schools on your SAR. There are two ways to add Cuyamaca College to your SAR: 1) Call (319) 337-5665 and request to add Cuyamaca College to your SAR (you will need our Title IV Code: 014435), or 2) submit all three parts of the SAR to the Cuyamaca College Financial Aid Office to be requested electronically.

The deadline to complete your financial aid file and submit a valid Student Aid Report (SAR) to the Financial Aid Office is June 30, 2006, or the last day of enrollment, whichever is first.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federal grant program for undergraduate students who have “exceptional need,” and have not received a bachelor’s degree. First priority will be given to students enrolled full-time who receive a Federal Pell Grant and demonstrate exceptional need.

Extended Opportunity Program and Services (EOPS)

EOPS is a state funded program designed primarily for the orientation, recruitment and retention of California residents who are considered educationally disadvantaged (as determined by EOPS), have not completed more than 70 units of degree applicable coursework, are enrolled full-time and qualify for the Board of Governor’s Grant, method A or B.

Cooperative Agencies Resources for Education (CARE)

CARE is a state funded program designed to recruit and assist single parent recipients of Temporary Assistance for Needy Families, (TANF) Cal Works who would like to attend college and are EOPS eligible. CARE provides support services and/or grant funds to enable academic success and to assist students in attaining their career and vocational goals.

Cal Grants

Cal Grants are for California residents who demonstrate financial need, meet the program and academic requirements, and apply on time. Starting with the 2000-2001 graduating class, every high school senior who meets the program and academic requirements (at least a 3.0 grade point average for Cal Grant A; at least a 2.0 grade point average for Cal Grant B), falls within the family income and asset ceilings, and applies on time will receive a Cal Grant A or B Entitlement award. To apply for this program, submit a FAFSA and GPA Verification Form postmarked by March 2, 2005.

NOTE: Second Chance for Community College Students; Community College Students have until September 2, 2005 to apply for a Cal Grant A or B Competitive award. For more Cal Grant information on the Internet, locate the web address: www.csac.ca.gov.

Cal Grant A

Cal Grants A is an entitlement or a competitive grant administered by the California Student Aid Commission (CSAC). It is targeted toward students with high GPAs and moderate income. This grant pays for tuition at tuition charging institutions. Students are not eligible to receive funding while enrolled at community colleges. Community college students have their grants put on “community college reserve” for up to three years. Once the students transfer to a tuition charging institution their grant may be reactivated.

Cal Grant B

Cal Grant B is an entitlement or a competitive grant. It provides a living allowance for low-income students and tuition payment for the students’ second through fourth year of study at tuition charging institutions. For 2005-2006, the maximum living allowance has been set at \$1551.

Cal Grant C

Cal Grant C is for vocational students who are enrolled in programs from nine months to two years in length. Cal Grant C provides a book stipend of \$576 per academic year. Cal Grant C pays for tuition at tuition charging institutions. The maximum tuition that the Cal Grant program will pay is \$9,708 for students attending independent colleges and universities, \$4,984 for University of California students, and \$2,046 for California State University students.

Bureau of Indian Affairs Grants (BIA)

BIA Grants provide money to help meet the cost of education for Native American students. The amount of the grant varies according to individual agencies of the BIA. You may apply if you are at least one-quarter American Indian, Eskimo, or Aleut, as certified by the BIA and/or tribal group serviced by the BIA; have financial aid eligibility and scholastic ability; are working toward an undergraduate degree; and have completed all of the application requirements. To apply, contact the U.S. Bureau of Indian Affairs regional offices or write to the Bureau’s Office of Indian Education, 2800 Cottage Way, Sacramento, CA 95825, or San Diego Indian Human Resource Center, Inc., 4040 30th Street, Suite A, San Diego, CA 92104, Phone (619) 281-5964. The agency will provide you with their specific BIA Grant application. Complete appropriate items and send it to the Financial Aid Office. A FAFSA must also be completed. Watch for deadlines—each agency establishes its own deadline. For more information on the Bureau of Indian Affairs, please visit website at: www.doi.gov/bureau-indian-affairs.html.

Board of Governors Fee Waiver

This program waives the enrollment fee, health fee, and (for some students) the student center construction fee for residents of California who have financial need. Students will be considered for this fee waiver as part of the financial aid application process or may apply separately through the Financial Aid Office if they receive Cal Works/TANF, SSI, GR or have a low family income. Dependents of deceased or disabled veterans who are eligible for benefits under the California Veterans Dependents Educational Assistance Program can also qualify for this fee waiver.

Once qualified enrollment fees will be waived by the fee waiver for the rest of the school year, including summer whether a student is taking one class or is a full-time student. Information and applications are available in the Financial Aid Office. The deadline to receive a refund of registration fees is the last day of each semester. The Board of Governors Fee Waiver will not be applied retroactively towards a prior semester’s mandatory fees.

Scholarships

Scholarships are available throughout the academic year. It is important to research and apply for any available scholarship. Check with the Scholarship Specialist for applications and deadline dates. Expand your search for scholarships at your public and school libraries and the Internet. For additional scholarship search information contact the Cuyamaca College scholarship specialist at (619) 660-4537, or visit the Cuyamaca Scholarship Web Page (www.cuyamaca.edu/scholarships/default.asp).

Do not overlook any organizations connected with your field of interest (for example, the American Medical Association or the American Bar Association). These organizations are listed in the U.S. Department of Labor’s Occupational Outlook Handbook and can also be found in various directories of associations available at your public library and the Internet. One of the scholarship search web pages can be found at: www.fastweb.com.

Employment

Federal Work Study (FWS) And EOPS Work Study

The Work Study programs give students the opportunity to earn part or all of their financial need by working on campus or off campus in community service positions while they are in school. Among the jobs available are: teacher’s aide, clerk, groundskeeper, custodian, and lab assistant. Your wage will be determined by the type and difficulty of the work that you choose.

This type of part-time work can add to your educational experience and can be a valuable asset when seeking employment after graduation. If you choose to reject your award, it will not be replaced.

The Work Study award reflects the amount of money that you are eligible to earn as wages. Your placement on a job depends upon your skills, the availability of jobs and the hours that you are available to work.

Students with Work Study eligibility must call the Financial Aid Office (619) 660-4531 for a job referral appointment. Students eligible to participate in the Federal Work Study Program will be referred to a job and, if hired, complete the necessary payroll paperwork. Time sheets are turned in on the 14th of each month and paychecks are disbursed on the 5th of each month.

Student Placement

The Student Placement Center helps students find part-time employment in the community. All students enrolled at the Cuyamaca College are eligible for Student Placement Center services.

Loans

Emergency Book Loans

Emergency book loan applications are available in the Financial Aid Office beginning the first day of each semester. Applications must be completed IN INK. Applicants must be enrolled in a minimum of 6 units during the Fall or Spring Semesters or 4 units during the Summer Session and must have a current Driver's License or California I. D. Loans must be paid within 30 days.

Emergency loans are reserved for books only. No cash loans are available. A student may receive one loan each semester. A maximum of \$150 for books may be borrowed at one time (Fall/Spring semester) for Full-Time students; \$100 for Three-Quarter Time students; and \$75 for Half-Time students. Only one loan of \$50 may be borrowed during the Summer Session and the student must be planning to enroll for Fall Semester.

All applicants must have a co-signer who will guarantee repayment. A co-signer must be over 21; must be employed full-time (not receiving Financial Aid); must have a local address, phone number, social security number and driver's license number; and cannot be living at the same address as the applicant (parent, guardian, spouse or friend). The Financial Aid Office must be able to contact the co-signer at work and/or at home to verify employment and signature.

Full-time employees of Cuyamaca College are not eligible for emergency book loans. Students who have received Financial Aid funds are not eligible for emergency book loans for 15 days after receipt of funds.

Note: This loan program is made possible through the generous donations of the Grossmont-Cuyamaca Community College District Foundation, Associated Students of Cuyamaca College, the Grossmont-Cuyamaca Alumni Association, Cuyamaca College Faculty, and the Rancho San Miguel Rotary Club.

EOPS Emergency Loan

Emergency loan applications are available in the EOPS Office. Applications must be completed IN INK. Applicants must be approved for EOPS services. Applicants must be enrolled in a minimum of 12 units during the Fall or Spring Semester or 4 units during the Summer Session and must have a current Driver's License or California I.D. Loans must be paid within 30 days. A student may receive one loan each semester to a maximum of \$150. All applicants must have a co-signer who will guarantee repayment. A Co-signer must be over 21; must be employed full-time (not receiving Financial Aid); must have a local address, phone number, social security number, driver's license number; and cannot be living at the same address as applicant (parent, guardian, spouse or friend).

This loan is subject to approval by the Associate Dean of Special Funded Programs and the availability of funds. Full-time employees of Cuyamaca College are not eligible for EOPS Emergency loan funds. Students who have received Financial Aid funds are not eligible for EOPS Emergency loans for 15 day after receipt of funds.

Federal Family Educational Loan Program

Cuyamaca College participates in the Federal Family Educational Loan Program (FFELP) by offering subsidized and unsubsidized Federal Stafford Student Loans (FSSL). All students applying for a loan must have an "Entrance Interview" prior to the receipt of the loan application and an "Exit Interview" prior to the receipt of the second check. Exit interviews are required on a yearly basis.

Federal Stafford Student Loans are low-interest loans made to students by lenders such as banks or credit unions to help students pay for educational expenses. These loans are insured by the guarantee agency in the student's state and reinsured by the federal government. The interest rate is variable and capped at 8.25%. The interest rate adjusts every July 1st. Grade level one students may borrow a maximum of \$2,625 (subsidized and/or unsubsidized); Grade level two students may borrow a maximum of \$3,500 (subsidized and/or unsubsidized) per academic year. **Students whose total borrowing is between \$8,750 and \$12,249 will be required to go through additional loan counseling with their advisor prior to certification of any additional loans. Students whose total borrowing is \$12,249 or greater must petition to the Director of Financial Aid and provide a budget worksheet with documentation of expenses and resources as well as a plan for repayment based on the student's educational goal.** To apply for a subsidized or unsubsidized FSSL, a student must first apply for federal financial aid via the FAFSA.

Subsidized Federal Stafford Student Loan: These loans are available to students who demonstrate financial need. Students who are eligible to apply for a FSSL based upon need qualify to have the federal government pay the interest on their loan while they are in school and during deferment periods.

Unsubsidized Federal Stafford Student Loan: These loans are available to students whether or not they qualify for need-based financial aid. Students are responsible for monthly interest payments (or capitalization of interest) from the date the loan is disbursed.

Tuition payments will not be deferred for Federal Stafford Student Loans. FSSL checks will not be disbursed during the first 30 days of each semester. Payment of principal will not be required while the student is enrolled at least half-time status. Regular monthly payments on both the principal (the amount borrowed) and the interest (the amount charged for borrowing) will begin six months after leaving school, dropping below half-time status, or graduating. Depending upon the total amount borrowed, it may take up to ten years to repay the loan(s).

Deferment is available while enrolled at least half-time status. Once the initial grace period ends and repayment begins, deferment for resumption of study requires half-time enrollment. Units cannot be combined between two colleges for deferment purposes.

The deadline to apply for a Federal Stafford Student Loan is November 24, 2005 for the Fall 2005 semester, and April 26, 2006 for the Spring 2006 semester.

The following examples show typical monthly payments and total interest charges for 8.25 percent loans of varying amounts, with typical repayment periods:

Typical Repayment Plan

Total FSSL Indebtedness	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
\$ 2,625	65	\$ 50	\$ 653	\$ 3,268
4,000	117	50	1,827	5,827
6,625	120	81	3,126	9,751
10,000	120	123	4,718	14,718
20,000	120	245	9,437	29,437

Defaulted Student Loans

If you have defaulted on a student loan, you have some options. Depending on which one you chose you may regain your eligibility for financial aid, improve your credit and in some cases remove the default status from your credit report.

Satisfactory Arrangement to Repay

If you are in default, you are not eligible to receive federal grants or loans unless you have made satisfactory arrangements to repay the owners of your defaulted loans. Satisfactory arrangements to repay means that you must make minimum monthly payments that are on time and acceptable to the holder of your loan for six months in a row. Lump sum payments don't count when determining satisfactory arrangements to repay; nor do payments that are made involuntarily, such as those due to wage garnishment.

The owner of your defaulted loan must verify that you have made satisfactory arrangements to repay. If you default on your student loan, the owner is generally the agency that guaranteed it. The guarantee agency's name should be present on your promissory note and other correspondence made to you after your loan defaulted. In some cases the owner may be the Department of Education.

Once you receive a letter verifying that you have made satisfactory arrangements to repay and are authorized to receive additional federal grants and loans, you cannot miss any more loan payments for any reason. If you do, you cannot regain eligibility for federal grants and loans a second time using this option. Satisfactory arrangements to repay will not remove your defaulted loan from your credit report.

Loan Consolidation

If you are in default, you can return to repayment status through loan consolidation. To be eligible to consolidate, you must have made satisfactory arrangements to repay your defaulted loans with the owners of the loans for three consecutive months. Through this program your eligible federal education loans can be combined into one loan. Depending on the size of the debt, you may have 12 to 30 years to repay your loans. When you consolidate, you regain eligibility for loan deferment. After consolidation, your credit records will show the loan as paid in full. You are eligible for federal grants and loan.

Loan Rehabilitation

If you are in default, you can return to repayment status through loan rehabilitation. Each guarantor is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayments for 12 consecutive months. Contact your guarantor for further information.

Loans Discharged in Bankruptcy

Few people meet the criteria necessary for having their loans discharged in bankruptcy, so this section may not apply to you. If your loan is discharged in bankruptcy you remain eligible for federal education grants and loans.

Borrowers Whose Loans Have Been Canceled Due To Permanent Disability

If your loan has been canceled due to permanent disability, you can regain eligibility for federal grants and loans. You must get a signed statement from the doctor indicating that your condition has improved sufficiently to work and attend school. You must also acknowledge that future federal loans cannot be canceled on the basis of any disability present when the new loan is made unless the disability gets significantly worse.

Miscellaneous

Drug Abuse Prevention Program

The Grossmont-Cuyamaca Community College District prohibits the unlawful possession, use or distribution of illicit drugs or alcohol by students on district property or at any District sponsored or sanctioned activity.

Any student or employee in violation of this policy is subject to disciplinary action, up to and including expulsion from the District or termination of employment. The decision to take disciplinary action in any instance rests with the Governing Board after consideration of recommendations made by the site administrator and advisory panel.

The possession, use or sale of alcoholic beverages by anyone on District property is a violation of the California Business and Professions Code 25608, as well as the Student code of Conduct. The possession, use or sale of any illegal drug is a violation of state law and any person found in violation may be subject to arrest by federal, state, and local law enforcement authorities. Criminal prosecution is separate from any administrative discipline that may be imposed by the District.

The Grossmont-Cuyamaca Community College Governing Board has adopted policies regarding the possession and use of tobacco, alcoholic beverages, narcotics and other substances. In addition, the Board, through its powers of governance, actively encourages and supports College and District Administrators in their planning and implementation of the following activities all of which are designed to discourage and/or prevent substance abuse among all officers, employees, students, and citizens within the District. In furtherance of these policies the Board provides:

1. Individual Counseling - The Grossmont College and Cuyamaca College Counseling Centers are staffed with professional counselors trained in analyzing the personal problems of students and staff, as well as in assisting them in their educational and career planning.
2. Referral to Community Resources - Many of the community service centers operating in San Diego County have been researched by District staff. A listing of substance abuse service agencies has been compiled and is available for distribution to students and staff. Agencies were selected based upon target clientele, services offered, fees charged, and proximity to the college campus.
3. Availability of Substance Abuse Information - Information on substance abuse is available on campus as follows:
 - a) Films, literature, and speakers on drug abuse are held during College Hour and at the Health and Wellness Center.
 - b) Drug "hot line" number 1-(800) 827-5596.
 - c) Posters about substance abuse are placed in selected locations and rotated periodically.
 - d) Alcoholic Anonymous Central Office and the 12 steps - phone number (619) 265-8762.
 - e) Crisis Prevention Nationwide referral "hot line" number 1-(800) 662-4357.
 - f) Cuyamaca College Crisis Response Procedures
 1. Person in Crisis - Call Public Safety 664-7654 initial responders
 2. Switchboard Help - Public Safety Officer 664-7654 - Health and Wellness Center 660-4200 - Administrator on Duty 660-4000 - Assistant Dean of Student Affairs 660-4295
 3. In any case where a weapon is involved, PUBLIC SAFETY will take the lead.
 4. Public Phones on Cuyamaca College Campus Dial #1 for Public Safety or 911 or use Blue Emergency Call Boxes at various locations on campus.
 5. WHEN YOU CALL PUBLIC SAFETY, DON'T HANG UP - STAY ON THE LINE AND PROVIDE ALL INFORMATION REQUESTED.
4. Courses That Include Substance Abuse Issues
 - a) HED 110, Essentials of Personal and Community Health
 - b) Biology 115, Biology of Alcohol and other Drugs

Your Rights and Responsibilities

Education after high school requires time, money and effort. It is a big investment. As a student and a consumer you should carefully evaluate all education or training options. To help make a good choice, you should have information about a school's academic programs, facilities, graduation rates, full cost of attendance, refund policy, financial aid programs, and other information you think will help in making a decision. Get good answers before making a commitment.

As a financial aid recipient, it is your right to ask:

- What it costs to attend, and what the policy is on refunds for students who drop out.
- How the school determines whether students are making satisfactory academic progress, and what happens if they are not.
- What financial help is available, including information on all federal, state, and school financial aid programs.
- About the deadlines for submitting applications for each of the financial aid programs available and what criteria is used to select financial aid recipients.
- How individual financial need is determined. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

- What resources are considered in the need calculation, (such as parental contribution, other financial aid, personal assets, etc.), and how much of your financial need, as determined by the school, is met.
- To explain the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award.
- How much of your financial aid must be repaid, and what portion is grant aid. You have the right to know what the student loan interest rate is, the total amount that must be repaid, payback procedures, when repayment is to begin and how long you have to repay.
- How to apply for additional aid if your financial circumstances change.

As a financial aid recipient, it is your responsibility to:

- Review and consider all information about a school's program before enrolling.
- Complete the financial aid application accurately and submit it on time to the appropriate processor. Errors delay the processing of your financial aid application. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties.
- Respond promptly and return all requested additional documentation, verification, corrections, and/or new information to the appropriate agency.
- Read, understand and keep copies of all forms and agreements that you sign.
- If you have a loan, notify the school and lender of changes in your name, permanent mailing address, marital status, or enrollment status.
- Perform in a satisfactory manner the work that is agreed upon in accepting a Federal Work-Study award.
- Know and comply with the deadlines for application or reapplication for aid, and with the school's refund procedures.
- Report the receipt of all resources not considered in evaluating your eligibility.
- Maintain satisfactory academic progress according to the school's policies and standards.

Withdrawals and Repayments of Financial Aid Funds

Students receiving federal financial aid who **withdraw from all of their classes during the first 60% of a term**, may be required to repay a portion of the federal grants that they have received. Financial aid is said to be "earned" each day students are enrolled in the semester.

For example, if a student enrolls in the Fall semester on August 20 and withdraws from all classes on October 22, the student will have "earned" 63 days worth of financial aid eligibility. The amount will depend on the number of days enrolled compared to the number of days in the semester. There are 121 days in the Fall semester, the student withdrawing October 22nd would have earned 52% of the award (63 days/121 days in the term = 52%). If the student had received a \$1500 Pell Grant award for the semester, they would have earned \$780 of the Pell Grant (\$1500 x 52% = \$780). Because the student received \$720 more financial aid than they "earned" (\$1500 - \$780 = \$720), the student would be required to repay half of the amount they did not earn. The amount the student paid back in this case would be \$360.

Students who stay in classes until 60% of the term is completed won't owe anything back to the federal government. For the Fall of 2005, students must be enrolled and attend classes until **11/02/2005** to be eligible for all the financial aid received. If all classes are dropped before **11/02/2005** the student may be billed for a portion of the Pell Grant and/or FSEOG grant received in the Fall. For the Spring of 2006, students must be enrolled and attend classes until **04/06/2006** to be eligible for all the financial aid received. If all classes are dropped before **04/06/2006** the student may be billed for a portion of the Pell Grant and/or FSEOG grant received in the Spring.

Please Note: If a student fails all classes in a term, they will have only earned 50% of the Pell and/or SEOG received and will be billed for the amount not earned. This rule applies even if the student was enrolled in classes for the whole term.

If required to repay funds to the federal government, the student will be billed and will have 45 days to repay the funds in full or set up a repayment schedule. The student will be ineligible for any further financial aid at any college in the United States until the funds have been repaid in full or a repayment schedule has been set up and payments are made according to the repayment schedule.

Overpayments

You will be considered to have received an overpayment of federal funds if:

Payments made to you are based on incorrect information on your financial aid application.

- Payments are made to you and you already have a Bachelor's degree (or the equivalent from a foreign country) – for Federal Pell Grants only.
- Payments are made to you after you are no longer enrolled in the required number of units.
- Payments are made to you, but you drop all of your classes.
- Payments are made to you while you are in default on a student loan or you owe a refund on a federal grant.
- Payments are made to you when you receive financial aid from Cuyamaca College and from another institution.

If you have an overpayment or are repaying an overpayment, you will not be eligible for any federal aid at any institution until the debt is repaid.

Satisfactory Academic Progress

Satisfactory academic progress is defined as the normal length of time for a student to achieve an educational objective. To receive financial aid, your educational objective must be an Associate's Degree, Certificate, or Transfer to a four-year university. When you apply for financial aid, we must review your entire academic record and evaluate whether you have made satisfactory progress. The following will outline what we monitor for normal academic progress that will help you understand your responsibilities.

Satisfactory Academic Progress—General

1. You will be expected to complete your educational objective by the time you have completed 71 units or attempted 90 units, whichever occurs first. This includes changes in majors and all units completed at all institutions. Generally, this unit maximum is sufficient to fund one educational objective rather than multiple objectives. Students who have a goal of transfer to a four-year institution and a goal of an Associates degree generally will be unable to meet both objectives within the unit limit. Once you complete your educational objective, you will not be eligible to receive any more financial aid (except for the BOGW) here at Cuyamaca College.
2. You must complete the following number of units based on your enrollment status or the number of units attempted each semester.
 - a) Full-time (12+ units) students must complete a minimum of 9 units each semester.
 - b) Three-quarter-time (9-11.5 units) students must complete a minimum of 7 units each semester.
 - c) Half-time (6-8.5 units) students must complete a minimum of 5 units each semester.
 - d) Less than half-time (0.5-5.5 units) students must complete a minimum of 0.5 units each semester.
3. You must maintain a semester and an overall grade point average (GPA) of 2.0 or higher.
4. If you take all of your units for a Credit (CR) or No Credit (NC) grade, you must receive a CR for all units to make satisfactory academic progress.

Review Policy—General

1. The following will be considered as units attempted and completed:
 - a) "A" through "D" grades.
 - b) "CR" passing with credit.
2. The following marks will be considered units attempted, but not completed:
 - a) "F" grade
 - b) "W" - withdrawal
 - c) "I" - incomplete
 - d) "NC" - no credit
3. Courses that are repeated in which you previously received a grade of "C" or better or an Incomplete are not acceptable for financial aid purposes.
4. The following will be considered as units attempted
 - a) "W" - withdrawal
 - b) "I" - incomplete
 - c) "NC" - no credit
 - d) "CR" - credit
 - e) All repeated classes
 - f) All courses listed under "Academic Renewal"

Review Policy—Not on Aid

If you were not on financial aid during the previous academic year, we will review your entire academic record at Cuyamaca College as well as work transferred in from other colleges.

Satisfactory academic progress will not be assessed until you have attempted 12 units. This includes coursework transferred into Cuyamaca College.

The overall number of units completed will be compared to the overall number of units attempted. If you are deficient by 12 or more units, you will be required to petition for lack of progress.

If your overall GPA is less than 2.0, you must petition because of a low GPA.

Review Policy—On Aid

1. Your GPA and number of units completed will be checked at the end of each semester.
2. If you pass at least five units, but less than the required number of units based on your enrollment status, you will be placed on probation for one semester and continue to receive financial aid (except for less than half-time students).
3. If you are placed on academic probation, you must make satisfactory academic progress on your probation semester, or your financial aid will be terminated.
4. If you drop below 5 units in any semester, you may be disqualified for the next semester (except for less than half-time students).
5. If you are deficient in units, you are required to make satisfactory academic progress for the following semester.
6. If your semester and/or overall college GPA falls below 2.0, you will be required to submit a petition to be considered for further financial aid.
7. Summer session may be used to make-up deficient units for the Fall 2004 and/or Spring 2005 semester. However, if you receive financial aid in the Summer session, you must complete 80% of all units attempted with a minimum 2.0 GPA to meet satisfactory academic progress for the Summer session.
8. If you do not make satisfactory academic progress in the previous Fall or Spring semesters, you will not be eligible for financial aid for the Summer.

Petition Procedures

1. If there are extenuating circumstances, you may submit a petition to the Financial Aid Office indicating:
 - a) Why you did not complete the minimum number of units, maintain a 2.0 GPA, or exceeded the 71 units completed or 90 units attempted limit.
 - b) What steps you will take to improve your academic status (only for petitions for lack of completed units and/or low GPA).
2. You must support the petition with appropriate documentation.
3. You will receive written notification of the decision.

Conditions for Reinstatement After Petition Has Been Disapproved for Lack of Progress

You may regain eligibility for financial aid after disqualification and denial of petition by completing a minimum number of units with a minimum 2.0 GPA as established by the petitions committee (5-12 units) without receiving financial aid. However, your petition must still be approved.

English as a Second Language (ESL)

A student enrolled in our ESL program must take the CELSA test for assessment of student's ESL class level. To receive financial aid while in our ESL program, the student must be enrolled in the correct class level tested or above. Student will not be eligible for financial aid if the student takes classes below the level tested. Students scoring 21 or below, will be referred to either an adult school or to college readiness class. The following is a chart showing the courses student should be enrolled in versus the CELSA test score:

CELSA		
Score	Level	Classes for particular level
22-39	One	ESL 096, ESL 097, ESL 099A
40-52	Two	ESL 100, ESL 101, ESL 099B
53-65	Three	ESL 103, ESL 104
66-75	Four	ESL 106
70-75 may be recommended to take English placement test.		

Example: If CELSA score is a 40, in order to be considered for financial aid, the student must enroll in Level 2 ESL classes (ESL100, ESL101, or ESL99B) or higher. Student will not be eligible for financial aid if student attempts Level 1 ESL classes (ESL96, ESL97, or ESL99A).

Also, student will not be funded for courses attempted in a descending sequence. For example, if a student has already passed ESL 103 and takes ESL 100 the next semester, the student will not receive financial aid for the ESL 100 class. Students are allowed a maximum of 35 units of ESL for financial aid. To take the CELSA test, contact the Assessment Center at (619) 660-4426.

NOTE: Care has been taken to ensure the accuracy of information contained in this publication. The information is, however, subject to change. A version of this guide is available in Braille upon request.

State Student Aid

The following is a list of state agencies that you may contact for further information regarding state programs available in your home state.

ALABAMA Alabama Commission on Higher Education 3465 Norman Bridge Road, Suite 203 Montgomery, AL 36105-2310	INDIANA State Student Assistance Commission of Indiana 150 West Market St., Fifth Fl. Indianapolis, IN 46204	MONTANA Montana Guaranteed Student Loan Program 2500 Broadway P.O. Box 203101 Helena, MT 59620-3101	RHODE ISLAND Rhode Island Higher Education Assistance Authority 560 Jefferson Blvd. Warwick, RI 02886
ALASKA Alaska Commission on Postsecondary Education 3030 Vintage Blvd. Juneau, AK 99801-7109	IOWA Iowa College Student Aid Commission 201 Jewett Bldg. 914 Grand Ave. Des Moines, IA 50309-2824	NEBRASKA Nebraska Coordinating Commission for Postsecondary Education P.O. Box 95005 Lincoln, NE 68509	SOUTH CAROLINA South Carolina Student Loan Corporation P.O. Box 21487 Columbia, SC 29221-1487
ARIZONA Commission for Postsecondary Education 2020 No. Central Ave. Suite 275 Phoenix, AZ 85004	KANSAS Kansas Board of Regents Security Benefit Bldg. 700 SW Harrison, Suite 1410 Topeka, KS 66603-3760	NEVADA State Dept. of Education 400 W. King St. Capitol Complex Carson City, NV 89710	SOUTH DAKOTA Education Assistance Corp. 115 First Avenue, SW Aberdeen, SD 57401
CALIFORNIA Attn: (Insert name of Branch) California Student Aid Commission P.O. Box 419026 Rancho Cordova, CA 95741-9026	KENTUCKY Kentucky Higher Education Assis. Authority 1050 U.S. 127 South, Suite 102 Frankfort, KY 40601	NEW HAMPSHIRE New Hampshire Education Comm. 2 Industrial Park Drive Concord, NH 03301	TENNESSEE Tennessee Student Assistance Corp. 404 James Robertson Pkwy. Parkway Tower, Suite 1950 Nashville, TN 37243-0820
COLORADO Colorado Commission on Higher Education Colorado Heritage Center 1300 Broadway, 2nd Floor Denver, CO 80203	LOUISIANA Louisiana Office of Student Financial Assistance P.O. Box 91202 1885 Wooddale Blvd. Baton Rouge, LA 70821-9202	NEW JERSEY New Jersey Dept. Higher Ed. Office of Grants and Scholarships 4 Quakerbridge Plaza CN 540 Trenton, NJ 08625	TEXAS Texas Guaranteed Student Loan Corp. P.O. Box 15996 Capitol Station Austin, TX 78761-5996
CONNECTICUT Connecticut Board of Higher Education 61 Woodland St. Hartford, CT 06105-2391	MAINE Maine Educational Assis. Division State House Station #119 Augusta, ME 04333	NEW MEXICO New Mexico Educational Assis. Foundation P.O. Box 27020 Albuquerque, NM 87125-7020	UTAH Utah State Board of Regents Utah System of Higher Education 355 West North Temple #3 Triad Center, Suite 550 Salt Lake City, UT 84111
DELAWARE Delaware Higher Education Commission Carvel State Office Bldg. 820 No. French St., 4th Fl. Wilmington, DE 19801	MARYLAND Maryland Higher Education Loan Corp. 2100 Guilford Ave., Rm. 305 Baltimore, MD 21218-5850	NEW YORK New York State Higher Education Services Corp. 99 Washington Ave. Albany, NY 12255	VERMONT Vermont Student Assistance Corp. Champlain Mill P.O. Box 2000 Winooski, VT 05404-2601
DISTRICT OF COLUMBIA Office of Postsecondary Education, Research and Assistance 2100 Martin Luther King, Jr. Ave. SE, Suite 401 Washington, DC	MASSACHUSETTS Massachusetts Higher Education Assis. Corporation 330 Stuart St. Boston, MA 02116	NORTH CAROLINA North Carolina State Education Asst. Authority P.O. Box 2688 Chapel Hill, NC 27515-2688	VIRGINIA Student Assis. Authority for Virginia 411 East Franklin Street, Suite 300 Richmond, VA 23219-2243
FLORIDA Florida Ed. Center 325 West Gaines Street, Rm. 1344 Tallahassee, FL 32399-0400	MICHIGAN Michigan Guaranty Agency P.O. Box 30047 Lansing, MI 48909	NORTH DAKOTA Student Loans of North Dakota P.O. Box 5509 Bismarck, ND 58501	WASHINGTON Washington State Higher Education Coordinating Board 917 Lakeridge, Morris Business Park Mail Stop GV-11 Olympia, WA 98504
GEORGIA Georgia Student Finance Authority 2082 E. Exchange Place, Suite 200 Tucker, GA 30084	MINNESOTA Higher Education Coord. Board 550 Cedar St., Suite 400 Capitol Building St. Paul, MN 55101	OHIO Ohio Student Loan Commission 309 S. Fourth Street Columbus, OH 43215	WEST VIRGINIA State Dept. of Education 1900 Washington St. Building B, Rm. 358 Charleston, WV 25305
HAWAII State Postsecondary Education Commission 2444 Dole St., Rm. 209 Honolulu, HI 96822	MISSISSIPPI Mississippi Guarantee Student Loan Agency 3825 Ridgewood Road Jackson, MS 39211-6463	OKLAHOMA Oklahoma State Regents for Higher Education P.O. Box 3000 Oklahoma City, OK 73101-3000	WISCONSIN Higher Educational Aids Board 131 W Wilson St., Suite 902 P.O. Box 7885 Madison, WI 53707-7885
IDAHO Office of State Board of Education 650 West State St., Rm. 307 Boise, ID 83720	MISSOURI Coordinating Board for Higher Education 3515 Amagons Street Jefferson City, MO 65109	OREGON Oregon State Scholarship Comm. 1500 Valley River Drive Eugene, OR 97401	WYOMING State Department of Education Hathaway Building 2300 Capitol Ave. Cheyenne, WY 820024
ILLINOIS Illinois Student Assis. Commission 1755 Lake Cook Rd. Deerfield, IL 60015-5209		PENNSYLVANIA Pennsylvania Higher Education Assistance Agency 660 Boas St. Harrisburg, PA 17102-1398	

Care has been taken to ensure the accuracy of information contained in this publication; the information is, however, subject to change. The Grossmont-Cuyamaca Community College District does not discriminate on the basis of race, religion, creed, color, nationality, sex, age, or handicap in admission or access to, treatment of, or employment in, its programs and activities.
rev. Aug 12, 2005

GROSSMONT-CUYAMACA COMMUNITY COLLEGE DISTRICT GOVERNING BOARD MEMBERS
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