Cuyamaca College is pleased to offer you financial assistance for the 2015-2016 academic year!

This assistance is for fees, tuition, books and supplies, room and board, and transportation costs necessary for attendance at Cuyamaca College.

**PLEASE READ THIS LETTER CAREFULLY. TO AVOID ANY DELAYS IN THE RECEIPT OF YOUR FINANCIAL AID, FOLLOW THE DETAILED INSTRUCTIONS PROVIDED IN THIS LETTER.**

This offer is contingent upon institutional receipt of funds from the appropriate agencies and the laws and regulations, which govern these programs, and are thus, subject to change. The Grossmont-Cuyamaca Community College District is required to follow federal, state, and institutional regulations in the awarding of financial aid. Therefore, any necessary changes in determination of eligibility or aid amounts will be made.

**“How can I check the status of my financial aid file?”**

You can check the status of your Cuyamaca College financial aid file two ways:

1. Visit our office and present your id card at the front counter;
2. Go to the Cuyamaca College WebAdvisor Webpage: https://wa.gcccd.edu/col/wa. After you login to the STUDENT section, click on “Cuyamaca Financial Aid” and then click on "Application Status and Awards."

For the protection of your information, we cannot discuss the status of your financial aid file over the phone. We will only provide general information.

Please Note: The instructions and information provided above are subject to change.

**“How do I receive my financial aid money?”**

Financial aid disbursements are either mailed or directly deposited!

You can have your financial aid disbursement directly deposited to your personal checking or savings account! Direct deposit allows you to receive your disbursements faster with no hassles or delays. Your financial aid disbursement will be in your account and available to use on the disbursement date! We encourage you to setup you Direct Deposit with the Cashiers office. Click here for the form. Follow the instructions on the form and submit to the Cashiers office. Please keep in mind that it takes a few weeks to setup this process for you.

For students not participating in direct deposit, your financial aid check will be mailed to your address of record with the Admissions and Records Office. IT IS YOUR RESPONSIBILITY TO MAKE SURE THAT THE ADMISSIONS AND RECORDS OFFICE HAS YOUR CURRENT ADDRESS. Checks will be mailed on the disbursement date. If you have not received your check within ten days of your disbursement date, check with the Cashier’s Office for a possible returned check from the Post Office. It can take a few weeks or longer for you to receive your check if your address is incorrect. Your best option to receive your aid on time is through direct deposit.
“What can I do to make sure my financial aid is disbursed on time?”

To do your part in making sure your financial aid is disbursed on time you need to:

- Make sure your financial aid file is complete;
- Make sure you pay any outstanding debt to the college or district. If you owe any enrollment fees, out-of-state tuition, or other fees charged by the college or have an outstanding emergency book loan balance, your federal disbursements may be delayed or deducted by the amount you owe.
- Make sure Admissions and Records has your social security number (ssn) on file. Your ssn is required for us to process your federal financial aid. If you use a different number at Admissions and Records, then your financial aid disbursements will be delayed.

Please be aware that there may be unforeseen circumstances which may cause a delay in disbursements. It is always helpful to plan ahead in case you receive your financial aid disbursements late. We advise that you DO NOT write personal checks or make financial commitments based on your disbursement dates.

Taking Online Courses Only? IMPORTANT: Read below!

Federal regulations have affected how colleges offer financial aid to students who take only online courses. If you are taking on-line courses only and reside OUTSIDE of California, you are currently not eligible for financial aid through our college. If you do reside in California, then you may be eligible for financial aid. However, you need to verify that you are residing in California during the current semester. Please go the Financial Aid website and click on the "Online Course Residency" button for more information and instructions on how to verify that you reside in California. If you continue to take online courses only, you must verify that you live in California each semester.

BOARD OF GOVERNORS FEE WAIVER (BOG)

The BOG is a fee waiver that waives some or all of your mandatory fees: Enrollment Fee (currently $46/unit), Health Fee, Student Center Construction Fee, and the Student Representative Fee. If you are awarded the BOG before you enroll in your classes, the fees that you are eligible to have waived will be waived automatically. If you pay for your fees and receive a BOG afterwards, you may be eligible for a refund which you can pickup at the Cashier's window at the Student Services Center or it will eventually be mailed to you. Please refer to our website for additional information on the BOG program.

“Do I have to be enrolled to receive financial aid?”

ACADEMIC REQUIREMENTS

YES! You must be enrolled in a degree, certificate or transfer program to receive financial aid. Your financial aid award is also based on your enrollment status for the semester (12 units or more = Full time; 9 - 11.5 units = ¾ time; 6 - 8.5 units = ½ time; less than 6 units = less than ¼ time). Your enrollment status will be determined on Census day (08/31/2015 Fall awards; 02/08/2016 Spring awards) if you are awarded before Census day. Example: If you’re eligible for a semester Pell grant for $1000 at full time status when the semester begins but on Census day you drop down to ½ time status, then your Pell grant award will be reduced to $500. Prior to each disbursement, each student’s enrollment status is checked. A reduction in units enrolled after Census day may result in a decrease in your financial aid award, repayment of funds, or cancellation of your award. If you are awarded financial aid after Census day, your enrollment status will be determined on the day you are awarded.
FEDERAL PELL GRANT BOOK VOUCHER

The Pell Grant Book Voucher allows you to purchase your books and supplies at the Cuyamaca College Bookstore and "charge" them against your first Pell Grant disbursement of the semester.

Pell Book Vouchers will be available the week before the semester begins and for the first two weeks of the semester only (Fall: August 10, 2015 – August 28, 2015. Spring: January 19, 2016 – February 5, 2016). To receive a Pell grant book voucher you must be enrolled in at least six units at Cuyamaca College and have a scheduled Federal Pell grant disbursement date of September 2015 for the Fall semester or February 2016 for the Spring semester and you are not paying out-of-state tuition or enrolled in on-line course only. The voucher is generally worth the amount of your first scheduled Federal Pell grant disbursement for the semester (at full time status) as indicated on the disbursement schedule of your Financial Aid Award letter or a maximum of $750, which ever is lower.

Your Pell Grant Book Voucher information will be sent to the Cuyamaca College Bookstore. When you are ready to purchase your books and/or supplies at the Bookstore, let the cashier know that you have a Pell Grant Book Voucher. You must present your Cuyamaca College Student ID card, or a valid government issued picture identification card (ex. CA Driver’s license, CA State ID card, immigration card, or Military ID card) to the cashier. Go directly to the Bookstore or go online to use your Pell Grant Book Voucher.

NOTE: Out-of-state students and students enrolled in on-line courses only whose place of residence has not been verified yet will not receive a Pell Grant Book Voucher. Also, book vouchers are not available during Summer school.

“Can I use my Pell Grant Book Voucher online at the Bookstore Webpage?”

Yes! You can reserve books online using your financial aid (Pell Grant book voucher) as the method of payment. Go to the Cuyamaca College Bookstore webpage to make your transaction. When you use financial aid as the method of payment, your books will be on hold and you can pick them up at the bookstore as early as one week before the semester begins but no later than two weeks after the semester begins. When you pickup and pay for your books, your Pell Grant book voucher will be verified and if approved, will apply towards your purchase. This will give you a better opportunity to purchase “used books” which are less expensive than new books.

The amount of your purchase will be deducted from your first Pell Grant disbursement. The bookstore will give NO cash refunds for returned books. Any refund amounts will be credited back to your Pell Grant account. If your total purchase is less than the value of your voucher, the balance will be paid to you on your regularly scheduled disbursement date. If your total purchase is more than the value of the voucher, you must pay the difference at the time of your purchase. THERE ARE NO EXCEPTIONS TO THESE RULES!

“Will you be taking classes at Cuyamaca and Grossmont?”

CONSORTIUM AGREEMENTS

If yes, please read this part carefully. For financial aid purposes, students who have a declared major at Cuyamaca College and take units at both Cuyamaca College and Grossmont College may apply to participate in a consortium agreement. A consortium agreement means that all units can be added together to determine maximum eligibility for financial aid. To be eligible:

1. Be enrolled in a minimum of six (6) overall units combined at Cuyamaca College and Grossmont College and be enrolled in the classes listed on your consortium agreement by your census day, and
2. Maintain enrollment in at least one (1) course at Cuyamaca College, and
3. Submit your completed Consortium Agreement to our office by the deadlines posted on the agreement form.

You must apply for a Consortium Agreement each semester and you can submit only ONE consortium agreement per semester.
Choosing Your College for Financial Aid Disbursements

You are allowed to receive financial aid disbursements from ONE college per semester. If you are attending courses at both Cuyamaca and Grossmont Colleges, you must choose the college you want to receive your financial aid from for each semester. You will be able to see and choose your college by logging into your online financial aid status through WebAdvisor. Click on the Application Status button and read the information in the "Choose Your College for Financial Aid Payments" section at the top. Follow the instructions and choose the college. This process is for financial aid purposes only. To make the proper choice, please make sure your major and educational objective (Certificate, Associates Degree, or Transfer) are offered at the college you choose.

FUNDS OVERPAID / OWED

In the event of an overpayment of financial aid grants, you must repay the funds. The Grossmont-Cuyamaca Community College District may deduct a sum equal to the overpayment from your future payment of financial aid. If there are no further financial aid payments scheduled, you will be billed for any funds received in excess of your eligibility. If you have an outstanding balance for out-of-state-tuition, mandatory fees, or class fees for the current year or term at Cuyamaca College, your federal financial aid disbursement may be deducted a sum equal to the outstanding balance due. You will be disbursed the difference, if any, on the coinciding regular disbursement date.

REMINDER: You are allowed to receive financial aid at only one college per semester. If you receive a financial aid disbursement at more than one college in a semester, you will have to repay the amount you received from the other college(s) and you may be ineligible for future aid until you repay the full amount you owe back. This includes financial aid received from Cuyamaca and Grossmont Colleges.

FEDERAL DIRECT STUDENT LOAN

The Federal Direct Student Loan is an educational loan that must be repaid. To apply for a loan, you must:

1. Obtain a loan packet from the Financial Aid office or from the “forms” link on our website.
2. Complete your financial aid file.
3. Meet the eligibility requirement to receive a loan.
4. Be enrolled in six (6) units or more.
5. Have a financial aid award letter before you submit the completed loan application.
6. Pass a Loan Entrance Counseling session (first time borrowers)

You may be required to meet with a Financial Aid Advisor to go over more details about your loan request. Loans are disbursed in two equal disbursements. For annual loans, that is one disbursement per semester. For one-semester loans, the 2nd disbursement occurs after the halfway point of the semester.

SUMMER PELL GRANT ELIGIBILITY

If you attended Fall 2015 or Spring 2016 at less than full-time status and are Pell-eligible, you may be eligible for a Summer 2016 Pell grant. If you received your Pell grant award in Fall 2015 and Spring 2016 at full-time status for both semesters (at Cuyamaca and any other college you attended), you will have earned 100% of your Pell grant award for the year and are not eligible for a summer Pell grant.
These are some of the programs that are part of the Student Services division and provide free additional support or aid to assist eligible students succeed here at Cuyamaca College. Please contact the offices or visit the Student Services Web Page [click here](#) for more information. The offices are located at the Student Services One Stop Center (Bldg A).

We wish you luck this academic year and thank you for choosing Cuyamaca College!

The Financial Aid Office