2025-2026 Cuyamaca College

Student Financial Aid Guide

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1. Introduction & Purpose

Attending college is one of the most significant investments you can make in your future. At Cuyamaca College, we believe that financial barriers should never prevent you from pursuing your educational goals. The Financial Aid & Scholarships Office is here to help you navigate the many opportunities available to pay for your education, including grants, scholarships, work-study, and loans.

This handbook serves as your step-by-step guide to understanding financial aid at Cuyamaca College. Inside, you will find detailed explanations of how to apply, what types of aid are available, how and when aid is disbursed, and the responsibilities you must meet to maintain eligibility.

Our goal is to make sure you are well-informed about the process, deadlines, and rules so that you can focus on your academic success.

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2. Key Definitions & Concepts

Financial aid has its own terminology. Here are a few of the most important terms you'll see in this handbook:

- **Cost of Attendance (COA):** An estimate of the total cost of going to school for an academic year, including tuition, fees, books, supplies, housing, food, transportation, and personal expenses.
- **Student Aid Index (SAI):** A number calculated from your FAFSA or CADAA that represents your family's financial strength. It is not what you pay, but it determines how much need-based aid you may receive.
- **Financial Need:** The difference between your COA and the resources available to you (SAI and other aid). Formula: **COA – SAI – Other Financial Assistance = Need**.
- **Disbursement:** The release of financial aid to pay tuition and fees, with any remaining balance refunded to you.
- **Census Date:** The date when your enrollment is "frozen" and aid amounts are finalized.
- **Satisfactory Academic Progress (SAP):** Academic standards you must meet to keep your financial aid (2.0 GPA, 67% completion rate, and maximum timeframe of 150%).
- **Return to Title IV (R2T4):** A federal requirement that students who withdraw before 60% of the semester repay unearned aid.

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3. How and When to Apply

Applying for financial aid is the first step in securing assistance. Every student should apply, even if you think you might not qualify. Many aid programs are not based solely on income, and you may be surprised at the opportunities available.

At Cuyamaca College, you may apply through three main pathways:

- **FAFSA (Free Application for Federal Student Aid):** Used by U.S. citizens, permanent residents, and eligible non-citizens to access federal, state, and institutional aid.
- **CADAA (California Dream Act Application):** Used by AB 540 students who are not eligible for FAFSA. Provides access to state and institutional aid.
- **California College Promise Grant (CCPG):** Waives enrollment fees for eligible California residents and AB 540 students.

Cuyamaca's school code is **014435** — you must list this on your FAFSA or CADAA.

Deadlines and Timelines

- **October 1:** FAFSA and CADAA open for the upcoming academic year.
- **March 2:** Priority deadline for Cal Grant consideration. Both the FAFSA/CADAA and a GPA verification form must be submitted.
- **September 2:** Second Cal Grant deadline for community college students.

The Application Cycle

When you submit your FAFSA, CADAA, or CCPG application, it usually takes about 10 business days for Cuyamaca to receive your information. Once received, your file is created in the college's financial aid system. You will then be notified by email and Self-Service if additional steps are required. Some students may be selected for verification, which means you must submit additional documents to confirm the accuracy of your application. Documents are submitted through StudentForms, our online portal.

Remember: you must reapply every year starting October 1. Financial aid is not automatically renewed.

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4. The Financial Aid Process: From Application to Disbursement

The financial aid process can seem complicated, but at Cuyamaca College it follows a clear sequence of steps:

1. **Application submission.** You complete the FAFSA, CADAA, or CCPG application with Cuyamaca's school code (014435).
2. **File creation.** Within about 10 business days, your application data is sent to the Financial Aid Office and a student file is created.
3. **Notification.** You receive an email letting you know your application has been received. If documents are required, you are asked to upload them to StudentForms.
4. **Verification.** If selected, you provide documentation such as IRS tax transcripts, W-2 forms, identity documents, and household verification worksheets. Your aid cannot be finalized until verification is complete.
5. **Eligibility review.** The Financial Aid Office reviews your application, SAI, Cost of Attendance, enrollment status, and program of study.
6. **Packaging of aid.** Pell Grants, Cal Grants, CCPG, Promise, SSCG, and DSIG are awarded first. Scholarships are added. Federal Work-Study is offered based on available funds. Federal loans are only packaged if you request them through StudentForms.
7. **Offer notification.** You receive an Offer Letter through Self-Service detailing your aid, amounts, and conditions.
8. **Enrollment confirmation.** Aid amounts are adjusted based on your enrolled units at the census date.
9. **Disbursement of aid.**
    - Pell Grants are paid in three installments: 25% before census, 25% after census, and 50% after that.
    - State programs such as Cal Grants, SSCG, and DSIG are paid after census.
    - Federal Direct Loans are disbursed in one installment per semester, after census.
    - Federal Work-Study is paid monthly in the form of a paycheck.
10. **Refunds.** Once tuition and fees are paid, any remaining aid is refunded to you through BankMobile.

By following this process, financial aid ensures that your educational expenses are met while also protecting the integrity of federal and state programs.

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5. Consortium Agreements & Enrollment Requirements

Some students take classes at both Cuyamaca College and Grossmont College. To make sure your financial aid reflects your combined enrollment, you must complete a **Consortium Agreement** each semester. This agreement allows Cuyamaca to include your Grossmont courses in your total unit count as long as they apply toward your declared major or educational goal at Cuyamaca.

To be eligible:

- You must have a declared major and educational objective offered at Cuyamaca.
- You must enroll in at least six units between the two colleges, including at least one class at Cuyamaca.
- You must submit the Consortium Agreement by the posted deadline.
- You must be enrolled in the courses listed by census.
- Only one consortium agreement may be submitted each semester.

For students who take only online courses, there are additional rules. To receive federal aid, you must reside in California during the semester. Residency will be verified by the Financial Aid Office. If you live outside California and are enrolled exclusively online, you are not eligible for aid.

If you plan to change schools, remember that financial aid does not automatically transfer. You must update your FAFSA or CADAA with your new school’s code and contact the new Financial Aid Office for next steps.

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6. BankMobile Profile & Refund Preferences

After financial aid pays your tuition and fees, any leftover balance is refunded to you through BankMobile Disbursements. You will be sent instructions either by email or in a green envelope mailed to your address on file.

Using the code provided, you will log into BankMobile, create a profile, and choose how you want to receive your refund:

- Direct deposit to your existing bank account.
- Deposit to a BankMobile Vibe checking account.
- Paper check mailed to your address.

It is important to update your mailing and email addresses with Admissions and Records to avoid delays. If you do not select a refund preference, your refund will be delayed until you do.

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7. Types of Financial Aid

There are several types of financial aid available to students at Cuyamaca College. Each has its own eligibility requirements and rules.

- **Federal Pell Grant.** The foundation of federal aid, awarded based on financial need and enrollment. The amount depends on your SAI, COA, and enrollment status. Students can receive Pell for up to 12 full-time semesters. Pell is prorated based on enrollment intensity.
- **Federal Supplemental Educational Opportunity Grant (FSEOG).** Awarded to students with exceptional need, usually Pell-eligible students with the lowest SAIs. Funding is limited, so not all eligible students will receive it.
- **Federal Work-Study.** Provides part-time jobs on campus or with approved off-campus employers. Work-study funds are earned as a paycheck and do not reduce your tuition bill. Students must be enrolled in at least 6 units.
- **Federal Direct Loans.** Borrowed money that must be repaid with interest. Students must complete loan entrance counseling and a Master Promissory Note. Loans are only packaged when requested through StudentForms. They are disbursed once per semester after census.
- **California College Promise Grant (CCPG).** Formerly the BOG Fee Waiver, this program waives enrollment fees for California residents or AB 540 students who meet income or need-based criteria. Students must maintain SAP to continue receiving the grant.
- **California College Promise (AB 19/AB 2).** Covers the first two years of enrollment fees for eligible first-time college students. Requires full-time enrollment (12+ units) and completion of FAFSA or CADAA.
- **Cal Grant Programs.** Cal Grant A provides tuition assistance at four-year schools (reserved while at Cuyamaca). Cal Grant B provides a living allowance for low-income students. Cal Grant C supports students in vocational or career education programs. Cal Grant eligibility requires submission of FAFSA/CADAA and GPA verification by March 2 (or September 2 for community college students).
- **Student Success Completion Grant (SSCG).** Provides additional funding to Cal Grant B and C recipients enrolled in 12–15+ units. Encourages timely completion of a degree or certificate.
- **Dreamer Success Incentive Grant (DSIG).** Provides additional financial support to Dreamer students who qualify for Cal Grant B under the CADAA.
- **Scholarships.** Awarded based on merit, need, or a combination. Applications are managed through Cuyamaca's Scholarship Office. Scholarships do not need to be repaid.
- **Emergency Assistance Programs.** Provide short-term help with urgent needs like housing, food, transportation, or medical costs. Requires a separate application and availability depends on funding.

Financial aid is not a one-time award — it is an ongoing investment in your success. To continue receiving aid, students must demonstrate that they are making **Satisfactory Academic Progress**

(SAP) toward their educational goal. SAP is required by federal and state regulations and is monitored by the Financial Aid Office at the end of every semester.

The Three SAP Standards

To meet SAP, you must satisfy all three of the following requirements:

1. **Grade Point Average (GPA):**
    - You must maintain a minimum cumulative GPA of **2.0** (equivalent to a "C" average).
    - If your GPA falls below 2.0, you will not meet SAP.
2. **Pace of Progression (Completion Rate):**
    - You must successfully complete at least **67% of the units you attempt**.
    - For example, if you attempt 12 units in a semester, you must pass at least 8 of them.
    - Withdrawals (W), Excused Withdrawals (EW), Incompletes (I), and No Pass (NP) grades count as attempted but not completed.
3. **Maximum Timeframe:**
    - You must complete your program within **150% of its published length**.
    - For example, if your associate degree requires 60 units, you must finish within 90 attempted units.

What Happens if You Don't Meet SAP

- **Warning Status:** If you fail to meet SAP for the first time, you may be placed on warning for one semester. You will still receive aid, but you must meet SAP standards by the end of the warning term.
- **Disqualification:** If you do not meet SAP after your warning semester, you will be disqualified from receiving financial aid.

The Appeal Process

If you are disqualified, you have the right to submit a **SAP Appeal** through **StudentForms**. An appeal is your opportunity to explain the circumstances that prevented you from meeting SAP and to show how you plan to improve.

Your appeal must include:

- A written statement describing the reasons for your academic difficulties (for example, illness, family emergency, or other extenuating circumstances).
- Supporting documentation (such as medical records, death certificates, or other official documentation).
- An **academic plan** created with a counselor, outlining how you will get back on track to meet SAP standards.

Appeals are reviewed by the Financial Aid Office. If approved, you will be placed on **probation** and may continue to receive aid under certain conditions. You will need to follow your academic plan and show progress each semester. If your appeal is denied, you will not be eligible for aid until you meet SAP standards on your own.

Why SAP Matters

SAP ensures that financial aid supports students who are making measurable progress toward their goals. While the rules may seem strict, they are in place to encourage you to complete your program successfully. If you are struggling academically, meet with a counselor early and seek tutoring or support services — waiting until you lose aid can make recovery much harder.

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9. Cost of Attendance & Net Price

The Cost of Attendance (COA) is the financial aid budget used to determine how much aid you can receive. It includes both direct costs (tuition, fees) and indirect costs (books, housing, transportation, personal expenses).

For 2025–2026, the estimated annual COA for a full-time student is:

Category	Living at Home	Living Away from Home
Tuition and Fees	$1,288	$1,288
Books and Supplies	$1,152	$1,152
Room and Board	$9,972	$20,460
Transportation	$1,206	$1,350
Personal Expenses	$3,564	$4,104
Total	**$17,182**	**$28,354**

Your financial aid cannot exceed your COA. Aid is packaged based on your SAI, which is determined from your FAFSA or CADAA. A lower SAI means greater financial need.

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10. Withdrawals & Repayment of Financial Aid

Financial aid is considered “earned” for each day you remain enrolled. If you withdraw from all your classes before 60% of the term has passed, federal law requires that a portion of your aid be returned. This is called the **Return to Title IV (R2T4)** process.

For example, if you withdraw before late October in the fall semester, you may owe back part of your Pell Grant, SEOG, or loan. If you withdraw before mid-April in the spring, you may also owe repayment. If you owe funds, you will be billed.

You may also be considered to have received an **overpayment** if you were paid based on incorrect information, if you were ineligible, if you received aid from two schools at the same time, or if you dropped below the required enrollment level. In these cases, you must also repay funds.

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11. Student Rights & Responsibilities

As a financial aid recipient, you have certain rights:

- The right to know how your eligibility is determined.
- The right to receive a clear Financial Aid Offer Letter.
- The right to appeal decisions.
- The right to confidentiality of your records under FERPA.
- The right to equal treatment and access to aid.

You also have responsibilities:

- Reapply each year for aid.
- Submit accurate information and documents promptly.
- Maintain Satisfactory Academic Progress.
- Notify the Financial Aid Office if your income, enrollment, or personal information changes.
- Use aid only for educational expenses.
- Repay loans and overpayments.

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12. Contacts & Support Services

The Financial Aid & Scholarships Office is located in Building G-103. You can reach us by phone at 619-660-4201 or by email at cuyamaca.financialaid@gcccd.edu. Office hours and additional resources are posted on the financial aid website at cuyamaca.edu/financial-aid.

We provide services including FAFSA and CADAA workshops and this schedule is also listed on our website.