

Consumer Information: Financial Assistance



# Financial Aid Handbook



**Cypress College**

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Financial Aid

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## Financial Aid Office Mission

The mission of the Financial Aid Office is to provide understandable financial aid information to current and prospective students; educate students about the availability of funding for their higher education; strive to maintain a professional, respectful, and peaceful environment; promote accountability for both students and staff members; and ensure accurate and timely delivery of financial aid which supports the mission of Cypress College Student Support Services.

## Introduction

Financial aid is money to help pay for college. Any student or potential student is encouraged to inquire about the eligibility requirements for receiving financial aid. We believe no student should be denied access to the educational experience due to lack of funds. If you need help with the cost of attending Cypress College, the Financial Aid Office may be able to assist you. Our office has information on the California College Promise Grant (fee waiver), Cal Grant, Student Success Completion Grant, Federal Pell Grant, Federal Work Study, Federal Direct Loan Program, Federal Supplemental Educational Opportunity Grant, Chafee Grant and Scholarships.

Since financial aid opportunities and regulations change periodically, you should review eligibility requirements each semester, regardless of how you were in obtaining aid in the past.

We're located in room 120 on the first floor of the Cypress College Complex. We're also available via email at [financialaid@cypresscollege.edu](mailto:financialaid@cypresscollege.edu), [online chat](#), and phone at (714) 484-7114. For general information, visit our [website](#).

# OFFICE HOURS AND STAFF

## Financial Aid Office Hours

### Fall / Spring

Monday - Friday: 8 a.m. - 5 p.m.

### Summer

Monday - Thursday 8 a.m. - 6 p.m.

Friday: closed

## Financial Aid Office Staff

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## Financial Aid Office Website

The [Financial Aid Office website](#) includes Frequently Asked Questions, important financial aid deadlines, dates and information, workshops, program requirements and financial aid help pages. All students receiving Financial Aid should regularly check the Financial Aid website for the latest information.

# GLOSSARY OF TERMS

## Commonly Used Financial Aid Terms

- **Aid Year (or Award Year or Academic Year):** is one complete school year - for Cypress College, our aid year consists of Fall, Spring, and Summer (our aid year starts with Fall). We do not currently offer a Winter intersession.
- **Cost of Attendance (COA):** the estimated total cost of attending a college for one academic year. This amount may include estimated charges for one aid year of tuition and fees, housing, food, transportation, books & supplies, and other miscellaneous costs (such as personal hygiene, laundry, dependent care during class attendance, etc.).
- **CSAC:** California Student Aid Commission is the agency responsible for administering State Aid such as the Cal Grant.
- **Dependent Student:** a student who does not meet any of the criteria for an independent student. A dependent student, for the purposes of filling out a financial aid application, is someone who is evaluated for financial aid based both on their own income and their parents'—even if that student's parents will not contribute financially to their college education. To determine if you are a dependent or independent student, please review this [Student Aid help page](#).
- **Disbursement:** the term we use for the process of disbursing/paying of financial aid funds to eligible students.
- **EFC (Expected Family Contribution):** An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on their financial aid application.
- **Extenuating Circumstance:** a situation/circumstance (beyond the student's control), considered to be (but not limited to): Serious illness, injury or medical condition requiring doctor's care; Death of an immediate family member.
- **Fee Waiver (CCPG):** this is a type of aid that is not disbursed to students, but remains in their myGateway account to waive enrollment fees as they register for courses.

# GLOSSARY OF TERMS (CONTINUED)

- **Freeze Date:** the last day to add courses to count toward your financial aid eligibility. After this date your units will be "frozen" and locked in. For aid that is based off of your enrollment (full-time, half-time, etc.), your units must be locked in by the freeze date. Any courses added after this date will not be counted towards your financial aid enrollment (they will still be covered by the CCPG fee waiver though).
- **Gift Aid:** funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and/or theatrical talent, affiliation with various groups, and/or career aspirations.
- **Grant:** a monetary gift for people pursuing higher education. It is often based on financial need and does not need to be repaid (unless, for example, you withdraw from school and owe a refund).
- **Home Campus:** is the campus that will process your financial aid. Your home campus is based off of the major that you select. If your major is at Fullerton College, your home campus will be Fullerton College and they will process your financial aid (the same process if your major is at Cypress College, we'll process your financial aid here).
- **Household Size:** is about who you (or your parents) support financially, not who lives with you. If you do not financially support anyone, you'll just put '1' for yourself. If you're a dependent student, your parents' household size should include yourself, your parents, and any other person(s) your parent will be financially supporting through the aid year.
- **Independent Student:** is at least 24 years old, married, a graduate/professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (not a spouse), an emancipated minor or in a legal guardianship, or someone who is or at risk of being homeless. [Review this Student Aid help page](#) for more information.
- **Institution:** within financial aid, this term refers to an educational institution - such as a college, trade school, and/or university that offers financial aid assistance.

# GLOSSARY OF TERMS (CONTINUED)

- **Legal Guardianship:** is a designation by a court that authorizes someone to care for an individual in place or absence of parents. Having a legal guardian qualifies you as an independent student, such that you do not have to report your parents' income on your financial aid application.
- **Loan:** a form of financial aid that must be repaid. Educational loans have varying fees, interest rates, repayment terms, and/or borrower protections.
- **Need:** the student's Cost of Attendance (COA) minus their Expected Family Contribution (EFC).
- **Negative Balance:** if you see a negative balance in your account in myGateway, that means you have funds that are owed to you - this may be a refund for courses you paid for prior to qualifying for the CCPG, or a disbursement that is currently being processed.
- **Room and Board:** generally the cost of housing and food while attending college, the estimated amount is based off the student's reporting of living off-campus, or with parents (we currently do not have on-campus housing).
- **Satisfactory Academic Progress (SAP):** is the process a school uses to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree or certificate. This process may vary across schools.
- **Scholarships:** are gifts that don't have to be repaid and are designed to help students pay for an undergraduate degree. They can be a one-time gift or are renewable, depending on the scholarship.
- **Student Aid Report (SAR):** a document you receive once your financial aid application is processed; it gives you some basic information about your eligibility for federal student aid.
- **Unmet Need:** is an estimate of the student's Cost of Attendance, minus their Expected Family Contribution or Family Financial Responsibility (if applicable), minus any need-based aid received, such as Gift Aid, Federal Work-Study or Federal Direct Subsidized Loans.
- **Verification:** a mandated process to confirm the accuracy of data provided by selected applicants on their financial aid application. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review to ensure it matches with what was reported on the application.



# RIGHTS & RESPONSIBILITIES

## STUDENT RIGHTS

As a financial aid recipient, you have certain rights and responsibilities.

### **You have the right to:**

- know what financial aid programs are available at your school.
- know the deadlines for submitting applications for each of the programs available.
- know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
- know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- know how much of your financial need has been met.
- know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- request an explanation of the various programs in your student aid package.
- know the school's refund policy.
- know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.
- know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay a loan, and when repayment is to begin. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.

# RIGHTS & RESPONSIBILITIES

## STUDENT RESPONSIBILITIES

As a financial aid recipient, you have certain rights and responsibilities.

### Your responsibilities are:

- You must complete all application forms accurately and on-time to the correct destination. This includes all applications for loans.
- You must provide correct information. In most instances, intentionally misreporting information on financial aid applications is a violation of the law and may be considered a criminal offense.
- You are responsible for ensuring your contact information in myGateway is up-to-date in order to receive important communication regarding your aid.
- You must return all additional documentation, verification, corrections, and/or new information requested by either the Cypress College Financial Aid Office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign. If you are unsure/have any questions, you should ask the Financial Aid Office for clarification prior to signing.
- You must perform the work that is agreed upon in accepting a Federal Work-Study award.
- You must be aware of the Satisfactory Academic Progress (SAP) Policy and how it affects your aid eligibility.
- You must be aware of Cypress College's refund procedures.
- If borrowing a student loan, you must complete loan entrance counseling online for each academic year in which you are applying for a loan.
- As a recipient of a student loan, you must notify the lender if any of the following occur before the loan is repaid:
  - You change your address
  - Graduation from college
  - Withdrawal from school or less than half-time attendance
  - Name change (for example, maiden name to married name)
  - You transfer to another school

All information contained in a student's financial aid application and file is handled confidentially by the Financial Aid Office. This is governed under the terms of the Family Educational Rights and Privacy Act of 1974 (FERPA). All documentation submitted becomes part of the student's file and will not be returned. Due to FERPA, we are unable to answer specific questions on a student's file over the phone or via email. The student must be present in order to discuss his/her file at the financial aid window with a valid photo ID, or sign on securely through [Cranium Café chat](#).

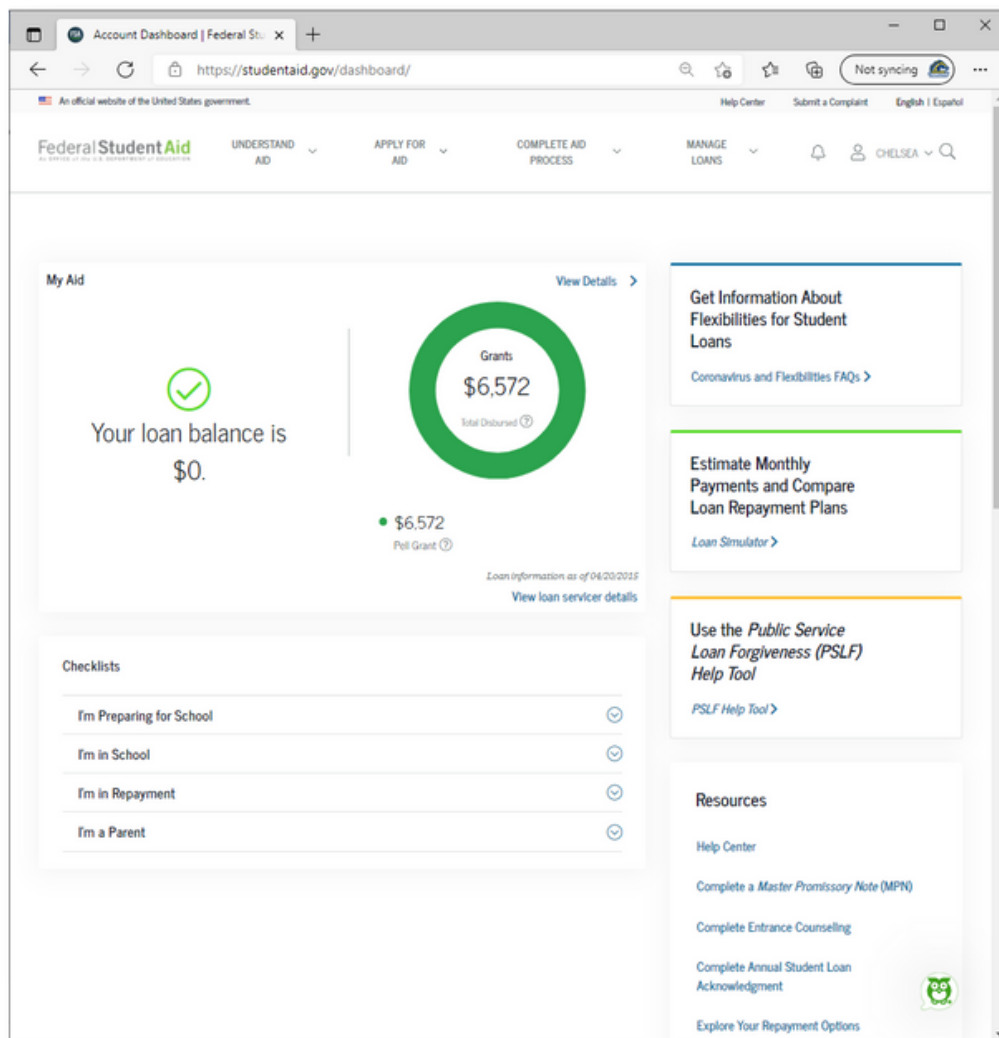
# RIGHTS & RESPONSIBILITIES

## STUDENT RESPONSIBILITIES

### Your responsibilities are: (continued)

- You are responsible for reviewing your financial aid award history. You can view your Federal Grants and loan usage from all institutions in your [Student Aid profile](#).

Students can view their educational loans and Federal grant usage here. It breaks it down by award year, institution, and award amount. You can also view your loan documents (such as loan counseling and master promissory note).



# RIGHTS & RESPONSIBILITIES

## STUDENT RESPONSIBILITIES

### Your responsibilities are: (continued)

- You are responsible for reviewing your financial aid award history. You can view your Federal Grants and loan usage from all institutions in your [Student Aid profile](#).

In the loans dashboard you can view your total loan balance, a breakdown of each loan (servicer, institution borrowed from, date and amount of loan borrowed, amount still owed, etc.), and lots of loan helpful links.

The screenshot shows the 'My Aid' dashboard for 'LOANS'. It displays a large green checkmark icon and the text 'Your Total Loan Balance is \$0.00' with a note 'Loan information as of 04/20/2015'. To the right, there are several helpful links: 'Explore Repayment Options', 'Try the Loan Simulator', 'Learn About Public Service Loan Forgiveness (PSLF)', 'Explore Income-Driven Repayment Options', and 'Learn About Loan Consolidation'. Below this is a 'Student Aid Tip' box and a 'Loan Types' table.

Loan Types		
5 Subsidized Loans	\$0	⌵
4 Unsubsidized Loans	\$0	⌵
<b>TOTAL BALANCE</b>	<b>\$0</b>	

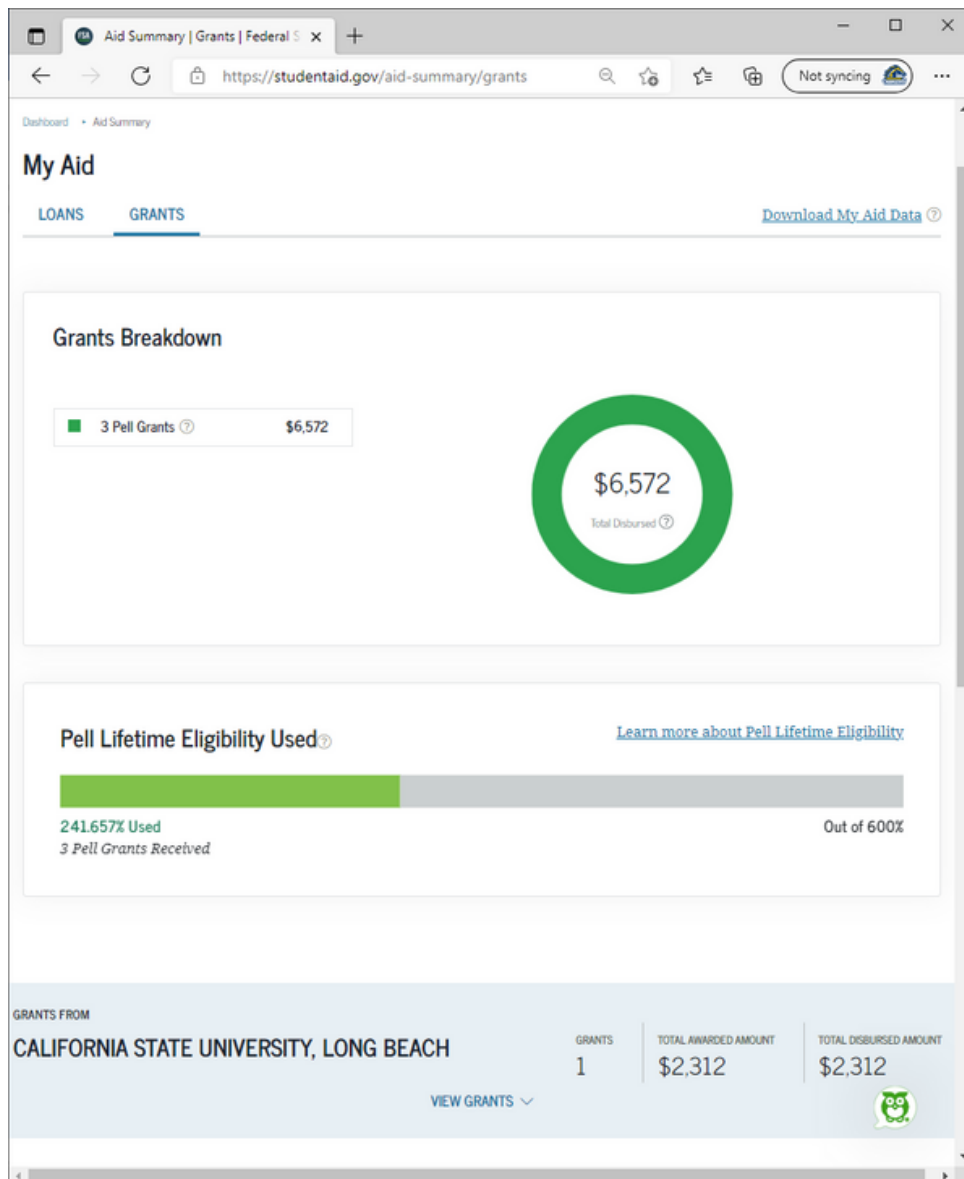
# RIGHTS & RESPONSIBILITIES

## STUDENT RESPONSIBILITIES

### Your responsibilities are: (continued)

- You are responsible for reviewing your financial aid award history. You can view your Federal Grants and loan usage from all institutions in your [Student Aid profile](#).

In the Grants dashboard you can view your total Federal grants disbursed to you (from the beginning of time as a college student), your Pell Lifetime Eligibility Used (LEU), and a breakdown of the institutions you've received grants from (as well as the date and amounts disbursed).



# RIGHTS & RESPONSIBILITIES

## STUDENT RESPONSIBILITIES

### Your responsibilities are: (continued)

- You are responsible for reviewing your financial aid award history. You can view your State Grant usage from all institutions in your [WebGrants 4 Students profile](#).

In your dashboard you can select to view your award history for Cal Grant, Chaffee, and Middle Class Scholarship (MCS). When you select one of the award types, you can view a breakdown of the institutions you've received grants from (as well as the date and amounts disbursed), as well as the years you applied but weren't eligible for an award.

https://mygrantinfo.csac.ca.gov/history

CALIFORNIA STUDENT AID COMMISSION

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### Cal Grant History

#### 2021-2022 Awarded

Award Status

Awards	Status	Award Cycle Type
Cal Grant B	Awarded	Entitlement(E1)

Application Information

Application Type: FAFSA	Expected Family Contribution (EFC): \$1679
Date of First Submission: 12/22/2020	Dependency Status: DEPENDENT
Total Household Income: \$49,920	Parent's Marital Status: MARRIED
Total Net Worth/Assets: \$0	# of Household Member(s) in College: 1
Household Size: 4	

Cal Grant GPA

GPA: 3.76	Submitted by: CYPRESS COLLEGE
Date Received: 01/21/2021	Type: Reestablished GPA
GPA: 3.78	Submitted by: CYPRESS COLLEGE
Date Received: 08/26/2021	Type: Community College GPA

#### 2013-2014 Not Awarded

Award Status

Awards	Status	Award Cycle Type
Cal Grant A	Not Awarded	Competitive(C2)
Cal Grant B	Not Awarded	Competitive(C2)

Application Information

Application Type: FAFSA	Expected Family Contribution (EFC): \$0
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# RIGHTS & RESPONSIBILITIES

## TERMS & CONDITIONS OF FINANCIAL AID AWARDS

Although the primary responsibility for paying for a college education rests with the student and their family, financial aid is available to help. It is intended to supplement, not replace, resources for students and their families.

Your Financial Aid package is based both on your predetermined need and the funds available at the college at the time you complete your file. Your need is determined by taking the Cost of Attendance at the college and subtracting your EFC from your SAR. The Department of Education has an [established formula](#), and the information you provide on your FAFSA is used to determine your EFC. The Cost of Attendance includes not only direct expenses (tuition and fees), but also an estimate of indirect costs (transportation, books, and living expenses). Financial aid awards are based on the assumption that students and parents have submitted truthful and correct information. If the initial information used in awarding financial aid is determined to be incorrect, the financial aid awarded may be adjusted or changed.

This applies to instances where incorrect information is used due to:

- Estimated information from student which proves to be incorrect
- Incorrect information from student due to misunderstanding of instructions
- Additional outside grants or scholarships received from any source
- Data entry errors on the part of the application processor or Cypress College
- Decrease in student's unit load/enrollment (dropping courses)

***False Information:** In cases of fraudulent information, any financial aid awarded will be cancelled and the case referred to the proper authorities.*

**Regardless of the amount of financial aid anticipated, students are expected to arrive on campus with sufficient cash for expenses that will be incurred at the beginning of the year.** Students should plan on bringing at least \$300-\$600 to cover these initial expenses. Financial aid proceeds should not be used as the primary means of support. There is often a delay between the time an application is filed and when payment is received. Students should have adequate funds to pay their day to day living expenses, including books and supplies, until disbursement is received. Due to the availability of funds and the demand for these funds, students are sometimes left with an unfulfilled unmet need. Federal regulations prohibit us from paying you for class(es) prior to ten days from the scheduled start date of your class(es).

# FERPA

The [Family Educational Rights and Privacy Act \(FERPA\)](#) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. **Records created and maintained by the financial aid office are considered to be education records and may not be disclosed without the student's consent.**

The Financial Aid Office of Cypress College will not release information regarding a student's file to anyone unless:

- The student verifies their identity, or
- If someone else is requesting on the student's behalf - a student has submitted an Authorization to Release Information form in-office to grant permission for that person. The information on the Authorization to Release Information form must be verified by the inquirer with the 5-digit passcode from the release form.

All telephone contact will be general information relating to financial aid and not personal identifying information. For instance, if a student (or authorized person) called or emailed about their disbursement, we can say when they can expect to receive a disbursement, but cannot disclose the dollar amount.

If a student would like to discuss their award amounts (or any other personal information), they can sign on to [Cranium Café](#) (uses a secure login through the myGateway portal) for live chat, or visit the financial aid office in-person with a valid photo ID.

Facebook, Instagram, and Twitter communication will always be general answers only.



# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

In accordance with Federal and State regulations, these guidelines apply to all students requesting Title IV funds regardless of whether the student has previously received Title IV aid. Financial aid recipients are required to meet Cypress College's Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and incremental standards by which the college can determine that students receiving federal financial aid funds are maintaining the satisfactory academic progress required for their course of study. Failure to maintain SAP will result in loss of financial assistance (other than the fee waiver).

The financial aid office reviews academic progress each semester for Cypress College (which includes attempted units at Fullerton College). All attempted units are counted, irrespective of whether or not financial aid was received. We count all incompletes (I's), Withdrawals (W's), Excused Withdrawals (EW's)\*, Credit/No Credit, Pass/No Pass and all repeated coursework. \*Due to the Coronavirus Pandemic, W's and EW's received from Spring 2020 through Fall 2021 will not be factored into the SAP calculation.

Academic Renewal is not recognized for financial aid purposes, and is always counted in units attempted, GPA calculation, and maximum timeframe, even when a more favorable grade was subsequently received, both attempts would be counted. We will pay for failed courses and count the units in SAP, up to the maximum allowed by the College. Once a student passes a course, however, we will only pay for one subsequent attempt. Both attempts, even if aid was not received, will count in the SAP calculation.

If a student transfers in course work to Admissions & Records from other institutions, we will count all attempted units in the SAP calculation, for both progress and maximum timeframe. Any student who contests units as not degree applicable will need to follow the maximum timeframe appeal process as outlined in the [Warning & Disqualification: Regaining Eligibility](#) section of this handbook.

## General Requirements

Students receiving Federal financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A certificate program with unit requirement above 16 units, OR
- An Associate Degree (AA/AS), OR
- A two-year academic transfer program that is acceptable for full credit toward a Baccalaureate Degree.

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

In addition to the general requirements (being enrolled in an eligible program), students must meet the following two standards to maintain eligibility for financial aid.

## Standard 1: Grade Point Average Requirement

Students must maintain a cumulative 2.0 minimum grade point average (GPA) in all coursework attempted.

Students who transfer to Cypress College with below a 2.0 GPA from all previous institution(s) attended may be placed on financial aid warning or disqualification based on a review of their entire postsecondary record. The expectation is that all students will meet the minimum standards required by [Federal law](#).

## Standard 2: Pace of Progression and Maximum Time Frame

A. **Pace of Progression:** Students must complete at least 67% of the units they attempt overall to maintain eligibility. The “Pace of Progression” is based on all classes that appear on permanent records from all previous institutions attended.

REQUIRED UNITS YOU MUST COMPLETE EACH SEMESTER																
Attempted units for the semester*:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Units you must complete:</b>	1	2	3	3	4	5	6	6	7	7	8	9	9	10	11	11

**IMPORTANT:** - You must complete at least 67% of units attempted with 2.0 or higher each semester and overall. See below to learn how Financial Aid calculates your cumulative pace of progression.

How to calculate your Pace of Progression:  
Do you meet Pace of Progression standards?

Total # of units completed (All institutions attended)

\_\_\_\_ (DIVIDED BY)

Total # of units attempted (All institutions attended)

=

Must be greater than 0.67 or 67% each semester AND cumulative to meet the pace of progression requirement.  
**\*no rounding**

**Q:** Why do students in 12 units need to maintain a 75% pace of progression each semester?

**A:** Students in 12 units must complete 9 units because if they only complete 8 units, their “pace of progression” would be .66 or 66%. The standard is always .67 or 67% higher at Cypress College each semester and overall if you wish to stay eligible for financial aid.

Some certificate programs may be completed in less time than that required for the AA and transfer.

Attempted Semester Units Include (whether or not paid for by financial aid):

- Earned (successful) Grades: A, B, C, D, and P
- Incomplete Grades: I, IP
- Non-passing Grades: EW\*, F, NP, W\* (as [previously mentioned](#), EW's & W's received during Spring 2020 through Fall 2021 will be excluded).

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

## Standard 2 (continued):

B. **Maximum Timeframe:** Students who have *attempted* 90 units or more (all postsecondary institutions attended, regardless of timeframe) will be disqualified from aid. Federal law requires that students requesting financial aid be able to complete their primary educational goal within 150% of their program length or six semesters full-time. We calculate the maximum time frame for AA/AS degrees and Certificates as follows:

60 units required for an AA/AS degree x 150% = 90 units allowed

Certificate programs vary:  
(# units required for certificate program) x 150% = Maximum units allowed

All coursework as recorded on your transcripts from all institutions attended are used to calculate your maximum time frame. A student who has exceeded the maximum time frame and/or cannot mathematically complete their program within this time frame will be placed on Financial Aid Disqualification status and will be provided instructions on how to appeal. Students who have previously received BA/BS, MA/MS, or professional degrees (for student loans only) will also be disqualified and provided the option to submit an appeal.

Students who have attempted 90 units (the maximum timeframe limit of 150%) or more, are required to appeal each semester/school year to receive financial aid. Individual certificate programs have their own maximum timeframe.

To identify the maximum timeframe, 100% of units required are taken plus an additional 50%.

**For example:** a 30 unit certificate program has a maximum timeframe of 45 units (30 X 1.5 = 45).

It is critical that students take the correct classes required for their degree, as even passing one's classes with a high GPA does not ensure the student will be able to graduate within the 150% maximum timeframe. Taking courses not required for one's degree may result in the student being cut off from receiving future financial aid.

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

## SAP Status

Cypress College reviews your academic progress (units attempted, units completed, and GPA) each semester. All students are notified of their financial aid status via email and in myGateway within two weeks of the time that grades post for the semester. Students who do not meet the SAP Standards will be subject to disqualification from receiving further federal financial aid.

**Good Status:** At Cypress College, students in “good” financial aid standing have met the 2.0 GPA and 67% “Pace of Progression” requirements and do not have 90 units attempted in their academic career (all institutions attended, regardless of when their academic career began past and present).

**Warning Status:** Students who fail to complete SAP standards for progress (67% completion rate and 2.0 GPA) will be placed on Financial Aid Warning for one semester. This is a warning to students and will not affect their financial aid disbursements for that term. Students placed on Financial Aid Warning receive one semester of financial aid, with the requirement that they improve their academic performance to meet the minimum SAP standards. If the student fails to meet the standards by the end of that semester, they will be disqualified for the next semester they attend. Additionally, students on Financial Aid Warning receive specific guidance and reminders from the Financial Aid Office via email reminding them of the importance of academic success to retaining their financial aid eligibility. Students on Financial Aid Warning status may also be at-risk of being placed on Academic Probation and/or Dismissal from Cypress College. Students should always check myGateway and review their SAP Notice email prior to the start of each semester to review their status and expectations for progress to maintain their eligibility for financial aid and continued enrollment.

**Disqualification Status:** After one semester of Financial Aid Warning, students who fail to meet the SAP standards for progress during their Warning semester will be placed on Financial Aid Disqualification (please note, there is no warning for Maximum Timeframe). Students placed on Financial Aid Disqualification do not receive their disburseable financial aid (Pell Grants, Loans, SEOG Grants, Federal Work Study, Cal Grant) for the semester they are disqualified for. However, students on Financial Aid Disqualification may continue to receive California College Promise Grant (CCPG) – as long as they are meeting the CCPG standards. Please review the [Warning and Disqualification section](#) for more information and how to appeal.

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

**Important information:** If at any point in time it is determined that the Student cannot complete their course of study within the 150% timeframe (90 units AA/AS, other certificate programs will vary), they will be immediately disqualified from future financial aid (with the exception of the CCPG), for the remainder of their program, even if currently meeting the SAP standards.

**Remedial and ESL Courses:** Financial aid may be received for remedial (basic skills) courses if the remedial courses are a prerequisite for entrance into a regular college program. Aid cannot be received for more than 30 attempted units of remedial coursework. ESL coursework must be part of an eligible program of study to receive financial aid. ESL coursework is not an approved program in itself. A student enrolled in ESL classes, who is not in an eligible program of study, is not eligible for financial aid funds. ESL and remedial coursework will count toward the 2.0 GPA and 67% units completion requirements (SAP Standard). However, ESL units will not count towards the maximum timeframe limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum timeframe units are being counted.

# WARNING & DISQUALIFICATION REGAINING ELIGIBILITY

The Cypress College Financial Aid Office carefully reviews student Satisfactory Academic Progress (SAP) in accord with our policy. Cypress College will offer ONE semester of Financial Aid Warning before students are disqualified from aid unless they have exceeded the maximum time frame for aid or enter Cypress College with grades/GPA below our standards.

## Financial Aid Warning

Students who fail to meet SAP standards will be placed on Financial Aid Warning. This is a warning to students and will not affect their financial aid. If, while on Financial Aid Warning, students fail to meet the SAP standards for the second time, they will be Disqualified the next semester they attend. When disqualified, all aid will be cancelled. Students can exercise their right to submit an appeal and state the reasons why they did not meet SAP standards. The appeal is to be submitted to the financial aid office for review. If approved, the student's financial aid will be reinstated and specific conditions for academic progress will be assigned. Students who choose not to appeal or who are denied will need to meet SAP standards without financial aid support to reestablish eligibility for financial aid at Cypress College. Please note that the standards for academic progress (SAP) do not apply to the California College Promise Grant (CCPG). The CCPG has its own separate standards.

## If you are disqualified for Ineligible Major:

You do not need to submit a SAP Appeal, you may update your major by: Please complete the [Request for Change of Major form](#) online (you'll need to log in with your myGateway information). Complete all required and major/degree fields ([choose a Cypress College major/degree program](#)). After your major has been updated, please [email us](#) with your student ID number so we can update your SAP status.

## Regain Eligibility

Students who are disqualified from receiving aid can regain their eligibility by meeting the SAP standards. To regain eligibility, students must complete their courses until they reach the overall 67% completion rate and raise their cumulative GPA to at least 2.0. Disqualified students who have extenuating circumstances may submit an appeal - if approved they will be required to pass all attempted courses in order to continue receiving aid.

Please review the appeals process outlined in the next page.

# WARNING & DISQUALIFICATION REGAINING ELIGIBILITY (CONTINUED)

## Appeals

A student may submit an appeal if at least one of the following conditions exist:

- Disqualified student has extenuating circumstances (beyond the student's control) that prevented them from meeting SAP standards (documentation substantiating statements must be submitted).
- Change in major or program of study or coursework for transfer to a 4-year college or university prior to 90 units attempted. (Note: Only students completing a program at Cypress College, and completing transfer requirements in order to transfer to a 4-year institution will be considered for reinstatement. A student coming to Cypress College from a university, taking classes, and then returning to a university would not be eligible for Title IV funds at Cypress College).
- Student has reached 90 attempted units, but a portion of the unit total is comprised of remedial coursework which would reduce their 90 unit attempted total.
- Student has reached 90 units and has changed their major program.

## Extenuating Circumstances

Extenuating circumstances are considered to be (but not limited to):

1. Serious illness, injury or medical condition requiring doctor's care;
2. Death of an immediate family member; or
3. Extenuating circumstances that were beyond the student's control.

Extenuating circumstance must ALWAYS be documented or the appeal will not be accepted. A thorough and clearly written explanation, indicating the extenuating circumstance that prevented the student from meeting SAP, must be submitted along with the supporting documents. Each appeal will be reviewed by the Financial Aid Office and approved or denied based upon the provisions set forth in our Satisfactory Academic Progress Policy.

It is important to remember that generally, students become eligible for financial assistance again when they are once again meeting the SAP policy. The appeal process is designed to be the exception to the rule when extenuating circumstances exist outside the student's control and/or a change of major occurred where the student is now under the maximum time frame for the new program. Students should identify why they were disqualified and what their reasons are before they consider submitting a formal appeal.

# WARNING & DISQUALIFICATION REGAINING ELIGIBILITY (CONTINUED)

## How to submit an appeal:

Once you receive your SAP notice via email, if disqualified your appeal will be added to your verification file.

### If you are disqualified for below 67% completion rate and/or less than 2.0 GPA:

1. Go to the [Student Forms Website](#).
2. Log in using your myGateway credentials (student ID and password).
3. Complete the Online SAP Appeal Form.
4. Upload proof of your extenuating circumstances.
5. Upload your current Comprehensive Educational Plan provided by an academic counselor\*.
6. Submit your appeal for review.

\*The Comprehensive Educational Plan is provided by academic counselors. You may request it by completing this [online form](#). An academic counselor will review your transcripts and provide the necessary items. You will be contacted upon completion or if they have any questions.

### If you are disqualified for Maximum Timeframe:

1. Go to the [Student Forms Website](#).
2. Log in using your myGateway credentials (student ID and password).
3. Complete the Online SAP Appeal Form.
4. Upload your current Comprehensive Educational Plan provided by an academic counselor\*.
5. Upload the Excessive Unit Discount form also provided by an academic counselor\*.
6. *For competitive Health Science majors only:* Upload a copy of your formal acceptance letter into the program.

\*Both the Comprehensive Educational Plan and the Excessive Unit Discount Form are provided by academic counselors. You may request them by completing the [online form](#). An academic counselor will review your transcripts and provide the necessary items. You will be contacted upon completion or if they have any questions.

*Please note: appeals are processed in the order they are received. Your appeal should be processed within one week from the day you submit it.*



# WITHDRAWAL & REPAYMENT

## RETURN OF TITLE IV (R2T4)

The Cypress College Financial Aid office awards aid under the assumption that a student will attend and complete the courses that they enroll in for the semester (also referred to as "**payment period**"). When a student withdraws (does not complete any of their enrolled courses for that semester), the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

### What is Return of Title IV?

A **Return of Title IV Funds (R2T4)** calculation is a fancy term for the process the school is required to go through if a student withdraws from all classes before the end of the semester. This calculation looks at what aid was awarded to the student, how much was already disbursed, and what percentage of the semester was completed to determine how much financial aid was earned by the student for that semester and if any funds need to be returned or if a student is eligible for a **Post-Withdrawal Disbursement (PWD)**.

A PWD is a disbursement of Title IV funds that the student initially did not receive but is eligible after having earned the funds prior to withdrawing or dropping all courses. Any unearned aid will be billed directly to the student and must be returned back to the College.

Be sure to chat with someone in the Financial Aid Office if you are considering dropping all of your classes to make sure you understand how that will impact your financial aid.

Please review the following information explaining the R2T4 process and reach out to us if you have any questions or need clarification.

### What is considered Title IV Aid?

Title IV Aid refers to the following:

- Federal Pell Grant
- Federal Direct Loan (both subsidized and unsubsidized)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

An R2T4 calculation only takes place if the student attended at least one day of their semester and is eligible for any Title IV funds. R2T4 regulations do not apply to students who do not begin the semester or who continue to be enrolled in the term, even if it's just one class.

# WITHDRAWAL & REPAYMENT RETURN OF TITLE IV (R2T4)


## Determining the Enrollment Period and the Payment Period

The type of R2T4 calculation depends on the student's enrollment period (full-term or modules), compared with the payment period.

A payment period refers to the semester that the student is attending (the first day the semester begins and the last day of the semester, according to the Academic Calendar in the College Catalog).

An enrollment period is the period from when your classes start and end. It may be considered full-term (entire length of semester), or in modules (short-term classes). For example, see the two sample Spring courses listed below. Per the [College Catalog Academic Calendar](#), the payment period for this sample term is 1/24-5/21.

The enrollment period for the ACCT 107 course is 1/24-5/21. *Note: this is a full-term class.*

<b>ACCT 107 C</b> <b>Computerized Accounting with QuickBooks</b>	<b>3 Units</b>
<i>Advisory: ACCT 101 C</i> This is a hands-on course that introduces students to accounting application software. Students will learn how to use QuickBooks software to prepare journals, ledgers, and financial statements as utilized in a small business environment.	Transfer: CSU
21801 OL1 ONLINE <b>1/24-5/21</b> Prempeh, Nyametease ONLINE	
 <b>ONLINE CLASS:</b> The above class is taught ENTIRELY ONLINE. To avoid being dropped, students should confirm that their email address in mvGateway is accurate after	

The enrollment period for the ENGL 239 course is 3/28-5/21. *Note: This is a short-term course ("module") - continue reading for more information on modules.*

<b>ENGL 239 C</b> <b>Survey - Children's Literature</b>	<b>3 Units</b>
<i>Prerequisite: ENGL 100 C or ENGL 100HC or ENGL 101 C or ESL 110 C with a grade of C or better</i> This course is a survey of children's literature from a multicultural perspective with an emphasis on comparative and critical analysis. SOC JUST	Transfer: CSU, UC
20922 OL1 ONLINE <b>3/28-5/21</b> Diep, Christie ONLINE	
 <b>ONLINE CLASS:</b> The above LATE START, 8-week class meets entirely online. BEFORE	

If you enrolled in both of these courses, your enrollment period is 1/24-5/21.

# WITHDRAWAL & REPAYMENT RETURN OF TITLE IV (R2T4)

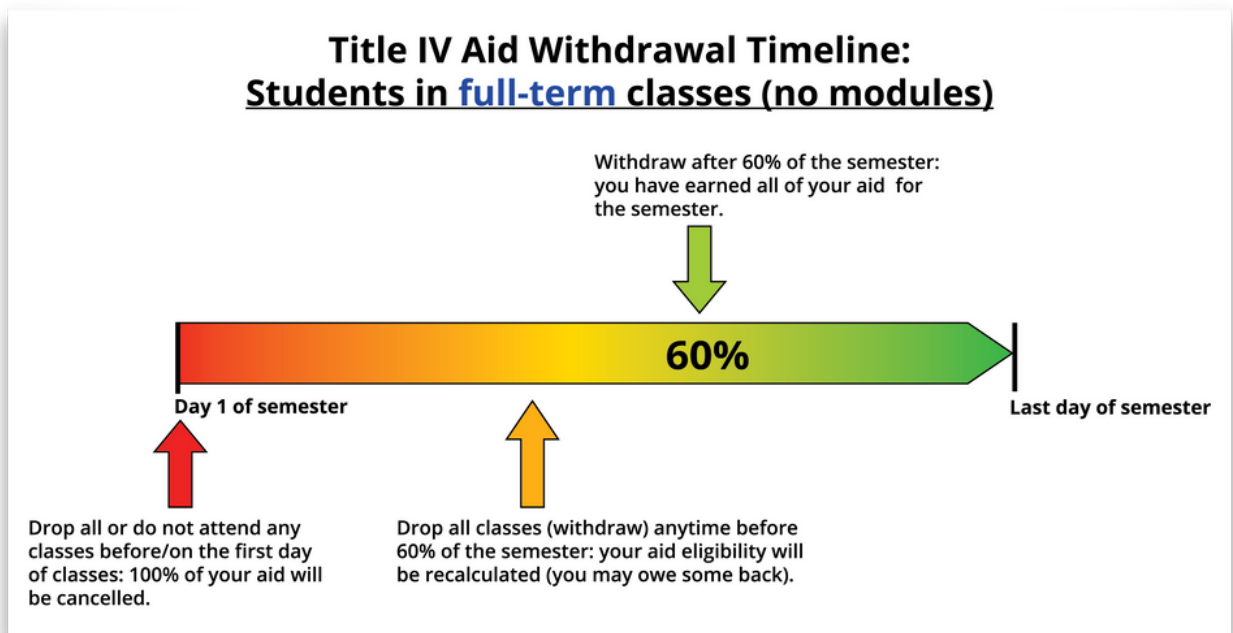
## How is the Withdrawal Date determined?

Since Cypress College Faculty are not required to take attendance, a student's withdrawal date for the R2T4 calculation will be:

- the date the student provides notification (orally or in writing) to the Admissions & Records office that they intend to withdraw; or
- the date the student drops all of their courses in myGateway

The Financial Aid Office will use the student's withdrawal date to calculate the part of the aid the student earned and what is unearned (and owed back).

If the student is enrolled in only full-term classes (no short-term or late-start courses / "modules") and withdraws after 60% of the semester ("payment period"), the student has earned 100% of their aid and will not owe any repayment.



The R2T4 determination is slightly different if a student has any module (short-term) courses.

# WITHDRAWAL & REPAYMENT RETURN OF TITLE IV (R2T4)

## Modules

Modules are courses that do not span the entire length of the payment period like late-start and short-term courses (such as the ENGL 239 example from above). Cypress College is also required to determine earned and unearned portion of Title IV aid when a student drops, is dropped, or withdraws from modules. **If a student completes one course during a semester or module, the R2T4 calculation is not needed.**

**A student is considered enrolled in a program offered in modules if:**

- the student is enrolled in one (or more) 8-week course sessions; or
- the student is enrolled in one (or more) 8-week session and one (or more) 16-week session.

*A student enrolled in only 16-week course sessions would not be considered enrolled in a program offered in modules, they would be considered in a full-term program.*

**A student in a program offered in modules is not considered to have withdrawn for R2T4 purposes if the student completes:**

- one module that includes 49% or more of the number of days in the payment period, or
- a combination of modules that when combined contain 49% or more of the number of days in the payment period.

## How does the repayment process work?

The Financial Aid office continuously runs reports throughout the semester to capture students who have withdrawn from all their courses. If a student needs to repay any funds, the student can expect the following:

- The Financial Aid office will bill the student for any unearned aid within 30 days of dropping all their courses.
- The student will receive a bill via their student account (in [myGateway](#)) if they need to return any Title IV aid.
- The student will also receive an email within a week of being billed, letting the student know of outstanding fees and the repayment process.
- The student is required to repay the funds in full within 30 days of notification.
- Students will have an institutional liability that will prevent them from enrolling (per Board Policy) until the funds are repaid.

# WITHDRAWAL & REPAYMENT RETURN TO TITLE IV (R2T4)

## **Planning to withdraw from school? Please think about it first.**

The Cypress College Financial Aid office recommends that you discuss your options and impact of withdrawing with your instructor/s, [academic counselor](#)\*, and/or Financial Aid office. Meeting with an academic counselor to develop an Educational Plan can also help you to determine the proper course-load that you can successfully complete each semester (helping to decrease the amount of courses you may potentially end up dropping).

If you determine that you need to withdraw, you should begin the process with the [Admissions and Records office](#).

The R2T4 calculation is complex and unique to each student and it is recommended that you connect with the Financial Aid office to obtain clarification and guidance.

# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### California College Promise Grant (CCPG)

#### What is it?

The CCPG is a state sponsored program that waives enrollment fees for qualifying Community College students who are California residents.

#### How do I qualify for it?

Students must qualify based on income, and must reapply each academic year. Students are encouraged to apply by completing the FAFSA or CADAA, however they can also apply through the Financial Aid link on myGateway. CCPG recipients do not have to be enrolled in a minimum number of units to qualify.

The five methods of qualifying are:

- **Method A** - for students on public assistance programs such as SSI, SSP, TANF/CalWORKs, or General Assistance. Documentation will be required to verify your eligibility and must be dated within the last 60 days.
- **Method B** - for students whose income is within qualifying income guidelines established by the State of California.
- **Method C** - awarded to students who applied for the FAFSA or CADAA and have been determined to have at least \$1,104 of financial need. No CCPG Application is required for a method "C" waiver.
- **Method D** - for students under the age of 25 who can verify that they have been without residence (homeless) in the last 24 months. They will select "yes" on the application in myGateway and provide proof to the Financial Aid Office for verification.
- **Method F** - for dependents of Disabled or Deceased California Veterans or National Guard, recipients and children of recipients of the Congressional Medal of Honor, or dependents of victims of the September 11, 2001 terrorist attack. As of January 1, 2022, this method also includes dependents of a deceased physician, nurse, or first responder who died of COVID-19 during the COVID-19 pandemic state of emergency in California. Certification must be obtained from the appropriate agency and documentation is required to verify your eligibility. Documentation must be dated within the last 60 days.

# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### CCPG (continued)

#### How will I be paid?

Although it has the word "Grant" in its name, the CCPG is a fee waiver. Students will not receive this award in the form of cash aid. It will remain in the student's file to waive enrollment fees as they register throughout the aid year.

#### How much money can I get?

Even though students may see an award amount for CCPG on their Award Letter, there is actually no limit to the amount of CCPG a student can qualify for. This type of award will waive a student's units throughout the aid year, regardless of how many units they register in. Any unused funds will not be disbursed to the student and cannot be carried over into the next aid year.

#### Will the CCPG cover all of my fees?

The CCPG pays for enrollment fees and a discount on the parking permit. Students are responsible for all other fees that apply (health fee, course material fees, parking permit, student ID, etc.). Assistance for the purchase of books and supplies must be applied for separately by submitting a CADAA or FAFSA.

#### What if I paid for my classes and qualify for the CCPG after?

If you qualify for the CCPG after you've already paid for your enrollment fees (such as applying late, or needing to submit a CCPG appeal), you will be reimbursed. The [Bursar's Office](#) will send you a refund check in the mail. All CCPG refunds are processed automatically after the last date to drop classes for refund (in the course catalog).

*Please make sure your email and mailing address are up-to-date in myGateway (if you're not sure how to view/correct, please [view our short tutorial](#)).*

#### The CCPG requires students to meet Academic and Progress standards.

- **Academic:** must maintain a cumulative 2.0 GPA or higher.
- **Progress:** must complete more than 50% of cumulative courses attempted.

All students must maintain both standards to continue to receive the CCPG. If these standards are not met for two consecutive semesters, the student will lose their CCPG eligibility. Current and former foster youth 24 years old or younger as well as CCPG Method F students are exempt from these standards. Students will be notified of their CCPG disqualification via email with information regarding [regaining eligibility](#) and the [appeal process](#).

# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### Cal Grant

#### What is it?

Cal Grant is a grant offered by the State of California and administered by the California Student Aid Commission (CSAC). Cal Grants do not have to be repaid.

#### How do I qualify for it?

This grant is awarded based on need, income, and GPA.

To qualify, you must meet the general student aid eligibility requirements:

- Submit a FAFSA or CADAA and submit your verified Cal Grant GPA by the March 2nd deadline
- Be a U.S. citizen or [eligible noncitizen](#) or [meet AB540 eligibility criteria](#)
- Be a California resident for 1 year
- Not have a bachelor's or professional degree
- Have financial need at the college of your choice
- Meet the family income and asset ceilings determined by CSAC each year
- Obtain a high school diploma or General Educational Development (GED) certificate, or complete a high school education in a homeschool setting approved under state law
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Be enrolled in at least 6 units (half-time)
- Not owe a refund on any state or federal grant or be in default on a student loan
- Not be incarcerated
- Maintain Satisfactory Academic Progress (SAP)

#### When should I apply for a Cal Grant?

You should submit your financial aid application by the annual March 2nd priority deadline. There is an additional deadline of September 2nd for California Community Colleges only.

#### Who will send my GPA to CSAC?

Your current high school records office will send your GPA to CSAC. For continuing Cypress College students who have completed 16 or more transferrable units (100 level classes), we will send your GPA electronically to CSAC if you have established a GPA.



# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### Cal Grant (continued)

Note: Students who have over 16 completed units at Cypress College will have their GPA transmitted automatically to the state if the student attended as early as 1998. These students do not need to complete the GPA Verification process. All other students (if attempted less than 16 units) need to complete a [GPA Verification form](#) and take the form to their prior high school or college to be certified.

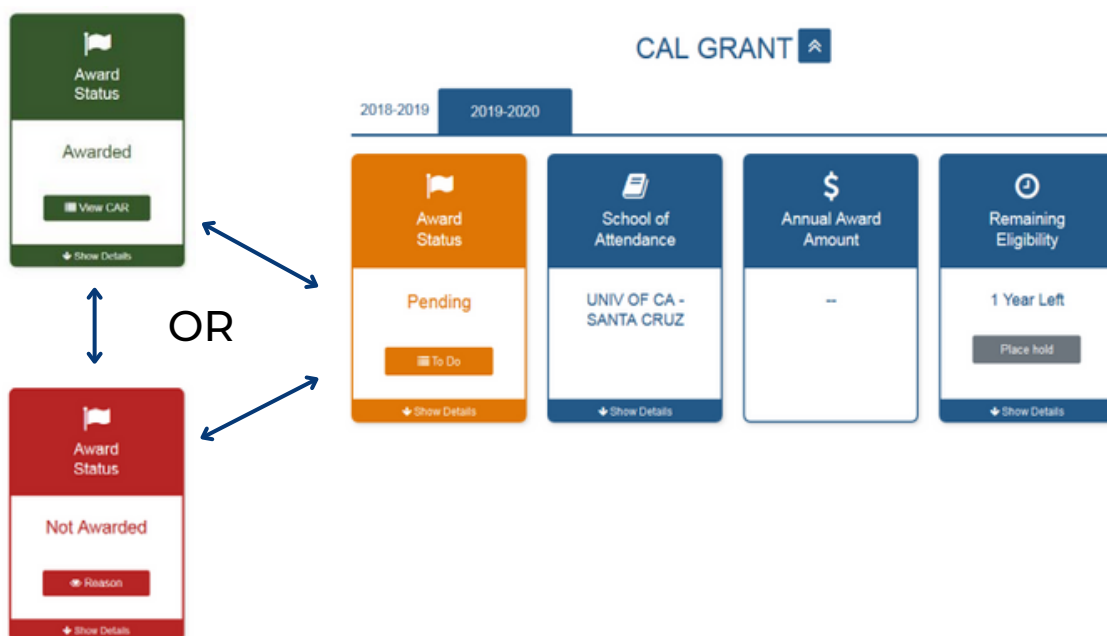
#### How will I know if I'm awarded a Cal Grant?

If you filed a FAFSA/CADAA and your GPA verification was submitted to CSAC, you will receive a Cal Grant notification letter directly from CSAC. You can also check your eligibility online (see below).

#### Reviewing your Cal Grant eligibility

Students can view their Cal Grant eligibility by logging into their [WebGrants 4 Students account](#).

Below is a sample of what you may see when you log in (your award status will either be Pending, Awarded, or Not Awarded). Please review the [CSAC User Reference Guide](#) (starting at page 5) for step-by-step instructions.



# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### Cal Grant (continued)

What types of Cal Grant are available?

There are 3 types of Cal Grants that a student might receive at Cypress College:

1. **Cal Grant A** - designed for students transferring to a four-year college/university in California. **If you receive a Cal Grant A, you will not receive funds while at Cypress College** (it will automatically be placed on reserve until you transfer to a four-year school), **unless you're enrolled in a Bachelor's Degree program at Cypress College.**
2. **Cal Grant B** - there are 2 types:
  - a. **Entitlement** - designed for financially needy students who graduated from high school and who meet the grade point average, family income, and asset requirements as determined by CSAC.
  - b. **Competitive** - designed for students who meet the academic, family income, and disadvantaged background requirements as determined by CSAC.
3. **Cal Grant C** - designed for students in occupational or career training programs to help with tuition and training costs. The Cal Grant C is for books, tools, and equipment. To determine your program eligibility, submit the Cal Grant C Supplemental Form online through your WebGrants 4 Students account.

Note: Students with Dependent Children (SWD) may be eligible for additional Cal Grant funds. [Read more about SWD eligibility requirements.](#)

### Student Success Completion Grant (SSCG)

The Student Success Completion Grant is a "bonus" financial aid program for Cal Grant recipients attending a California community college full-time (12 units or more per semester). On top of the annual Cal Grant award paid at community colleges, the SSCG pays full-time Cal Grant recipients additional funds—these funds are limited and disbursed on first-come, first-served basis.

Eligible students for this grant must meet all the following requirements:

1. Must be receiving a Cal Grant Award
2. Must enroll in 12 or more units per semester by the "[Freeze Date](#)"
3. Must maintain [Satisfactory Academic Progress \(SAP\)](#).

When will I know if I qualify and get paid?

The SSCG is calculated after the Freeze Date has run and "locked in" students' enrolled units. Eligible students will receive an updated Award Letter with the SSCG once the award has been posted to their account.

# FINANCIAL AID PROGRAMS

## STATE AID PROGRAMS

### CA Dream Act Service Incentive Grant Program (DSIG)

#### What is it?

The [DSIG](#) encourages Dream Act students with a Cal Grant B award to perform community or volunteer service.

#### Who is eligible and how do I apply?

This grant is only available for Dream Act students. You must submit a CADAA and receive Cal Grant B in order to qualify for this grant. In order to receive the grant, you will need to perform at least 150 hours per semester of community or volunteer service.

In order to get paid, eligible students will need to:

1. Submit the [DSIG application](#) to CSAC first for approval.
2. Once approved, perform the 150 hours of service per semester
3. After service hours are completed, download, complete and submit the [Payment Request form](#), including the verification of service hours to CSAC.

#### How much will I get paid?

CSAC will award up to \$3,000 per academic year to 2,500 eligible students.

### Chafee Grant

#### What is it?

The Chafee Grant is available for former foster youth students who were in foster care between the ages of 16-18 years old.

#### How do I apply?

Eligible students must submit a one-time [Chafee Grant application](#) and also submit a CADAA or FAFSA.

#### How do I get paid?

Eligible students must claim their Chafee grant before reaching the age of 26 and as of July 1 of the award year they intend to use it. To check your eligibility, please log in to your [WebGrants](#) account. Funds will be disbursed via a check in the mail by our Bursar's office.

### Other State Aid

If you are a resident of a state other than California, you may be eligible for state aid from your home state. Contact your state education authority for information.

# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

The federal government provides grant funds for students attending colleges, career schools, and universities. At Cypress College, this includes the Pell grant and Federal Supplemental Opportunity Grant. Grants, unlike loans, do not have to be repaid. *(Occasionally a student may have to pay back part or all of a grant if, for example, he or she withdraws from school early. Please refer to [Withdrawal & Repayment](#) in this document for more information)*

### Pell Grant

#### What is it?

Pell Grants are available for undergraduate students who have not yet earned a bachelor's or a professional degree. Pell Grants provide financial assistance to eligible part-time and full-time students based on need.

#### How do I qualify for it?

To qualify, you must meet the general federal student aid eligibility requirements:

- Submit a FAFSA;
- Obtain a high school diploma or General Educational Development (GED) certificate, or complete a high school education in a homeschool setting approved under state law;
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- Must be a U.S. Citizen or U.S. National, have a green card, have an arrival-departure record, have a Battered Immigrant status, or have a T-Visa;
- Have a valid Social Security Number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau;
- Sign certifying statements on the FAFSA stating that you are not in default on a student loan and do not owe a refund on a federal grant and you will use federal student aid only for educational purposes;
- Not have a bachelor's or professional degree;
- Maintain Satisfactory Academic Progress (SAP)

#### How will I be paid?

This grant is typically disbursed (paid to student in the form of "cash aid") two times per semester through BankMobile. For more information regarding the disbursement process, please see the [Disbursement Process](#) section of this brochure.

# FINANCIAL AID PROGRAMS

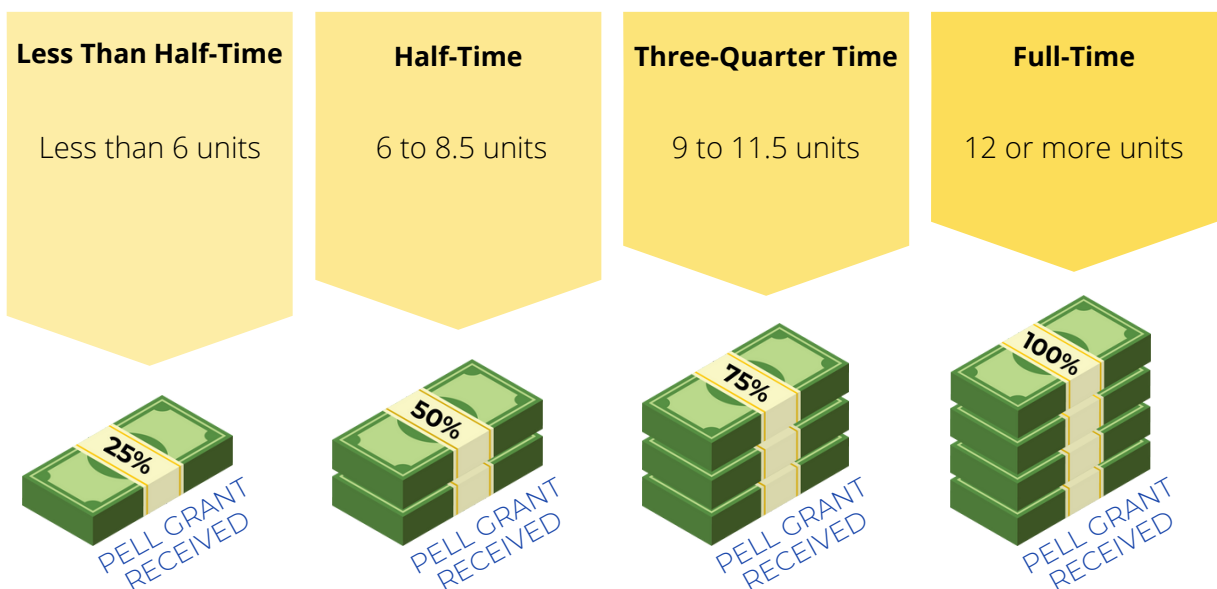
## FEDERAL AID PROGRAMS

### Pell Grant (continued)

How much money can I get?

The amount you get will depend on:

- Your Expected Family Contribution (EFC)
- Your estimated Cost of Attendance (COA)
- Your enrollment status - in order to receive the full amount of Pell grant you're eligible for (100%), you must be enrolled full-time (12 or more units)



Students are paid based on their EFC and units enrolled. Once the student completes their financial aid file, they will be able to view their Award Letter (or their award notice from Financial Aid on myGateway) that outlines their award based on full time attendance.

Students may want to check with the Financial Aid Office if they are enrolling in less than half-time to ensure they are still eligible to receive a Pell Grant payment.

It is important to note that students are ultimately paid on the number of units enrolled, and their disbursement amount may differ from what is notated on the award notice if they are not enrolled full-time at the time of disbursement. Additionally, students cannot be paid more than 10 days before a class starts and there are file completion cut-off dates for payment.

# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

### Pell Grant (continued)

#### Federal Law Regarding Your Pell Grant Lifetime Eligibility

As of Fall 2012, federal laws restrict students to a lifetime limit of six full-time equivalent years of Pell Grant. The 6-year limit is based on full-time attendance. All semesters in which you have received a Pell Grant at any college or post-secondary institution count toward the 6-year limit. You may receive a notice from the U.S. Department of Education indicating your level of Pell Grant usage - this is referred to as Lifetime Eligibility Used (LEU). A full-time Pell Grant for a school year (Fall & Spring) is calculated as 100%, and the entire 6-year limit is 600%. You may log in to your [Student Aid profile](#) to view your current LEU (please review the [Award History section](#) of this document for more information).

#### Calculating Pell Grant Usage toward Lifetime Eligibility Used (LEU) (maximum 150% per year)

Fall Enrollment		Spring Enrollment		Summer Enrollment	=	% for year
12 units	+	12 units	+	12 units	=	150% used
12 units	+	12 units	+	not enrolled	=	100% used
12 units	+	6 units	+	6 units	=	100% used
6 units	+	12 units	+	not enrolled	=	75% used
6 units	+	6 units	+	not enrolled	=	50% used

- Full-time enrollments = 12 or more units
- 3/4 time enrollment = 9 to 11.5 units
- 1/2 time enrollment = 6 to 8.5 units
- Less than 1/2 time enrollment = less than 6 units

*These percentages will be summed across time, and a student will run out of Pell eligibility after receiving 600% of Federal Pell Grant. There is no appeal.*

#### Federal Regulations on Receiving Pell from Multiple Institutions.

Please note that per Federal Regulations, students can only receive Pell grant funds from one institution at a time. If you're attending more than one institution, check with the financial aid office of the one you're enrolled in the most units to see if they offer a consortium agreement. (For more information, please review the Transfer Monitoring information in the [Disbursement Process](#) section of this document.)

# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

### Federal Supplemental Educational Opportunity Grant

#### What is it?

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a campus-based program, which means funding is limited. FSEOG grants are based on first-come, first-served to those with the greatest amount of financial need. We recommend that students submit their FAFSA application as early as possible for consideration of this grant.

#### Who is eligible?

Students who receive Pell Grant and have the most financial need will receive the FSEOG first. Please refer to the [Pell Grant](#) section for Pell grant eligibility requirements.

#### How do I apply?

You must first submit a FAFSA, and also meet all Pell eligibility requirements.

#### How much can I get?

The amount depends on your financial need, when you apply, the amount of other aid you get, and the availability of FSEOG funds at Cypress College.

#### How will I be paid?

At Cypress College, the FSEOG is typically disbursed (paid to student in the form of "cash aid") once per semester through BankMobile. For more information regarding the disbursement process, please see the [Disbursement Process](#) section of this brochure.

#### When will I be paid?

Please refer to the [Disbursement Schedule](#) each semester for disbursement dates.

# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

### Federal Work-Study

#### What is it?

The Federal Work-Study (FWS) program provides opportunities to students who have financial need and want to earn a part of their educational expenses through employment. Students may work up to 6 semesters. Funds are extremely limited for Federal Work-Study, once funds are exhausted, we cannot place any additional students in FWS jobs, regardless of how successful they were in being placed in a FWS job in the past.

#### Who is eligible?

In order to qualify for employment under Federal Work-Study, students must:

- be a US citizen or eligible noncitizen
- submit a FAFSA for the aid year they plan to attend
- have \$5,000 of unmet need (please refer to the [How Your Aid is Calculated](#) section of this brochure for how need is determined.)
- be in Good standing for SAP (Warning and Pro 1 also accepted)
- enroll in and maintain 6 units or more during the spring and fall semesters

#### How do I apply?

1. Submit a FAFSA for the academic year you plan to attend.
  - a. Answer "yes" to the question asking if you are interested in FWS.
2. Complete your financial aid file.
3. Email [Financial Aid](#) to join the FWS interest list.
4. Eligible students will be notified via email with instructions on how to apply for jobs.

#### What is the hiring process?

Employment begins and ends in the Financial Aid Office. Students must receive a referral form from the financial aid office before discussing any Work-Study employment possibilities with any department.

#### How much will I get paid?

All Work-Study students are paid at a rate consistent with current student assistant wages established by the District and based upon the level of skills required to perform the job (upon approval by the Financial Aid Office), not by the length of time the student has been employed. A student's Work-Study allocation is for one year beginning July 1 for returning students, the first day of the fall semester for new students, and ending May 30 for all students. Returning or continuing students must be rehired each year and may not continue working after May 30 until they have been awarded or rehired.



# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

### Federal Direct Student Loans

#### What is it?

Federal Direct Loans are low-interest borrowed directly from the U.S. Department of Education to help pay for college. They are available for undergraduate and graduate students who are enrolled at least half-time (6 units).

#### What loans are available at Cypress College?

Cypress College offers two types of Direct Loans:

- **Subsidized:** for students with demonstrated financial need, as determined by [federal regulations](#). No interest is charged while a student is in school at least half-time, during the grace period, and during deferment periods.
- **Unsubsidized:** not based on financial need. Interest is charged during all periods, even during the time a student is in school and during grace and deferment periods.

#### How do I apply and who is eligible?

In order to obtain a loan at Cypress College, a student must:

- Submit a FAFSA
- Have a completed financial aid file with Cypress College
- Enroll in at least 6 units
- Meet Satisfactory Academic Progress (SAP)
- Not be in default on any prior student loans
- Attend a [loan workshop](#)

#### How much can I get?

Eligible Cypress College students may borrow based on their need, year in school, and satisfactory academic progress (maximum award amount may vary by year). Students must show need in order to receive a Direct Subsidized Loan.

#### Loan Year Level

Loan limits are determined based on units completed. Completed units under 30 are eligible for the year one annual loan limits, and completed units over 30 are eligible for the second year annual loan limits.

# FINANCIAL AID PROGRAMS

## FEDERAL AID PROGRAMS

### **Federal Direct Student Loans (continued)**

#### **When will I get paid?**

Loans will be disbursed in two equal installments. For current year information, please visit the [Federal Aid Programs](#) webpage.

#### **When do I have to pay back my loan?**

Student borrowers are not required to begin making payments until after they drop below half-time attendance. Students are allowed a one-time 6 month grace period once they drop below half-time, withdraw, or transfer (not including the summer and winter breaks as long as you are returning after the break at least half-time).

#### **National Student Loan Data System (NSLDS)**

For students applying for a student loan, information will be submitted to NSLDS. NSLDS and the associated information will be available and accessible to guaranty agencies, lenders, institutions and others determined to be authorized users of the data system. Students may also access their own information in their [Student Aid profile](#).

#### **Private Education Loans**

The Cypress College Financial Aid Office does not advocate or endorse any Private Education Loans due to the low cost of a community college education in California.

# FINANCIAL AID PROGRAMS

## OTHER FORMS OF AID

### Scholarships

There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that do not need to be repaid. They can be awarded based on need, merit, major, and/or educational goals. You can use scholarships on top of financial aid to help pay for your college expenses.

Internal and some external scholarship information can be accessed [online](#).

### Beware of Scholarship Scams

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud. Estimates show that families lose millions of dollars to scholarship fraud every year. The College Scholarship Prevention Act enhances protection against fraud in student financial assistance.

The Federal Trade Commission (FTC) cautions students to look for these telltale signs:

- Someone claims that "the scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "The scholarship will cost some money."
- "You've been selected by a national foundation to receive a scholarship."
- "You're a finalist" in a contest you never entered.
- To file a complaint, or for free information, call 1-877-FTC-HELP (1-877-382-4357), or visit the [FTC website](#).

### Charger Experience (Promise) Program

The Charger Experience (Promise) Program is designed to provide all incoming students the foundation for success through direct engagement with academic programs and comprehensive understanding of support services. For information regarding the program requirements and benefits (such as free tuition for those who don't qualify for CCPG and priority registration), please visit the [Charger Experience home page](#).

# CALIFORNIA DREAM ACT

The **California Dream Act** allows undocumented and nonresident students (U.S. Citizens and eligible non-citizens) who qualify for a non-resident exemption under Assembly Bill 540 (AB 540) to receive certain types of financial aid such as: state administered financial aid (community college fee waivers and Cal Grants). In addition, the California Dream Act allows eligible students to pay in-state tuition at any public college in California.

[Learn more about AB 540 eligibility requirements.](#)

Eligible students can apply for in-state tuition at Cypress College by submitting the [California Non-Resident Tuition Exemption Request form](#) with Admissions & Records.

Eligible students are able to apply for the Cal Grant and California College Promise Grant (CCPG) by completing the California Dream Act Application (CADAA). If a student does not want to apply for Cal Grant, they may apply for the CCPG via [myGateway](#). For more information on the California Dream Act and WebGrants information, please refer to the [California Dream Act website](#).

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## DACA CSAC APPLICANTS

### **Deferred Action for Childhood Arrivals (DACA) Students:**

On June 15, 2012, President Obama signed a memo calling for deferred action for certain undocumented young people who came to the U.S. as children and have pursued education or military service here. Applications under the DACA program began on August 15, 2012. **DACA students must complete the California Dream Act Application (CADAA)**, not the Free Application for Federal Student Aid (FAFSA). If a DACA student completed a FAFSA by mistake, they must contact CSAC and inform CSAC the wrong application was completed. CSAC will override the previous application with the correct one (CADAA). If this was completed before the March 2nd deadline, CSAC will override the previous application with the correct as well as honor the date the original application was sent.

# APPLYING FOR AID

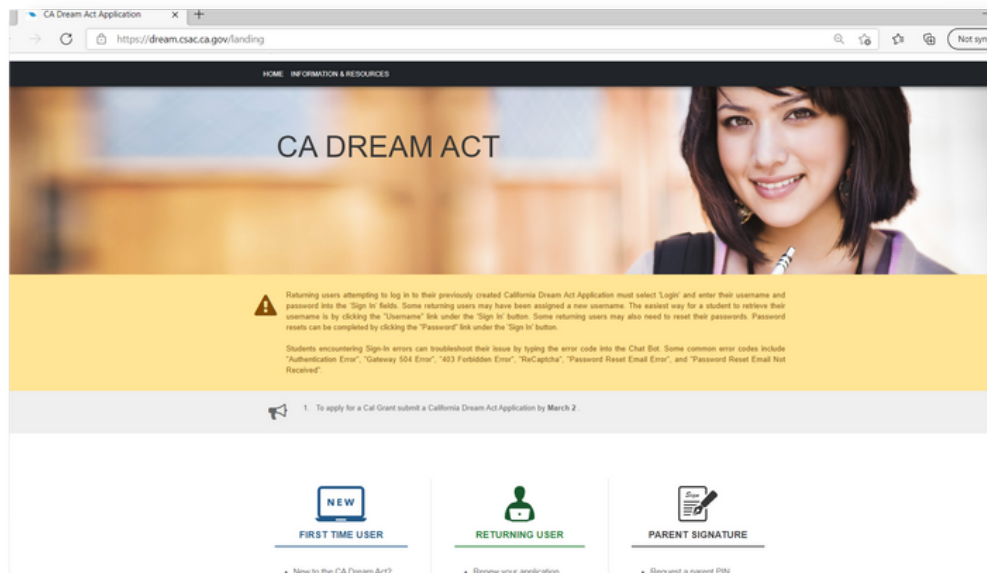
## California Dream Act Application (CADAA)

The CADAA is for undocumented and nonresident students who qualify for a non-resident exemption under Assembly Bill 540 (AB 540). You are eligible to complete the CADAA if you are: undocumented, have a valid or expired DACA, U-Visa holder, or have a Temporary Protected Status (TPS). The State of California uses the CADAA to determine student eligibility for state aid such as the California College Promise Grant (CCPG) and Cal Grant.

The CADAA opens every year on October 1st (about 1 year prior to the start of the aid year). This allows students time to apply and submit any needed documentation to complete their financial aid files prior to the start of their aid year. To apply, please visit the [Dream Act website](#). ***To be considered for a Cal Grant, you must submit your application by March 2nd.*** There is a second round consideration for those who apply by September 2nd, but priority will be given to those in the first round priority deadline (March 2nd).

If it is your first time applying, you will be prompted to create a Dream ID (username and password). You'll use this going forward any time you want to submit a CADAA (you must re-apply every year).

If you've applied before, log in as a returning user and choose the option to renew your CADAA (this will help you save time by pre-filling your general information).



# APPLYING FOR AID

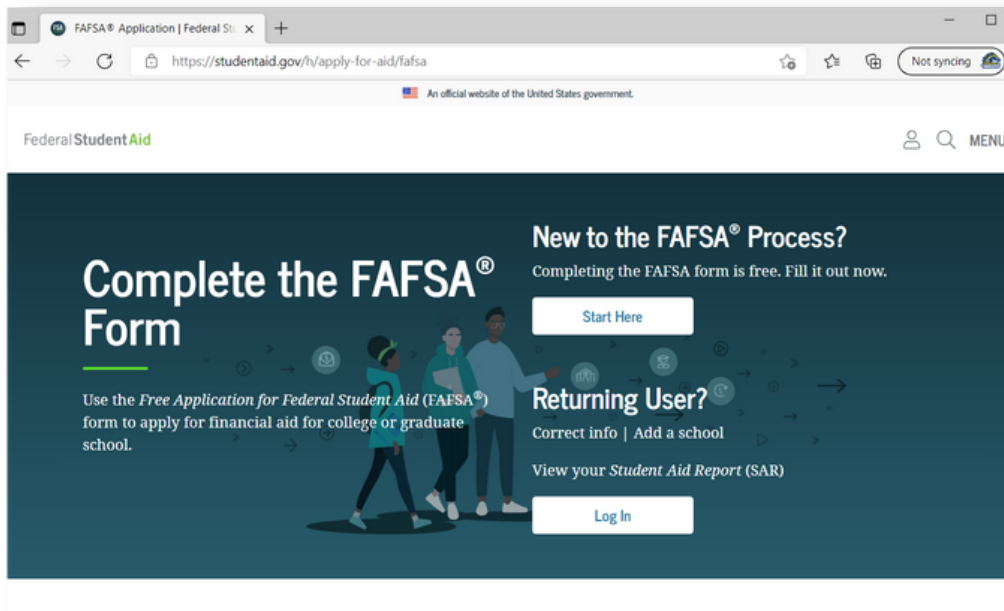
## Free Application for Federal Student Aid (FAFSA)

The FAFSA is for students who are U.S. citizens or [eligible non-citizens](#). The U.S. Department of Education uses the FAFSA to determine student eligibility for Federal Student Aid. The State of California also uses the FAFSA to determine student eligibility for state aid such as the California College Promise Grant (CCPG) and Cal Grant.

The FAFSA opens every year on October 1st (about 1 year prior to the start of the aid year). This allows students time to apply and submit any needed documentation to complete their financial aid files prior to the start of their aid year. To apply, please visit the [FAFSA homepage](#).

If it is your first time applying, you'll need to create an FSA ID. You can click "Start Here" and follow the prompts to create your FSA ID. You will need your Social Security Number (SSN) and a mobile phone number and/or email address. If you are a dependent student, one of your parents will also need to create an FSA ID to sign your FAFSA (if your parent does not have a valid SSN, you can use the print/mail signature page once you've completed your FAFSA).

If you've applied before, log in as a returning user and choose the option to renew your FAFSA (this will help you save time by pre-filling your general information).



# APPLYING FOR AID

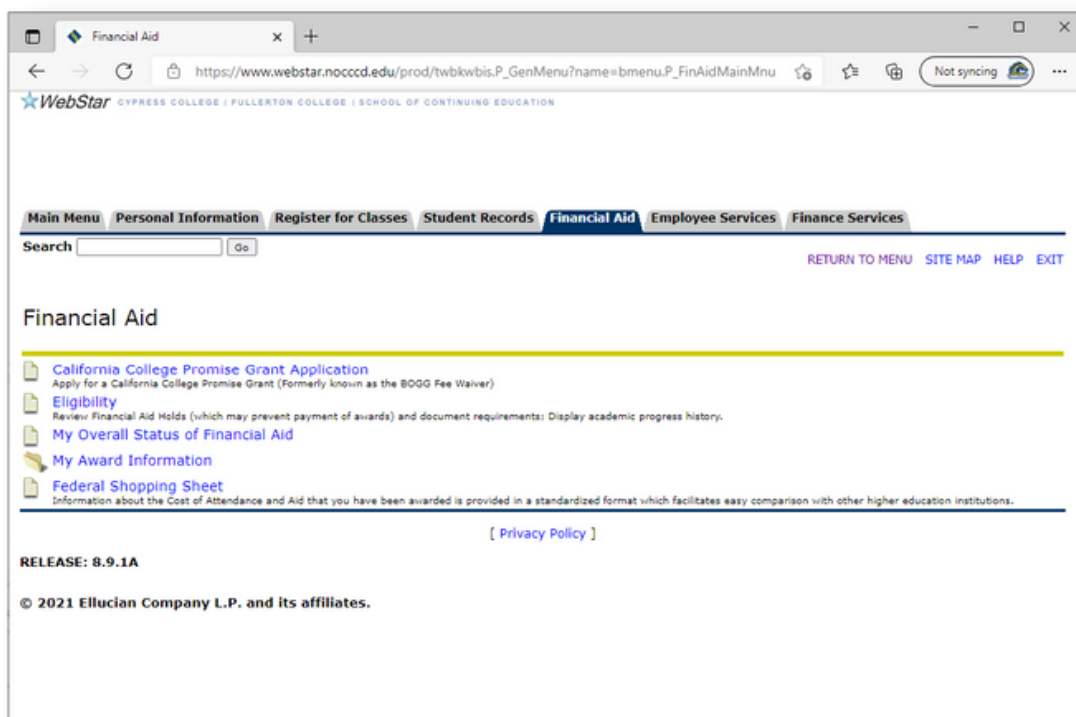
## myGateway: CCPG-only application

For students who only wish to apply for the CCPG (fee waiver), they can submit an application directly through myGateway.

To apply via myGateway:

1. Log in on [myGateway](#).
2. Click on the **WebStar** icon at the top right corner.
3. Click on the **Financial Aid** tab.
4. Select the **California College Promise Grant Application** and choose Cypress College (it will automatically apply for the Fullerton College as well, in case you enroll in courses at both colleges).
5. Read carefully through all of the questions and answer accordingly.

Once you submit your application, the confirmation screen will notify you immediately if you qualify for the CCPG. You'll also receive an award letter within the next 24 hours. If you do not qualify based on income through the myGateway application, we highly suggest that you complete the CADAA or FAFSA as their income thresholds are higher (since they verify your income).



# APPLYING FOR AID

## Frequently Asked Questions

### What information do I need to complete the CADAA/FAFSA?

The CADAA & FAFSA currently use prior-prior year income and tax information. For the 2022-23 aid year, they will be looking at your 2020 income and tax information.

*For FAFSA: Students are strongly encouraged to use the IRS Data Retrieval Tool (DRT) on the FAFSA to expedite the processing of their financial aid file. To utilize the DRT, you'll need to enter in your information exactly as it was typed on your Federal Tax Return.*

### What if my income has significantly decreased compared to 2020?

The FAFSA uses prior-prior year income as most will have filed those taxes by the time they complete their FAFSA. If your (or your parent(s) income has significantly decreased since then, you'll still enter your 2020 income/tax information on your FAFSA, and then [request an EFC appeal](#) with the Financial Aid Office.

### Can I apply for financial aid before I complete my admissions application?

Absolutely! Both applications can be done concurrently, and due to various program deadlines, students are encouraged to apply well in advance of enrollment. For example, for Fall enrollment, the financial aid applications can be completed as early as the preceding October 1st.

### How long will it take my Financial Aid application to be processed?

We usually begin downloading the new year applications during the month of April. If you submit your application after that, we generally receive your application about 1-2 weeks after you submit it. The entire process can take several months to complete, so students should apply as early as possible. After the initial financial aid application, students will need to review their application and make any corrections, as well as respond to any follow up request from the Financial Aid Office for additional documentation.

### Do I have to be a high school graduate to receive financial aid?

Yes. As of July 1, 2012, a student must have a high school diploma, GED, or pass the California High School Proficiency Exam in order to receive financial aid. Current high school students are considered "concurrently enrolled", and will not qualify for financial aid until they have obtained one of the above mentioned criteria and are no longer enrolled in high school.



# WHAT TO EXPECT AFTER YOU APPLY

## The Financial Aid Application Process

*Below are the 7 most common steps in the Financial Aid Process*

### Step 1: Submit your financial aid application (CADAA or FAFSA)

Tip: You can review/complete Steps 2-4 below while you're waiting for your Financial Aid Application to be processed and received.

### Step 2: Check your Home Campus

Check to make sure your home campus is Cypress College. You can do this while you're waiting for your Financial Aid Application to be processed.

To verify if your home campus is Cypress or Fullerton College:

1. log in to [myGateway](#)
2. click on **WebStar** (the star icon at the top)
3. click on **Student Records**
4. click on **View Student Information**
5. Make sure both **College** and **Campus** says Cypress College. If the information says Fullerton College, please see below how to update your home campus.

**How to change your home campus:**

Please complete the [Request for Change of Major](#) form online (you'll need to log in with your myGateway information). Complete all required and major/degree fields (choose a [Cypress College major/degree program](#)).

### Step 3: Check your Residency Status

Check to make sure your residency status is correct. You can do this while you're waiting for your Financial Aid Application to be processed as well.

The California College Promise Grant (CCPG) fee waiver and Cal Grant require eligible students to be a qualifying resident of California – meaning you must have lived in California for at least one year plus one day prior to the start of the semester.

There are 3 qualifying residency statuses:

- Resident
- Indefinite Non-Res Exemption (AB 540)
- Indefinite Non-Res Exemp DACA

# WHAT TO EXPECT AFTER YOU APPLY

## The Financial Aid Application Process (continued)

### Step 3: Check your Residency Status (continued)

Your residency status is determined by how you answer residency questions on your Cypress College Application ([OpenCCC](#), not your CADAA or FAFSA). If for some reason your residency status shows as a non-resident and you ARE a California resident, you'll want to correct your residency with Admissions & Records.

To verify your residency status:

1. log in to [myGateway](#)
2. click on **WebStar** (the start icon at the top)
3. click on **Student Records**
4. click on **View Student Information**
5. Make sure your residency status is correct. If the information is not correct, please see below on how to fix it.

How to correct your residency:

To prove that you are a resident of California, you'll need to complete the [Residency Update Request form](#) and provide 2 forms of proof to Admissions & Records.

The most common types of proof are:

- Bank statements
- Pay stubs
- Car registration
- California ID or California driver's license
- Lease
- Tax statements from the previous year

If you are eligible under the AB 540 exemption, it is recommended you complete the [California Non-Resident Tuition Exemption Request form](#) with Admissions and Records.

Once you have cleared your residency with Admissions & Records, please contact the [Financial Aid Office](#) with your student ID number so that we can make sure your financial aid file is updated.

# WHAT TO EXPECT AFTER YOU APPLY

## The Financial Aid Application Process (continued)

### Step 4: Check your Satisfactory Academic Progress (SAP) Status

*We highly recommend that students review and familiarize themselves with the [Satisfactory Academic Progress \(SAP\) Policy](#) prior to receiving aid.*

You can check your SAP status while you're waiting for your financial aid application to be processed. (Please note that your SAP status will be reviewed/updated prior to the start of each term).

In order to receive financial aid awards (any awards other than the CCPG), your SAP status must be Good, Warning, or Probation.

**Students will be emailed their SAP status prior to the start of each semester.**

You can also view your SAP status through myGateway:

1. log in to [myGateway](#)
2. click on **WebStar** (the start icon at the top)
3. click on **Financial Aid**
4. click on **My Overall Status of Financial Aid**
5. select the aid year you're checking on and click **submit**
6. You will then see a statement: "Based on your academic transcript, the status of your academic progress is [SAP status] as of [date]."

### What do I do with my SAP status?

If your SAP status says "No Academic History," please [email us](#) with your student ID number so we can fix this for you.

If you are **disqualified** due to "Ineligible Major for Aid," you will need to update your major with Admissions & Records. Please complete the [Request for Change of Major form](#) online (you'll need to log in with your myGateway information). Complete all required and major/degree fields ([choose a Cypress College major/degree program](#)). After your major has been updated, please [email us](#) with your student ID number so we can update your SAP status.

If you're **disqualified** for **Maximum Timeframe**, **GPA**, and/or **Completion Rate**, you'll need to submit a SAP appeal. Please review the [Warning and Disqualification](#) section of this handbook for instructions on appealing.

# WHAT TO EXPECT AFTER YOU APPLY

## The Financial Aid Application Process (continued)

### Step 5: Complete any requested documentation / verification

After your financial aid application is sent to Cypress College, a student's application is categorized as either non-verified or verified. Students who don't have any other conflicts on their application and who are not selected for Verification will not need to submit any additional paperwork to our office. The student's award will package automatically once the financial aid office begins awarding aid. Please review our [Verification Policy](#) for more information.

Students who are selected for verification or who have other conflicts on their application will need to complete any requested documentation on our [Student Forms website](#) (your login will be the same as myGateway, to initially set up your account they will ask you to verify some information – make sure you type it exactly as you typed on your CADAA/FAFSA).

1. Your technician will review your documents - they may send documents back to you for clarification or to make edits so please check your email regularly for updates.
2. Once everything is accepted by your technician - they will either be able to complete your file or they may need to send a correction to CADAA/FAFSA first.
  - a. If corrections are sent: we typically get them back within 3-5 business days and then be able to complete your file. On rare occasions, when the corrections come back we may need to collect additional information; you'll receive email notifications throughout this process to let you know your file status.

**Cal Grant eligibility:** you may also receive an email from CSAC letting you know that you might be eligible for a Cal Grant award. If you do not receive an email from them, please follow the instructions in Step 6 to check your eligibility. You'll need to complete any required information requested by them as well.

# WHAT TO EXPECT AFTER YOU APPLY

## The Financial Aid Application Process (continued)

### Step 6: Check your Cal Grant eligibility

You can check on your Cal Grant eligibility about 1-2 weeks after submitting your CADAA/FAFSA or while you're waiting for your verification documents (Step 5) to be reviewed.

To check your eligibility, please log into your [WebGrants 4 Students](#) profile. Please review the [CSAC User Reference Guide](#) (starting at page 5) for step-by-step instructions on reviewing your status and what to do.

### Step 7: What happens once my file is completed?

Here's what to expect once your file is complete:

- **Award Letter:** you may receive an award letter several times. A new letter is sent whenever there is a change on your file (SAP status, file status, or any changes to your EFC or award amounts). If you aren't sure what an item is on your letter, please hover over or click on the question mark (?) button next to the item for a brief explanation. Your award letter also includes additional helpful resources at the bottom.
- **SAP Status:** in order to receive your awards (any awards other than the CCPG) your SAP (Satisfactory Academic Progress) status must be Good, Warning, or Probation. Please review the SAP section of this handbook.
- For **Disbursement information** such as disbursement dates, Frequently Asked Questions, and how to select your refund preference, please visit our [Disbursements Page](#).
- **Transfer Monitoring:** Students are only able to receive Pell grant funds from one school per semester. Each semester we run a process called Transfer Monitoring (this happens with every student who is eligible for Pell Grant, once their file is completed), which places a temporary hold on your account for 7 days while we double check to make sure no other school has already paid you Pell grant funds for the semester.

To reduce any impact on your Financial Aid disbursements, make sure to enroll AND complete your Financial Aid file as soon as possible. If you complete your file after the semester has started, then transfer monitoring will run once your file is completed. That means if you're eligible for Pell grant, you should receive your disbursement about two Fridays after your transfer monitoring is complete.

# UNUSUAL ENROLLMENT HISTORY

Students who have enrolled at multiple schools in a brief period of time may be flagged for Unusual Enrollment History (UEH) on their Student Aid Report. UEH is a specific pattern the Department of Education reviews to select students who have received a Federal Pell Grant at multiple institutions during the past four academic years. Students are required to have earned academic credit during the award year(s) in which they received Pell grant at each attended institution.

The Department of Education has established regulations to address possible fraud and abuse of Title IV student aid programs by identifying students with UEH. Some students who have UEH have legitimate reasons for their enrollment at multiple institutions. However, UEH requires the Financial Aid Office to review the student's enrollment history to determine their future financial aid eligibility.

On some occasions, a student may be selected for UEH after their financial aid has been processed and awarded. In these cases, future financial aid disbursements will be on hold until UEH has been resolved. No federal aid can be awarded or disbursed until our office has reviewed the student's academic history and UEH resolved. If you are selected for UEH, you'll be notified via email with instructions for submitting required documentation to the [Student Forms website](#).

## **Student Responsibility**

To review your enrollment history, you will need to submit the Unusual Enrollment History form to confirm the schools you have attended in the past four years (in which you received a Pell grant from) - you can log in to your [Student Aid profile](#) to review your Pell grant history. You will also need to provide unofficial transcripts from each institution for review. If you did not earn academic credit at an institution you received Pell grant, you'll need to provide a written statement explaining why you did not earn credit. No aid (aside from CCPG) can be awarded until all required documentation has been received and reviewed. Your financial aid technician will review your enrollment history and determine if you will be able to receive your aid for the current term.

If you have any questions about this, please contact the Financial Aid Office for clarification.

# HOW YOUR AID IS CALCULATED

Your aid is based off of several factors: your Expected Family Contribution (EFC), your Cost of Attendance (COA), your citizenship status, and your enrollment (amount of units you're taking).

When your financial aid application is processed, CADAA / FAFSA determines your EFC.

## Unmet Need

Your EFC is used with your COA to determine your estimated Unmet Need:

$$\text{COA} - \text{EFC} = \text{Unmet Need}$$

Some of your aid is based off of your unmet need, such as:

- **CCPG (fee waiver):** in order to qualify for the CCPG, you must have at least \$1,100 of unmet need.
- **Work-Study eligibility:** you must have at least \$5,000 of unmet need in order to be eligible for the Work-Study program.

## Enrollment

For some programs, your enrollment also determines how much and what types of aid you may be eligible for.

For example:

- **Pell Grant:** your amount of Pell Grant is based off of enrollment (full-time, half-time, etc.).
- **Loans:** you must be enrolled in at least 6 units to receive a disbursement.
- **Cal Grant:** you must be enrolled in at least 6 units to receive a disbursement (and may receive a higher amount based off enrollment such as three quarter-time or full-time).
- **Student Success Completion Grant (SSCG):** you must be enrolled in at least 12 units to qualify for this program (and may receive a higher award amount if enrolled in at least 15 units).

## How much financial aid will I receive?

The amount a student will receive will be determined based on what they qualify for and what funds are currently available at the time they complete their financial aid file. Students should refer to their award letter to understand what funds they have received. Their award is based on full time attendance, and the disbursement amount will differ if enrolled in less than full-time attendance at the time of disbursement, and/or the freeze date. Students can always inquire at the Financial Aid Office if they are unsure how their award will be affected if less than full time.

# SPECIAL CIRCUMSTANCES

In some cases, the information a student enters on their financial aid application may not entirely reflect their current living situation, and in these cases they may qualify for a Professional Judgment by the Financial Aid Office. You will need to provide documentation to verify your situation - gather as much written evidence of your situation as you can (such as recent or final pay stubs, last date of work, court or law enforcement documents, letters from a clergy member, school counselor or social worker, and/or any other relevant documentation that explains your special circumstance.)

## Income Adjustment ("EFC Appeal")

Have you (or your parent) lost your job recently? Did you quit your job to go back to school? Have you (or your parents) separated/divorced recently? Do you have extenuating circumstances related to your income that the Financial Aid Office should be aware of? If you're prior-year income used on your CADAA / FAFSA is significantly higher than your current situation, you may be able to request an EFC Appeal to use your more recent income instead. Please view this quick tutorial on [requesting an EFC Appeal](#). Please note that students will be required to complete verification in order to submit an EFC Appeal.

## Dependency Override

A student may request a Dependency Override if they are unable to provide parent information on their CADAA / FAFSA due to unusual or extenuating circumstances. These circumstances include abandonment by parents, an abusive family environment that would threaten the student's health or safety, or the student being unable to locate both of their parents. In such cases a dependency override might be warranted. Please contact the Financial Aid Office for further clarification and assistance on the information needed to verify the special circumstances.

## Unaccompanied Homeless Youth

An Unaccompanied Homeless Youth is considered to be under the age of 24, that are self-supporting and at risk of being homeless or, unaccompanied homeless youth or unaccompanied youth at risk of being homeless. If a student indicates on their CADAA / FAFSA that they are an unaccompanied homeless youth, they will need to speak with the Financial Aid Office to confirm their circumstances. Please contact the Financial Aid Office for further assistance on the information/documentation you may need to provide and what resources are available.



# COST OF ATTENDANCE

The [Cost of Attendance \(COA\)](#) is the estimated amount it may cost to go to college. The COA for Cypress College is calculated by the State of California each year. These figures are an estimate of what expenses a student might incur while attending college full-time. Cypress College does not charge a set price for books & supplies (that amount varies for each student based on which courses they enroll in), and does not charge for room & board, transportation, and/or personal/miscellaneous.

The following shows the 2022-2023 full-time two-semester student budgets for students living with parent(s) and students living away from home (off-campus).

Please keep in mind that this is an estimated Cost of Attendance (COA), only the Tuition Fees are direct expenses. All other costs are indirect and may vary depending upon the individual student needs.

## Two-Semester Budget with Parent(s)

Total Estimated COA: \$23,751

<b>Tuition + Fees</b>	<b>Books + Supplies</b>	<b>Room + Board</b>	<b>Transportation</b>	<b>Personal / Miscellaneous</b>
\$1,422	\$1,728	\$14,040	\$1,539	\$5,022

## Two-Semester Budget Off-Campus

Total Estimated COA: \$37,116

<b>Tuition + Fees</b>	<b>Books + Supplies</b>	<b>Room + Board</b>	<b>Transportation</b>	<b>Personal / Miscellaneous</b>
\$1,422	\$1,728	\$26,676	\$1,404	\$5,886

# AWARD LETTER

Once you are awarded Federal Student Aid, you will receive an email containing your Financial Aid Award Letter. The Financial Aid Award Letter contains information regarding the awards you may be eligible for, your Expected Family Contribution (EFC), your SAP status, and additional helpful resources to maximize your success as a student at Cypress College.

Each line item on your Award Letter has a circle with a question mark “?” you can hover your mouse over (or click on, if using a phone or tablet) to obtain additional information.

You will receive an updated award letter whenever your award amount has changed (due to verification, a correction to your application, or new award added).

The screenshot shows a digital award letter for Sam Smith, ID @012345678, from Cypress College. It includes a table of financial aid awards, expected family contribution, cost of attendance, and unmet need. A resources section is also visible.

2021-2022 AWARD LETTER		
Cypress College Financial Aid		Sam Smith @012345678
FINANCIAL AID FILE STATUS ?		COMPLETE
FINANCIAL AID AWARDS ?		
Grants ?	Fall 2021	Spring 2022
Federal Pell Grant ?	\$2,673	\$2,672
CA Promise Grant CI ?	\$874	\$874
Loans ?		
TOTAL AID		\$7,093
EXPECTED FAMILY CONTRIBUTION ?		\$1,122
ESTIMATED COST OF ATTENDANCE ?		\$28,802
ESTIMATED UNMET NEED ?		\$20,587
RESOURCES		
<b>Financial Aid Resources:</b>	<b>Cypress College Resources:</b>	
<ul style="list-style-type: none"><li>Disbursement Information</li><li>Refund Preferences</li><li>Cal Grant Status</li><li>Satisfactory Academic Progress (SAP) Policy</li></ul>	<ul style="list-style-type: none"><li>Food and Housing Assistance</li><li>Student Health Center</li><li>EOPS, CARE, &amp; CalWORKs</li><li>Veteran Resource Center (VRC)</li></ul>	

The dollar amount you see is how much you will receive if you are enrolled full-time.

This number is generated by CADAA / FAFSA

This is an estimate of what it may cost for you to attend college (this is NOT your bill).

This is the amount of your cost of attendance minus your financial aid awards. You can check the additional resources section to apply for other on-campus services to help with these potential costs.

# DISBURSEMENT PROCESS

## Disbursement Process

The disbursement process is how financial aid award funds are paid to eligible students. Once the semester begins, it takes about two weeks from the file completion date before funds arrive in a student's selected refund preference with BankMobile Disbursements.

The following guideline may assist you:

- Funds are disbursed weekly beginning approximately the week school begins. *(A student will not receive a disbursement each week, the system picks up any students who just recently completed their files to disburse funds to those who were not previously eligible/disbursed.)*
- Once disbursed, students will see a credit balance (a negative dollar amount) in their account history in myGateway.
  - At this stage, funds have not yet been disbursed to the student's selected refund preference with BankMobile Disbursements. This amount is reflective only of whatever funds have been disbursed (each fund has its own requirement) and is based on units enrolled at the time of disbursement.
  - Any added classes are paid in future "makeup" disbursements up to the freeze date.
  - If classes are added after the freeze date, no payment will be received for those added units.
- Once the funds are being transferred to BankMobile, the student will see their account history return to a "\$0" balance in myGateway. This means funds are in process and may take up to one more week before a deposit is shown on the student's selected refund preference with BankMobile.
- Disbursements typically reach BankMobile on Friday evenings. If you are transferring to an outside bank account, it can take an additional 1-2 business days to reach your bank account.

## Freeze Date

The freeze date is generally the same date as the last day to drop classes with a refund in the college catalog, please refer to our [Disbursements page](#) for the current semester's freeze date. However, if a student did not have a FAFSA/CADAA at Cypress College at the freeze date, then their freeze date would occur the night after their FAFSA/CADAA is received. This also allows late-start students to not be tied to the earlier freeze date, which might have been before they applied to the college or completed their financial aid application. In summary, the student's freeze date is either the main census date, or the date their FAFSA/CADAA is received, whichever is later.

# DISBURSEMENT PROCESS (CONTINUED)

## Disbursement Dates

We release our Disbursement Schedule every semester - this document includes all disbursement dates (the earliest possible date to receive each type of aid), as well as the semester's freeze date. Please refer to our [Disbursement information page](#) to find the most up-to-date disbursement dates for the current term.

## Transfer Monitoring

Transfer Monitoring is a requirement the Financial Aid Office has to complete with the Department of Education to ensure that a student isn't receiving Pell Grant at more than one institution at a time.

**Here's how it works:** once you have a complete financial aid file, and (if eligible) a Pell grant award, AND you initially register for your classes, your records are submitted to the Department of Education. They will place a hold on your financial aid for a period of seven days while they monitor your enrollment. If you are not enrolled in and requesting Federal financial aid from any other institution, the hold is removed. If you have requested to receive or have already received Federal financial aid from another institution for that semester, an alert is sent that continues the hold. During the hold period, you cannot receive any disbursement, nor can you add or drop classes. ***Please note: this only pertains to your initial enrollment, and not adding units after your initial registration. Transfer Monitoring only runs once per semester for each student.***

*It is important to note the following:*

**Early Disbursement:** Students who complete their file at least two weeks prior to the start of the semester ("priority deadline"), are meeting SAP (once determined at the end of the preceding semester), who enroll in courses, and who have been awarded a Pell Grant and are otherwise eligible, and who have no transfer monitoring hold, will receive a disbursement the first week of school (on Friday).

## BankMobile Disbursements

Our school delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. [Get more information](#). If you have any questions, please visit their [Get in touch help page](#).

[View our contract](#).

# DISBURSEMENT PROCESS (CONTINUED)

## Priority Deadline for First Disbursement Date

- Priority first disbursement is for Pell Grant only, and only for units which enrolled at Cypress College and Fullerton College and that start the first week of the semester.
- In order to be considered for the first payment (the first Friday of classes), students must have a completed file with our office by two weeks prior to the start of the semester. Students must track their file in myGateway in case any missing supporting documentation is required. Any changes to their application or file may result in a delay in the awarding process, which would delay the disbursement.
- As always, a student's disbursement is based on actual enrolled units only, the first disbursement will only include the courses that begin the first week of the semester (any late-start classes will have a separate disbursement once those classes begin).
- Due to timing with posting of prior term grades, students may in some cases receive disbursement before SAP can be calculated. In that event, if a student is later deemed disqualified, they will be billed for the full amount of funds received.
- Every attempt will be made to accommodate students who submit paperwork after the priority deadline for the first disbursement, however, due to the volume of files received and the processing time involved, only complete files can be guaranteed for the first disbursement, based on units enrolled.

## What is CIP?

The Customer Identification Program (CIP) complies with Section 326 of the U.S.A. Patriot Act, passed in an effort to prevent terrorist funds from flowing freely within the United States banking system. The CIP Program ensures that required identity information is not only verified but is retained properly. CIP is handled automatically for the vast majority of students. If for some reason, your information is not verified automatically, BankMobile Disbursements will contact you directly. It is important to respond in a timely fashion to any requests to prevent delay in your disbursement, delay in using and activating your card, and to avoid any account closure and reopening charges.

# DISBURSEMENT PROCESS (CONTINUED)

## Additional Disbursement Information

- Disbursements for grants will occur in at least two disbursements each semester (50% at the start of the semester, and 50% after the mid point of the semester).
- Awards will be calculated up and down up to the freeze date. Thus, students will see their award adjusted based on actual units enrolled, and may owe money back if a reduction in units occurs up to the freeze date. (In some instances, a student will not receive a second payment. For example, student paid 50% at full time, then drops to half time, thus they actually received 100% of half time payment in their first payment).
- Any aid paid where the student fails to begin attendance in the course(s) (i.e. a "no-show") will owe a repayment of 100% of monies received for those units.
- Federal regulations limit FSA funds to one additional attempt after a grade of D or better has been obtained for a single course. Therefore, students will be paid for two attempts maximum of a particular course, for which they previously earned a passing grade. Note: This does not affect the CCPG.
- Students with late-start courses may have their disbursement delayed until they have started attending the late-start class(es). For example, if a student is enrolled in 12 units, and 3 of those units are a late-start class, they will not be considered full-time until that late-start class begins. They will receive disbursement for 9 units in the beginning, and then the additional 3 units once that late-start class begins (since they are considered full-time until that late-start class begins).

# FREQUENTLY ASKED QUESTIONS

## Registration

**Do I need to reapply for aid each year? What application is used for spring 2022?**

- Yes, you must reapply for financial aid year. Fall 2021 is the start of our 2021-22 aid year. If you have not yet applied for 2021-22, it's not too late! You can apply now (see our "Financial Aid Application Process" section for help with applying). 2021-22 will cover fall 2021, spring 2022, and summer 2022.

**My CCPG (fee waiver) isn't working, it is charging me enrollment fees?**

There could be several reasons why your California College Promise Grant (CCPG) hasn't posted:

- You haven't applied yet for 2021-22 (the 2020-21 aid year will not cover fall 2021).
- You forgot to add Cypress to your FAFSA or CADAA
- The class(es) you registered for are at Fullerton College – if this is the case, you just need to add Fullerton to your FAFSA or CADAA and resubmit so that they can post the CCPG for you.
  - If you see an "F" next to a course number, that is a Fullerton course. (Ex: Math 40 F)
  - If you see a "C" next to a course number, that is a Cypress course. (Ex: Math 40 C)
- You have been disqualified – [get information on the standards and how to regain eligibility](#).
- **Please note for summer registration:** the CCPG posts to eligible student accounts within 48 hours after the student registers for a summer course. Students will not be dropped for nonpayment while waiting for the CCPG to post to their account.

**When registering, the system says I will be dropped from my classes if I don't pay all fees right now?**

- If you are in the processing of applying for aid or completing your financial aid file, you can wait to pay the fees until you have completed your financial aid file. You will not be dropped for nonpayment, however, you will receive a hold on your account (will prevent you from being able to register for classes in the future) until the balance is paid.

**What if I paid for my enrollment fees, and then qualify for the CCPG (fee waiver) after?**

**Will I get my money back?**

- If you qualify for the CCPG (fee waiver) after you've already paid for your enrollment fees, you will receive a reimbursement check in the mail from the [Bursar's office](#). Each semester, refunds are processed automatically after the last day to drop classes with a refund (this usually is around the same date as the financial aid freeze date). If any issue arises and you do not receive your refund, please check directly with the Bursar's office.
- Please ensure that your mailing address is up-to-date in myGateway (if you're not sure how to view/correct your mailing address (as well as email address), please [view our short tutorial](#)).

# FREQUENTLY ASKED QUESTIONS

**I am a non-resident and have to pay out-of-state tuition – how can I put my Pell grant towards my non-resident fees?**

- If you are eligible for Pell grant funds, you can wait for your Pell grant to pay out (see disbursement schedule) and you will be required to pay the remaining balance. You will not be dropped for nonpayment, but you will have a hold on your account until the balance is fully paid off. If you do not want the hold on your account, you can contact the Financial Aid Office to request a Non-Resident Fee Deferment Form – however, you will need to pay the remaining balance up front.

**How do I check the status of my Charger Experience (Promise) Program / North Orange Promise?**

- If you have already completed your financial aid application and file, check the Student Success checklist in myGateway. If you have questions regarding your checklist, please contact the [Promise Center](#). Complete either the FAFSA or CADAA. The 2021-22 year applies for the current school year (through summer 2022) and the 2022-23 year begins fall 2022.
- Once you submit and we receive your application, you may need to complete additional required documentation through our [Student Forms website](#). (You'll receive an email with instructions once we receive your application). Please review our Financial Aid Application Process for a step-by-step guide of what to expect after you apply.

## Additional Resources

**Are there any other Student Support Service Programs available at Cypress?**

Yes! There are several other services available on campus, that you can utilize alongside your financial aid. Please refer to our [Additional Aid and Student Support Services webpage](#) for the most up-to-date information.

**Are there any other resources for DACA students?**

Yes! Please refer to our [DACA Information & Resources webpage](#) for the most up-to-date information.

**Are there any other resources for Homeless and Foster Youth students?**

Yes! Please refer to our [Homeless and Foster Youth Services webpage](#) for the most up-to-date information.

**Are there any other resources for LGBTQ+ students?**

Yes! Please refer to our [LGBTQ+ Resources webpage](#) for Campus Resources, Name & Gender FAQs, and more!