



2019-2020 Student Financial Aid Handbook

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Disclaimer

Information in this handbook is subject to change as required by new federal, state, or institutional policies and regulations.



WELCOME!

Welcome to Southwestern College (SWC)! This Financial Aid Handbook is intended to help you understand the timeline and policies of processing financial aid. We hope you will find the information included here helpful as you go through the financial aid process.

We recognize that many students need or will need financial help in order to attend school. Aid is available and we encourage you to apply if you need assistance in meeting part of your educational costs. It is also recommended that students become familiar with our [financial aid website](#) and also check their SWC emails regularly for important information and financial aid updates.

We understand that the rules governing financial aid programs can be complicated. Our entire staff is available to answer your financial aid questions and provide one-on-one or group assistance if and when you need it. Whether your goal is to obtain a certificate, degree or transfer to a university, the SWC Financial Aid office is here to assist you. We wish you success in your future educational endeavors!

Sincerely,
SWC Financial Aid Staff

SWC MISSION STATEMENT

Southwestern Community College District is the premier public institution of higher education in Southern San Diego County that serves a diverse community of students by providing quality academic

programs, comprehensive student support services that ensure equitable access and clear pathways to student success. Southwestern Community College District promotes learning and success to prepare students to become critical thinkers and engaged life-long learners/global citizens. The District is committed to continuous improvements using data-informed planning, implementation, and evaluation.

Southwestern Community College District utilizes a variety of instructional modalities to provide educational and career opportunities in the following areas: Associate degree and certificate programs, transfer, professional, technical and career advancement, foundational skills, personal enrichment, and continuing education

INTRODUCTION

Southwestern College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges (WASC). A copy of the report may be accessed from the college website [here](#).

Southwestern College's Financial Aid Office believes that student aid programs facilitate and foster the successful academic participation and success of its students. As part of its commitment to support student success, the Financial Aid office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is assistance made available by federal and state funding and private sources in the form of grants, loans, scholarships and work study. This aid makes it possible for students to continue their education, even if they cannot meet the full cost of attending the college or university of their choice.

The Southwestern College Financial Aid Office is located in the Cesar Chavez Student Services Center, First Floor.

Hours of Operation: Monday – Thursday 8:00am to 6:30pm
Friday 8:00am to 3:00pm
Closed Weekends (*and Fridays during the summer*)

Website: <http://www.swccd.edu/financialaid>

Phone Number: 619.482.6357

Email: financialaid@swccd.edu

School Code: 001294

Walk-In Hours: Financial Aid Specialists are available for one-on-one consultation on a walk-in basis Monday through Friday during business hours or by appointment.

Higher Education Centers: Financial aid documents may be submitted at all Higher Education Center Student Services desk. There is also a Financial Aid Technician at HEC San Ysidro available for walk-in assistance.

STUDENT COMMUNICATION

[SWC Student Email Accounts](#)

All admitted students are given a SWC Student Email Account. The college uses this account to share important information about student financial award. Students are encouraged to log into their account at least once a week and it is the student's responsibility to check their account regularly in order to stay informed of important updates and notices. The SWC Financial Aid Office uses only the student's SWC student email as the primary means of communicating with students.

IMPORTANT DATES FOR FINANCIAL AID APPLICANTS

	Summer 2019	Fall 2019	Spring 2020	Summer 2020
Last day to apply 19/20 CCPG	N/A			05/22/2020
Deadline to appeal SAP disqualification	07/25/2019	11/1/2019	04/10/2020	07/23/2020
Deadline to submit application for Direct Loan	06/20/2019	11/15/2019	04/27/2020	06/25/2020
First day of registration	04/15/2019	07/08/2019	11/12/2019	04/27/2020
Drop for Non-payment	05/16/2019	1 st drop: 07/23/19 2 nd drop: 08/13/19	1 st drop: 11/21/19 2 nd drop: 12/12/19	05/14/2020
Freeze date for assessing financial aid unit load	06/14/2019	09/11/2019	TBA	TBA
Last day to submit FAFSA for 2018/19	06/30/2019			

First day to submit FAFSA for 2020/21		10/01/2019		
Last day to submit FAFSA for 2019/20				06/30/2020
Semester sessions	06/10/2019 – 08/08/2019	08/26/2019 – 12/13/2019	01/29/2020 – 05/22/2020	06/08/2020 – 08/04/2020
Breaks		12/19/2019 – 01/01/2020	03/23/2020 – 03/27/2020	

COST OF ATTENDANCE (COA)

Cost of attendance (COA), often called budget, refers to the average amount a full-time student can expect to spend while enrolled at SWC over a nine-month period. The cost will differ depending on living arrangements and residency (e.g., living independently off or on campus, living at home, California resident, or being classified as a legal resident of another state). The cost of attendance covers:

- Tuition and Fees
- Books and Supplies
- Room and Board
- Miscellaneous/Personal Expenses
- Transportation

The cost of attendance for students enrolled in less than 6 units includes tuition/fees, books/supplies and transportation expenses only (per federal regulation). SWC may adjust the cost of attendance on a case-by-case basis including reducing expenses if warranted.

Financial aid is intended to assist with these costs, but rarely will cover the full amount. For this reason, it is important to be prepared and have a realistic expectation of what you will need to pay ‘out-of-pocket.

Determination of Cost of Attendance

Each year, SWC’s Financial Aid Office reviews the California Student Aid Commission’s most current Student Expense Budget, which contains state-wide college cost estimates based on a wide survey of

students' budgets and expenses from throughout the state. This includes per unit enrollment fees, set each year by California legislators. All budgets are calculated at 14 units per semester. If you enroll in more than 14 units per semester, your costs will be higher.

Your Expected Family Contribution (EFC) is used to determine your financial aid awards and is calculated based on information submitted on your Free Application for Federal Student Aid (FAFSA). Most financial aid awards are based on financial need, which is the difference between the cost of attendance/budget and your EFC. The resulting number is called financial need and is the maximum funding that can be received for the current academic year.

The calculation is as follows:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{ Estimated family Contribution (EFC) } \\ = \text{ Total Need} \end{array}$$

Cost of Attendance (budget/expenses) for the current year

The expenses listed on the COA are estimated costs for attending SWC and are intended to give students a general idea about the costs. They are estimates and may differ from student to student. You should be prepared to pay a portion yourself, as financial aid rarely covers the full cost, especially if you are out-of-state (see below). You may also need to have money up-front to pay for books, even if you expect to receive financial aid for eligible debts is paid in full. **Non-residents students** - Non-resident students are required to pay \$265/unit for out-of-state tuition, in addition to the \$46/unit California enrollment fees, plus all applicable student fees per term.

The Cost of Attendance for the 2019/2020 academic year is in Appendix II of this document. Your actual costs may differ from our standard COA. For a list of **Tuition and fees please click [here](#)*

ACADEMIC YEAR DEFINITION

Southwestern College's academic year, for federal student aid purposes, is comprised of two 16-week semesters (*Fall and Spring*), which meets the federal minimum academic year definition (*a minimum of 30 weeks of instruction*). SWC also offers a selection of courses during the summer term as well as a January term. Students are required to be enrolled in and attending at least 12 units each semester

(including summer term) to be considered a full-time student, which means a full-time student is expected to complete a minimum of 24 units per year.

Enrollment status is determined based on the number of units in which students are officially enrolled, according to student records. It is the student's responsibility to ensure that all course adds and drops have been properly, promptly and accurately posted to their record prior to the freeze date for each semester (dates are posted in *Important Dates for Financial Aid Applicants* section).

Programs Offered

SWC offers Associate in Arts (AA) and Associate in Science (AS) degrees, as well as the Associate Degree for Transfer (ADT), all which all meet the minimum academic year definition. In addition, SWC offers some certificate programs which also meet the minimum academic year definition. All eligible programs can be found at www.swccd.edu/faprograms

ABILITY TO BENEFIT

Students enrolling for the first time after July 1, 2012 must have a High School Diploma, GED or state equivalent, including recognized home schools, to be eligible for any federal financial aid. Students will no longer have the option to pass an Ability to Benefit, (ATB) test or to successfully complete 6 degree applicable units to gain eligibility for federal financial aid. Students who were enrolled in a Title IV-approved program at a higher education institution prior to this date and completed at least 6 units or who previously passed an approved ATB test may be "grandfathered in" for eligibility purposes..

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

1. Be a US citizen or *eligible non-citizen.
2. Have a valid Social Security Number. Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement.

Also, Dream Act students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid.

3. Demonstrate financial need (*except in the case of unsubsidized federal loans*) as demonstrated by a completed FAFSA (*available online at www.fafsa.gov*)
4. Possess a high school diploma or valid equivalent.
5. Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college. You are encouraged to follow a Student Educational Plan (*available through the Counseling Office*) and should enroll only in classes that count toward your stated educational goal.
6. Submit all required forms and documents requested by the Financial Aid Office or U.S. Department of Education.
7. Be making Satisfactory Academic Progress (SAP) as defined in the Financial Aid Handbook
8. Be in compliance with Selective Service Registration. Federal law requires men 18 through 25 years of age to be registered with the Selective Service System. Individuals assigned the gender of female at birth are excluded from this requirement. Registration forms are available at any post office, at the Financial Aid Office, online at <https://www.sss.gov/>. Students wishing more information may click [here](#) to access our Selective Service Form.
9. Not be in default on a federal educational loan at any college or educational institution.
10. Not owe a refund or repayment on any Title IV grant program (*Pell, FSEOG, etc.*) at any college or institution.
11. Not have a conviction for a drug-related crime (*possession or sales*) that occurred when you were receiving federal aid. Click [here](#) for more information.
12. Be a resident of the state of California if enrolled exclusively in online courses. Students enrolled only in online courses must be able to provide proof of California residency. Online only students who are not residents of the state of California are not eligible for financial aid.
13. Not have been awarded a Bachelor's or higher degree. Generally, students who have already been awarded a foreign or domestic bachelor's degree or higher degree are not eligible for federal or state aid. However, students meeting eligibility requirements may receive BOG Fee Waivers and, in some cases, federal direct unsubsidized loans.

***Eligible Non-Citizen:** US Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Residents (I-551C) or those with an Arrival-Departure Record (I-94) showing the designations of Refugee, Asylum Granted, Parole or Cuban-Haitian Entrant or those with an Immigration Court

document approving Asylum or documentation of entering the U.S. under provisions of the Victims of Trafficking and Violence Protection Act may be eligible for federal financial aid.

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975, Southwestern Community College District will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

More information on programs, requirements, eligibility, resources and more can be found on our website at www.swccd.edu/financialaid.

AB540 STUDENTS/DREAMERS



Assembly Bill 540 ([AB540](#)), signed in 2001, adds a new section to the California Education Code. It creates a new exemption from payment of nonresident tuition for certain nonresident students who have attended high school in California and received a high school diploma or its equivalent. This law provides an exemption from paying non-resident fees, however, it does not give the student resident classification status for any other purpose. Students who receive this exemption would be required to establish residency for any state-funded program (EOPS, BOGW, and Financial Aid).

Students must meet all of the following criteria:

- Attended a California high school for three or more years.
- Graduation or attainment of graduation equivalency from a California High School.
- Enrollment at a college not earlier than the Fall 2001 semester.
- Undocumented persons must complete an affidavit stating that the student has filed an application to legalize immigration status, or will do so as soon as the student is eligible.

Under AB131, students who are registered as AB540 students are entitled to apply for a CCPG and should complete the [CCPG application](#). For students needing to qualify under the CCPG-C, students with a valid SSN should complete the FAFSA application and students without a valid SSN and/or with a DACA

SSN should complete the [California Dream Application](#).

In Spring 2019, Southwestern College opened a Dreamer Center, in Room 245, near the Academic Success Center. This Center serves as a central point to provide access to a full spectrum of programs, services, and resources for undocumented students and their families. [Follow this link](#) for more information.

APPLYING FOR FINANCIAL AID

FAFSA Friday Workshops

Students (and parents) needing assistance in completing their FAFSA or Dream Application can attend our open FAFSA labs at the main campus and HEC's on Fridays during the Fall and Spring semesters. [Follow this link](#) for more information regarding dates and locations.

Steps to Apply for Financial Aid

STEP 1 — APPLICATION

Students will need to submit a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).

FAFSA:

- **Create a Federal Student Aid ID (FSA ID)** at <https://fsaid.ed.gov/npas/index.htm>. For additional information regarding FSA IDs, please visit: [FSA ID Frequently Asked Questions](#)
- **Complete the FAFSA** at <https://fafsa.gov/>. If you are a dependent student, the parent you live with or provides you the most support must be the parent included on the FAFSA. (*Parent must also have an FSA ID in order to sign FAFSA*). **School Code** - Enter Southwestern College School code: **001294**.
- **Sign** the FAFSA online using your FSA ID, or mail in your signature page within 3 days, so your application may be processed. (Paper signature process can take weeks to process)
- **Deadline** – Your FAFSA must be completed, signed, submitted, and received by the federal processor by June 30, 2020 in order to receive financial aid for the 2019-2020 school year.

California Dream Act Application (CADAA)

The California Dream Act Application allows students enrolled in eligible California colleges, universities and Career Education Programs to apply for **state** financial aid. This application is unrelated to the

federal Deferred Action for Childhood Arrivals (DACA) program. Complete the Dream Application if you are an AB540 and/or DACA student at <https://dream.csac.ca.gov/>.

- **Deadline** – Your CADAA must be completed, signed, submitted, and received by the state processor by June 30, 2020 in order to receive financial aid for the 2019-2020 school year.

STEP 2 — EMAIL RESPONSES

After completing the FAFSA, you will receive the following responses:

From the Federal Student Aid Center

- **Student Aid Report (SAR)** — All applicants who apply for financial aid will receive an e-mailed SAR *if* an email address was provided. If you didn't include an email on your FAFSA, you will receive a paper SAR through the mail. Please review the report for accuracy, and make corrections if necessary. The SAR usually has estimated information about your eligibility for Pell Grants and Direct Student Loans. Please keep a copy of your SAR for your records. If you submit the CADAA, you will receive a verification from the California Student Aid Commission (CSAC).

From the Southwestern Community College Financial Aid Office

- **Welcome Email** — You will receive an email (to your SWC email account) from the Financial Aid Office acknowledging the receipt of your financial aid application. Your email contains vital information regarding further communication from the financial aid office and explains how to access your student Portal.
- **Document Request Email** — you may receive an email saying you have been selected for verification, which means you will need to submit additional documentation or information. For more information regarding this please see the section titled "Verification Policy".

STEP 3 – COMPLETING THE PROCESS

Once the financial aid office has reviewed and processed your completed application and/or verification information you will receive one of the following:

- **Award letter notification** – received via college assigned email directing you to review your award on My Financial Aid, available through the Student Portal. Your financial aid award letter is a detailed account of the types and amounts of financial aid that you are awarded for the financial aid year. The awards are split between the fall, spring, and summer semesters.

- An email notifying you that you are ineligible for aid, and the reason why.

VERIFICATION POLICY

Verification Process

Each year the US Department of Education designates financial aid recipients whose documentation will be verified. SWC verifies files identified by the federal government as part of its own verification process and financial aid recipients' files are verified using federal requirements. SWC may also select students for verification if we have reason to believe information is not accurate or to ensure the verification process is being completed accurately.

Verification Documentation

Students that do not use the IRS Data Retrieval when completing their FAFSA online, and who must verify their tax and income information, must provide an IRS Tax Transcript to our office. To request an IRS Tax Transcript, students can call 1-800-908-9946, download or order it online at <http://www.irs.gov/> and under the "Tools" section select "Order a Return or Account Transcript." Additional information regarding appropriate tax and verification documentation can be found on the relevant academic years Forms Page at www.swccd.edu/faforms. Verification documents that are submitted incomplete, such as missing dates, required signatures, etc. will not be processed.

Eligibility Changes Resulting from Verification

If the verification process results in a change of a student's financial aid eligibility, SWC is required to repackage the student for financial aid based on their new eligibility status. The Financial Aid Office notifies the student with a new award letter via the student's SWC email account regarding the change in their eligibility. Corrections are made in the Financial Aid System and sent to the Central Processing System (CPS) at the Department of Education. Students are notified of corrections through receipt of an

acknowledgment from CPS.

ELIGIBILITY ISSUES

Citizenship Documentation

SWC uses any acceptable documentation in the Federal Student Aid Handbook for US citizens or permanent residents.

Conflicting Data

If in the process of reviewing a student's financial aid file, SWC's Financial Aid Office notices conflicting data, the conflict must be resolved before awards can be added to a student's account. Additionally, if conflicting data is discovered after the first disbursement to a student, the conflicting data must be resolved before additional disbursements can be made. Students are encouraged to submit any and all requested information to resolve the conflict as soon as possible. The deadline for receipt of verification information is the last day of the term in which the student is enrolled and has applied for aid. Please note that waiting until the last day of the term can result in an inability to repackage a student's financial aid if processing times result in an inability to meet federally published deadlines for corrections of a student's FAFSA.

Resolving Conflicting Data AND Student Aid Reports (SAR) Comments: The process of resolving the conflicting data is for the Financial Aid Office to:

1. Send notification to students SWC email account
2. Request appropriate documentation.

Payment form a Single School

Students are only eligible to receive aid at one school at a time (with the exception of CCPG). Students who attend multiple schools must choose from which school they wish to receive their aid and then decline school from any other school.

Exception: San Diego State and SWC have a Concurrent Enrollment Agreement, where SDSU students may use SWC units to reach maximum aid eligibility. For more information, please contact the San Diego State Financial Aid Office.

STUDENT RIGHTS & RESPONSIBILITIES FOR FINANCIAL AID

Legal Rights of Financial Aid Recipients

- The student has the right to know what financial aid assistance is available at Southwestern College (SWC), including information on all Federal, State and Institutional financial aid programs.
- The student has the right to know all deadlines for submitting applications for each of the available financial aid programs.
- The student has the right to know how financial aid will be distributed and how and why these decisions are made.
- The student has the right to know how financial aid eligibility is determined, including how the Cost of Attendance (COA) (*which includes tuition and fees, room and meals, transportation, books, supplies and personal /miscellaneous expenses*) is subtracted from the Expected Family Contribution (EFC) to determine financial need.
- The student has the right to know what resources (*such as parental contribution, other financial aid, assets, etc.*) were considered in the calculation of determining his/her Expected Family Contribution (EFC).
- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.
- The student has the right to request an explanation of the various awards in his/her student aid package.
- The student has the right to know the school's refund policy.
- The student has the right to request reconsideration of his/her financial aid package if the student feels that a mistake has been made in determining eligibility, and or special circumstance.
- The student has the right to know how the school determines whether he/she is making Satisfactory Academic Progress, and the results of not meeting these standards.

- The student has the right to know what portion of the financial aid he/she receives must be repaid and what portion is a grant (*free*). If the financial aid is a loan, the student has the right to know what the interest rate is, fees during repayment, how to pay back, the total amount of repayment, the amount of time the student has to payback, when repayment will begin and available options for consolidation.
- The student has the right to know if he/she is eligible to apply for a Federal Work Study job, if offered, he/she has the right to know the required work hours, job duties, rate of pay, and how and when paychecks are received.

Legal Responsibilities of Financial Aid Recipients

- The student must complete all application forms accurately and submit them on time to the Financial Aid Office.
- The student is responsible to comply with the deadlines for application or reapplication for aid.
- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which an application was submitted.
- The student must report to the Financial Aid Office any additional financial resources received by him/her during the period of his/her financial aid award.
- The student is responsible for reading and understanding all forms that he/she is asked to sign and it is recommended that a copy be maintained for recordkeeping.
- The student must accept responsibility for all agreements that he/she signs.
- The student is responsible for maintaining Satisfactory Academic Progress (SAP) as published by Southwestern College SAP Policy.
- The student must perform the work that he/she has agreed upon in accepting College Work-Study or regular student employment.
- The student should be aware of the school's refund and withdrawal policy.
- If the student receives a loan, he/she must notify the lender if any of the following occurs before the loan is repaid:
 - Graduation.
 - Withdrawal from school or less than half-time enrollment.
 - Change of address.
 - Name change.
 - Transfer to other school(s).

- The student must repay all student loans, which will include accrued interest (*if applicable*), in accordance with the repayment schedule.
- The student must notify the lender of any occurrence which may affect eligibility for a deferment of repayment.

FINANCIAL AID PROGRAMS

FEDERAL AID PROGRAMS:

Pell Grant

Grant that does not need to be repaid

Available to mostly undergraduate students. Eligible students will receive the amount they qualify for. Eligibility is determined by the federal review of FAFSA data and a student’s enrollment status.

Eligibility: All students must file a FAFSA or CA Dream Act application (if you are a DACA student or a student without legal citizenship status in the U.S.) and submit a GPA verification to CSAC by the deadline. Students who have completed 16 degree applicable units will have their GPA automatically calculated and submitted to CSAC. Community college students wishing to apply for a competitive grant also have a second filing deadline of September 2nd. Students must also meet the “Eligibility Requirements for Federal Financial Aid” on page 9.

Application: Students must complete the FAFSA at www.fafsa.gov. The deadline for 2019-2020 applications is June 30, 2020.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Grant that does not to be repaid

FSEOG is a federal grant program designed to assist undergraduate students who have the greatest demonstrated financial need, with priority for those who are Pell Grant eligible. Because funds are limited, students who apply early have the greatest opportunity for an award. Awards are set at \$500/year.

Eligibility: All students must file a FAFSA and have remaining financial need. Eligible students will be prioritized, for students who: have the lowest Estimated Family Contribution (EFC) calculation; and are Pell recipients: and have the earliest FAFSA application date. Students must also meet the “Eligibility Requirements for Federal Financial Aid” on page 9.

Application: Students must complete the FASFA at www.fafsa.gov.

Federal Work-Study (FWS)

Funds that do not to be repaid

FWS is federally subsidized employment available to students who demonstrate financial need. Priority is given to those students who have completed the necessary paperwork by the appropriate deadlines. The length of a student's employment under FWS funding is based on the student's FWS award, pay rate and hours worked per week. While attending classes, FWS students may work a maximum of 20 hours per week. During non-class sessions (holidays, summer, semester break), students may work a maximum of 40 hours per week/8 hours per day.

Eligibility: To be eligible for employment, FWS students must meet the following criteria: have been awarded federal financial aid, and; maintain Satisfactory Academic Progress (SAP), and; remain enrolled in a minimum (6) units, and; have remaining financial aid need. Students must also meet the "Eligibility Requirements for Federal Financial Aid" on page 9.

Application: Students must complete the FASFA at www.fafsa.gov.

Federal Direct Loans

Funds that do need to be repaid

SWC is a participant in the Federal Direct Loan Program in which students borrow their Stafford Loan funds directly from the U.S. Department of Education rather than from a lender. Student loan borrowers may view their federal loan information at National Student Loan Data System ([NSLDS](#)) using their [FSA ID](#).

Federal Direct Stafford Subsidized Loan – This loan is only offered to students who demonstrate need which is determined through the FAFSA. Subsidized loans are need-based and are available to help meet financial need and applied to balance after all other need-based aid has been subtracted. This loan **does not** accrue interest while you are enrolled in school at least half-time (*6 credit hours or more*).

Federal Direct Stafford Unsubsidized Loan – This loan is not based on financial need and is available if your Estimated Cost of Attendance (COA) is greater than your financial aid and you have not reached your maximum loan limit. You are **charged interest** on this loan from the time the loan is disbursed until it is paid in full.

SWC does not participate in the Parent Plus Loan program.

Eligibility - Students must be enrolled in at least 6 units, must complete the FAFSA, and demonstrate financial need (for subsidized loans) . Student must also complete entrance/exit counseling and the

Master Promissory Note.

Entrance/Exit Loan Counseling - Students are required to complete the Entrance Loan Counseling every academic year when applying for a loan. Exit Loan Counseling is required if a student drops below half time, withdraws or graduates.

Master Promissory Note - The MPN is the legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the Department. It also explains the terms and conditions of your loans. A Direct Loan MPN can be used to make loans for up to ten (10) years.

Experimental Sites Initiative for Student Loans - Southwestern College has been approved by the U.S. Department of Education to participate in an experimental initiative to reduce the risk of loan default. This allows Southwestern College to require certain groups of students to undergo additional Direct Loan Entrance Counseling.

More information on Direct Student Loan eligibility can be found at www.swccd.edu/faloans

Application: Students may apply for student loans by completing a Loan Request either online or in person.

STATE AID PROGRAMS:

California College Promise Grant (CCPG)

Waiver that does not have to be repaid

The California College Promise Grant (CCPG), formerly known as the Board of Governor's Fee Waiver (BOG), is a grant for students who are residents of the State of California and who are eligible for need-based financial aid. The CCPG waives the \$46/unit enrollment fee for the academic year once eligibility has been determined. If awarded, there are no minimum or maximum unit requirements for the program. Other fees, such as the health, materials, parking, student body, and student representation fees must be paid by the student

Eligibility CCPG-A requires students to verify receipt of AFDC/TANF/CalWORKS or SSI or to be a member of a Special Classification of student. CCPG-B requires students to meet household size and income standards established by the State of CA (see Appendix V). CCPG-C requires that students demonstrate a minimum financial need of \$1104, as determined by the FAFSA or CADAA.

Effective Fall 2016, **California** Community College students receiving the **CCPG** must meet minimum academic and progress standards to remain eligible for the CCPG. Students must sustain a GPA of 2.0 or higher and complete more than 50 percent of your coursework. Students have the right to appeal their disqualification.

More information on CCPG eligibility can be found at www.swccd.edu/ccpg

Application: Students may apply for CCPG A and B via CCCApply. Students who complete the FAFSA or CADAA will automatically be evaluated for eligibility for CCPG-C.

Cal Grant

Grant that does not to be repaid

Cal Grants are state-funded, need-based, grants given to California college students to help pay for college expenses. Students at SWC may receive either a Cal Grant B or C. Initial eligibility is made by the California Student Aid Commission (CSAC) which establishes income, asset and GPA requirements annually. Cal Grant B pays up to \$1,672 per year and Cal Grant C pays up to \$1,094 per year.

Eligibility – Eligible students must: be a California resident or an eligible AB540 student; not have a bachelor's or professional degree; have a high school diploma or equivalent; be enrolled in at least 6 units; and have remaining financial need. Cal Grant B requires the students be pursuing an undergraduate program of not less than one year and Cal Grant C requires the student be declared in a vocational (career/technical) major.

Application - All students must file a FAFSA or CA Dream Act application (if you are a DACA student or a student without legal citizenship status ion the U.S.) and submit a GPA verification to CSAC by the deadline. Students who have completed 16 degree applicable units will have their GPA automatically calculated and submitted to CSAC. Community college students wishing to apply for a competitive grant also have a second filing deadline of September 2nd.

Student Success Completion Grant (SSCG)

Grant that does not to be repaid

The Student Success Completion Grant (SSCG) is an award for full-time Cal Grant B and C recipients who complete at least 30 units each year. The purpose of the SSCG grant is to provide students with additional financial aid to help offset the total cost of community college attendance, and to encourage full-time attendance and successful on-time completion. Students may receive up to \$4000 per year.

Eligibility: All students must file a FAFSA or CA Dream Act application (if you are a DACA student or a student without legal citizenship status ion the U.S.) and submit a GPA verification to CSAC by the priority deadline. Students who have completed 16 degree applicable units will have their GPA automatically calculated and submitted to CSAC. Community college students wishing to apply for a competitive grant also have a second filing deadline of September 2nd.

Application: Students do not have to apply for the SSCG. Cal Grant B & C recipients will automatically be evaluated for eligibility.

Chafee Grant

Grant that does not to be repaid

The Chafee Grant a federally and state funded program and is subject to the availability of funds each year. Students may qualify for up to \$5,000 a year for career and technical training or college courses, and to cover educational expenses.

Eligibility

- Be a current or former foster youth who was a dependent or ward of the court, living in foster care, between the ages of 16 and 18.
- If you are/were in Kin-GAP, a non-related legal guardianship or were adopted, are eligible only if you were a dependent or ward of the court, living in foster care, between the ages of 16 and 18.
- Have not reached your 26th birthday as of July 1st of the award year
- Have not participated in program for more than 5 years (whether or not consecutive)
- Be enrolled at least half time (6+ units)
- Enroll in an academic program of at least one year in length
- Demonstrate financial need
- Maintain Satisfactory Academic Progress

Application - Submit the FAFSA or the CADAA, as well as the California Chafee Grant Application. You don't need to reapply for a Chafee Grant, however **you must submit a FAFSA or CADAA every year.**

EOPS

Grant that does not need to be repaid

Extended Opportunity Programs and Services (EOPS) is a state-funded, special assistance program for students who are socially, economically, and academically or language disadvantaged. EOPS assists students with counseling, money for books, emergency loans, priority registration, unlimited tutoring, and specialized support workshops.

Eligibility: Students must be CCPG-A or B eligible; be a California resident or an eligible AB540 student; be enrolled in 12+ units; have not completed more than 58 units; and be judged to be educationally advantaged.

Application: Applications are available at the beginning of every fall and spring semester, available at the EOPS office and Higher Education Centers.

Fresh Success

Grant that does not need to be repaid

Fresh Success is a federally-funded program that provides additional services to students pursuing a career education degree. This program supports EOPS students that receive Cal Fresh benefits achieve educational and employment goals by providing assistance to meet their needs.

Eligibility: Students must be an EOPS student; a resident of San Diego County; Cal Fresh eligible, not receiving CalWORKS; and registered in one or more SWC course (includes ESL, Career Education, and/or Basic Skills).

Application: Applications are available at the beginning of every fall and spring semester, available at the EOPS office and Higher Education Centers.

INSTITUTIONAL AID PROGRAMS

Scholarships

Funds that do not to be repaid

Funded by a variety of internal and external donations, funds are available for students to help offset the expenses of attending college.

Eligibility: Scholarships are open to all currently enrolled students. Each award has its own requirements, and not all require that the student be financial aid eligible.

Application: Students may apply online at www.swccd.edu/scholarships. Fall applications are open from October 1-31, and spring applications are open February 1-28.

SWC Promise Grant

Grant that does not to be repaid

This program provides “free college” to first-time students for the first two years of college, for students who are not eligible for the CCPG. It includes a credit for the \$46/unit enrollment fee as well as a book stipend.

Eligibility: Students must be enrolled in 12+units, be a first time college student, be a California resident, and complete the FAFSA or CADAA.

Application: Students may complete the online application at www.swccd.edu/swcpromise

SWC Cares Grant

Grant that does not need to be repaid

Funded by the ASO and SWC Foundation, this grant is available to students experiencing an unforeseen economic issue that could threaten their ability to remain in school. The maximum amount available is \$350.

Eligibility: Applicants must be enrolled in at least 6 units, and not have previously received a SWC Cares Grant.

Application: Application can be found at www.swccd.edu/faforms and submitted to the Financial Aid Office.

SWC Emergency Grant

Grant that does to be repaid

Funded by the ASO, this grant is available to students needing a short-term loan. The maximum amount available is \$150 and a \$6 fee will be assessed on repayment.

Eligibility: Applicants must be enrolled in at least 6 units, and not have an outstanding debt to the college. Repayment must occur within 45 days.

Application: Application can be found at www.swccd.edu/faforms and submitted to the Financial Aid Office.

PACKAGING POLICY

The aid year for 2019-2020 at Southwestern College covers fall 2019, spring 2020 and summer 2020.

When a student applies for financial aid, funds usually come from more than one source (*federal, state, private, etc.*) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

Available Financial Aid Sources

SWC participates in the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- William D. Ford Federal Direct Loan Programs
- California College Promise Grant (formerly known as the Board of Governor's Fee Waiver) (CCP)
- Cal Grant B and C
- Student Success Completion Grant (SSCG)
- Chafee Grant
- Scholarships

Definition of Financial Need

Student financial aid is packaged (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) as compared to SWC's Cost of Attendance (COA). To meet with federal regulations, SWC defines the neediest students as those whose EFC = \$0.

Resources Included in Award Packaging

Financial aid packages are awarded as follows:

1. The California College Promise Grant (formerly known as the Board of Governor's Fee Waiver) (CCPC) is awarded to those students who qualify for the program. The award amount initially packaged is the amount listed in Cost of Attendance for 14 units during the Fall and Spring term for every eligible student even if the student is taking units which differ from the average enrollment information used to calculate the Cost of Attendance.
2. The Pell Grant is awarded to students who meet the federal criteria. The amounts of the award vary as the federal government determines.
3. The FSEOG is first awarded to Pell Grant eligible students with EFC = \$0 with the earliest date of FAFSA application, to help ensure that the neediest students receive these limited financial funds. These are the only programs that SWC includes as part of a student's initial financial aid package.

Resources Not Included in Award Packaging

SWC's financial aid packaging does not include loans (student or parent). Information about our loan program is provided upon request. SWC is a 2-year school; students should note that loans are limited to federal sophomore amounts. SWC awards most funds on a **first-come, first-serve** model. This means that we process and award students in the order in which applications are received and files are determined complete and ready to process. **SWC awards all financial aid at full-time status**, which is 12 or more credit hours per semester (*including the summer semester*). If a student takes fewer than 12 credits, their award disbursement will be prorated, based on the number of units enrolled.

SWC does not include Federal Work Study (FWS) in the initial financial aid package. Eligible students are awarded FWS funds on a first come, first served basis as we receive a limited amount of federal funding to award to eligible students. Initial awards are \$3,500 per academic year, depending on unmet need.

SWC does not include CalWORKs employment in the initial financial aid package. Eligible students are awarded CalWORKs funds through the CalWORKs office which is then communicated to the Financial Aid Office.

SWC does not include EOPS Book Vouchers or other EOPS awards in the initial financial aid package. Eligible students are awarded EOPS funding through the EOPS Office which is then communicated to the Financial Aid Office.

SWC does not include Cal Grant, FTSSG, or any other awards in the initial financial aid package. These and other awards may be added once eligibility has been determined. Students are notified via their SWC email when additional awards have been added to their award package.

NON-RESIDENT TUITION DEFERRMENT

Students that are not a legal resident of California are required to pay the current California enrollment fees of \$46/unit, plus the additional non-resident tuition of \$265/unit for a total of \$311/unit.

For example: When a non-resident student registers for 12 units for the fall semester, the number of units will be multiplied by the cost of tuition and enrollment fees to equate to their total cost for that semester: $12 \text{ units} \times \$46 (\$552) + 12 \text{ units} \times \$265 (\$3,180) = \$3,732$.

Payment of non-resident tuition must be made at the time of registration, in accordance with the number of units in which the student enrolls. After a non-resident student has applied for and been awarded financial aid, the student may complete a Non-Resident Tuition Deferment Form, available at www.swccd.edu/faforms.

This form will prevent the student from being dropped due to non-payment until the student's file is reviewed and awarded but does not prevent a hold from being placed on the student's account.

PROFESSIONAL JUDGMENT

Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the Expected Family Contribution (EFC). Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure. The decision of the financial aid administrator is final. There is no appeal. By law, neither the school's president nor the US Department of Education can override the financial aid administrator's decision.

Request for Change of Income

The income information provided on the FAFSA is for the previous/previous (or two years' prior) calendar year. What if a family's income changes because of a loss of employment, an accident, an illness or discharged from the military? There may be a loss of benefits such as child support, a divorce or a disability that changes the family's ability to pay for college. In cases of extenuating circumstances affecting a student's financial aid eligibility, a student can request special consideration by speaking with a Financial Aid Specialist and submitting the necessary paperwork. If a family's income will change for the coming year, you may submit an Income Change Form along with the required documents to the Financial Aid Office AFTER you've been awarded.

Be sure your income change form is complete and all documentation has been submitted. The Financial Aid staff can use documented income changes to reevaluate eligibility for aid. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family or unusual debt related to a bankruptcy, adoption, divorce, etc.

Dependency Overrides

Students who wish to request a change in dependency status are required to submit a Change in Dependency Request Form, which must include a personal statement clarifying the rationale for their

request and/or a letter from a third-party professional (e.g.: *pastor, counselor, teacher, caseworker, etc.*) and any other supporting documentation, such as court orders, police reports, etc.

None of the conditions listed below qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student’s education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency.

Decisions to exercise professional judgment or a dependency override will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed. Overrides do not carry over from year to year.

DISBURSEMENT INFORMATION

Financial aid disbursements are made on a monthly basis by the Finance Office through BankMobile®. Financial Aid funds will first reduce any debts owed to SWC and the remaining balance will go to students by the disbursement method chosen by the student (*direct deposit, BankMobile® VIBE debit card or paper check*).

Each semester, students’ Pell grants will be disbursed in two parts – 30% of that term’s eligibility an initial disbursement at the beginning of the semester and the remaining 70% in a second disbursement approximately 60 days later. Students awarded after this disbursement will receive 100% of that term’s eligibility. Please visit [Disbursement Schedules](#) for a disbursement calendar for all types of financial aid.

Each semester, students’ Cal Grants and Full-Time Student Success Grants will be disbursed after the semester’s scheduled freeze date.

BankMobile®

Southwestern College has partnered with BankMobile®, a financial services company, to enable students to choose how they receive their financial aid funds – direct deposit, BankMobile® VIBE debit card or paper check. Financial Aid staff can answer questions and assist in the sign-up process. Students must update their addresses with BankMobile®, as well as in WebAdvisor, to ensure timely delivery of mail items. Click [here](#) for additional information on BankMobile®, including FAQs.

Credit Balance

Students with a balance remaining on their account after deducting any eligible outstanding debt to Southwestern College will have funds transferred electronically (EFT) and will disburse the funds to students by one of the following options:

1. Credit the student's BankMobile® VIBE account.
2. Transfer electronically (EFT) to student's preferred bank account.
3. Send a student a paper check.

The following funds are currently disbursed by BankMobile® VIBE:

Pell Grant	Direct Loans	Student Success Completion Grant (SSCG)
FSEOG Grant	Cal Grants	

Federal Work Study (FWS)

Payment is made on the end of each month for the hours worked during the previous month, Checks are available for pickup at the Cashiering Office at the Cesar Chavez Center, First Floor. FWS Funds are disbursed directly to students by the Cashiering Office.

Pell Advance

If you have been awarded a Pell Grant, but did not receive your disbursement within the first seven days of the semester, you may complete a Pell Advancement Request form at the Financial Aid Office and receive credit at the Campus Bookstore. The entire amount of your Pell Advance will be deducted from your Pell disbursement and paid to the Bookstore on your behalf. Any unused portion of your Pell Advance may be cashed out at the Bookstore on the date notated on your request form.



FREEZE DATE

Each semester has a “freeze date” for purposes of determining each student’s enrollment level for financial aid eligibility award amounts. On this “freeze date” we will record each student’s unit load (number of units enrolled) as of that date, which will determine the student’s eligibility for financial aid awards for the semester. Any classes that are added or dropped after this “freeze date” will not impact (*either increase or decrease*) the student’s financial aid unit load for the semester. However, students who withdraw from all classes or receive a grade of F, W, or NP, in all classes, will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to Southwestern College and/or the U.S. Department of Education.

The “freeze dates” for 2019-20 are:

fall 2019 – 09/11/2019

spring 2020 – 02/15/2019

summer 2020 - TBA

- Classes added after the freeze date will not be included in your financial aid unit load for financial aid purposes for the term.

- If you are enrolling in a short-term course beginning later in the semester, you MUST add it through WebAdvisor no later than the semester’s freeze date to have the units included in your financial aid unit load for term.
- This “freeze date” is **ONLY** for financial aid purposes – it does not affect any other eligibility, such as Veterans’ benefits or EOPS.
- CCPG eligibility is NOT affected by the “freeze date”.
- Audited and wait-listed courses do not count as enrolled units for financial aid purposes.
- Please double check your enrollment status in WebAdvisor prior to the “freeze date” to ensure that you are properly registered in the correct classes.

SATISFACTORY ACADEMIC PROGRESS

[Follow this link to view the full Satisfactory Academic Progress Policy](#)

Federal and state financial aid regulations require Southwestern College to establish, define, and apply standards of Satisfactory Academic Progress (SAP) for all financial aid applicants, regardless of previous financial aid history. These standards are created to help students successfully achieve their program of study within the Federal maximum time allowed.

SWC requires that SAP be evaluated every academic year, and measure both the qualitative standard (*cumulative GPA*) and quantitative standards (*completion rate, Pace*) and (*Maximum Time Frame*). For more information about SAP, please click [here](#).

SAP standards apply to all students requesting financial aid from the following federal and state funded programs listed below:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal William D. Ford Direct Loan Program
- Federal Work-Study Program (FWS)
- State Cal Grant Program (B & C)
- State Student Success Completion Grant (SSCG)

- State Chafee Grant Program

Disqualification

Any student who fails to meet all of the above listed SAP standards will be disqualified through a process that measures all qualitative and quantitative standards and checks each student's record for an eligible program of study. Students that do not meet the SAP standards will be notified via SWC email of the disqualification and will not be eligible to receive financial aid. SAP disqualified students are not eligible to receive Federal or State aid, with the exception of a California College Promise Grant (CCPG), which is exempt from SAP regulations but subject to income eligibility requirements and its own eligibility standards set by the state legislature. *Please see "California College Promise Grant" section.*

Appeal

Students may appeal their SAP disqualification by completing an online SAP Orientation Workshop and then submitting a completed appeal packet to the Financial Aid Office. **Appeals submitted without requested supporting documentation will automatically be denied.** For a complete list of what students must submit and for more information about disqualification and the appeal process, please go to www.swccd.edu/sap.

The Committee will review the appeal and notify the student of the results. The committee attempts to approve or deny appeals in a fair and equitable manner, taking into consideration each student's situation. The committee communicates its decision to the students via email sent to the student's college assigned email address. All decisions made by the Financial Aid Appeal Committee will be final. If the Committee approves the appeal and the student is able to meet SAP standards within one semester, the student will be reinstated for financial aid and placed on "Academic Plan". During their probationary semester, the student will be placed on an academic plan, meaning they must not receive any grades of F, W, NP, or I and must maintain a GPA of 2.0 or better and follow their Student Education Plan.

In order to remain eligible for financial aid, the student must comply with the conditions of the plan. If the appeal is denied, the student will remain disqualified and ineligible for financial aid.

Deadlines to submit SAP appeals are as follows:

Summer 2019 term - 07/25/2019

Spring 2020 term - 04/10/2020

Fall 2019 term - 11/01/2019

Summer 2020 term - TBA

Academic Plan

Students are placed on financial aid Academic Plan are eligible for Federal and State financial aid, if all other eligibility requirements are met. In order to be considered eligible for financial aid funds for subsequent semesters, students must meet all SAP standards at the end of the semester and/or meet all requirements of the student's Academic Plan.

SAP will be evaluated at the end of the probation semester after grades have been recorded to determine future eligibility for financial aid. The awarding and disbursement of subsequent financial aid may be delayed until grades are reviewed and an updated SAP status can be determined.

Reinstatement

Students who are placed on an Academic Plan but do not meet SAP standards at the end of the probationary term are disqualified for future aid until they can meet the standard. Students placed on an Academic Plan will have progress reviewed. Reinstatement is not automatic and is not guaranteed.

WITHDRAWAL FROM COURSES AND RETURN TO TITLE IV (R2T4)

To view the full R2T4 Policy, go to

Title IV financial aid funds are awarded with the assumption that the student will attend school for the entire term for which the aid was awarded. Therefore, if a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds originally scheduled to receive or may be eligible for a post withdrawal disbursement. For example, a student who withdraws in the second week of the semester has earned less of his/her financial aid than a student who withdraws in the fifth week. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period, and will not be required to return any funds.

Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws, or;
- Stops attending before the end of the semester/payment period, or;
- Does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)

Does not provide written confirmation to SWC at the time of ceasing attendance of future attendance of a module during the same payment period.

Funds subject to a Return to Title IV (R2T4) calculation include Federal Direct Student Loans, Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG). Institutional scholarship funds and Federal Work Study are not subject to these calculations.

Reduction of Units or Change in Enrollment

When a student reduces his or her course load, the reduction represents a change in enrollment status, not a withdrawal. Therefore, no Return of Title IV calculation is required. However, the student's financial aid amounts will be adjusted accordingly. This could result in a **Student Liability** owed to the Department of Education as a result of the reduction of units/change in enrollment. The student will have 30 days from notification to pay back the Student Liability to the school. Once the 30 days have passed, the **Student Liability** will be forwarded to the Department of Education's Debt resolution Services and reported on NSLDS as an "overpayment". At that moment, the student will no longer be eligible for Title IV aid, until the overpayment is paid in full or a payment plan is arranged with the Department of Education.

After the type and date of withdrawal is determined, the R2T4 calculation will be completed within 30 days. If the student was overpaid, he/she will be notified via email of the amount and program of funds that are required to be returned. Students who have an **Institutional Liability** owed to Southwestern College as a result of an R2T4 calculation/overpayment will have a hold placed on their record, prohibiting registering for subsequent semesters or receiving academic transcripts until the balance is paid in full.

Students who have a **Student Liability** will be given a period of time to pay off the **Student Liability in full** to the institution. If payment is not received in full by the given date, the overpayment will be reported to NSLDS and referred to the Department of Education's (DoE) Debt Resolution Services for any

student portion due. **Note: Students who have a student liability as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of: 1. the date the school sends the student notice of the overpayment, or 2. the date the school was required to notify the student of the overpayment.**

Once the overpayment is forwarded, the student must contact the DoE's Debt Resolution Services at 1-800-261-3115 to resolve the student portion of the overpayment.

Federal Direct Loans

Any student loan funds to be returned must be repaid in accordance with the terms of the promissory note, making scheduled payments to the lender or holder of the loan over a period of time.

Withdrawing from Classes

Unless a student completes **more than 60 percent** of the term in which federal aid was disbursed, the student will be required to return all or part of the financial aid disbursed in the term. This applies to students who have officially (including medical), or unofficially withdrawn. For a student who withdraws *after* the 60 percent of the term, all funds are considered to have been "earned". However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Types of Withdrawals

There are two types of withdrawals: official and unofficial

- An **official** withdrawal is initiated by the student and is determined by "the student's withdrawal date, or the date of notification, whichever is later."
 - For **official** withdrawal, the date is determined by the date of the official withdrawal from classes or the student's last date of academically related activity.
 - An **unofficial** withdrawal occurs when there is no notification or official withdrawal by the student, so the withdrawal date is based on "the date that the College becomes aware that the student has ceased attendance". If the student does not officially drop a course(s) and fails all courses in a term, it will be considered an unofficial withdrawal, even if the student was enrolled in the course(s) for the entire term

Students who fail to complete any classes or receive all failing grades

Financial aid is awarded under the assumption that the student will attend Southwestern College for the entire term for which federal assistance was disbursed. When the student has failed to earn a passing

grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for funds disbursed by attending at least one class or participating in any SWC academic-related activity. If the school cannot verify that the student meets that requirement, all financial aid must be repaid to the federal and institutional programs. Student will be responsible for any balance due.

If the student has not completely withdrawn but has failed to earn a passing grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for financial aid. Eligibility is based on if the student attended at least one class or participated in any SWC academic-related activity. All disbursed funds must be returned to the federal and institutional aid programs if the student was not enrolled in one class or participated academic-related activity.

Order of Return of Funds

The order of the R2T4 federal funds by Southwestern College is the following:

1. Federal Direct Loan Program, Unsubsidized.
2. Federal Direct Loan Program, Subsidized.
3. Federal Pell Grants.
4. Federal Supplemental Educational Opportunity Grants (FSEOG).

Post Withdrawal Disbursement

If a student did not receive all of the funds that he/she earned, the student may be due a post withdrawal disbursement. Southwestern College may use all or a portion of a student's post-withdrawal disbursement (including student loan funds, if accepted) to offset any eligible, outstanding tuition and fees.

A post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. The amount of a post-withdrawal disbursement is determined by a federally-mandated calculation.

LIFETIME ELIGIBILITY USE (LEU)

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of full time Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100-150% (or payment for 12 units or more for fall and spring semesters, and for eligible students, and additional payment in summer), the six-year equivalent is 600%. This includes Pell funding received at community colleges, vocational schools and four-year public and private universities for the life of your academic career. Percentages are prorated if you enroll less than full time.

Students can log on to [National Student Loan Data System \(NSLDS®\)](#) using their FSA ID and to view their LEU. Students' current LEU can also be found on the Financial Aid Review page of My Financial Aid.

OTHER RESOURCES AND PROGRAMS

SWC is committed to providing students with a wide range of student services that provide support throughout their educational journey and engage them in college life. The Cesar E., Chavez Student Services Center serves as a one-stop location for a wide variety of services, including Admissions, CARE, Counseling, EOPS, Veterans' Services, Disability Support Services, SWC Cares, Student Employment, Financial Aid and many other critical programs. Students may receive similar services at the college's Higher Education Centers at San Ysidro, National City and Otay Mesa.

Source	Description
Academic Success Center	The Academic Success Center (ASC) offers free tutoring in subjects from accounting to zoology on a walk-in basis and by appointment.
Disability Support Services (DSS)	DSS provides services, academic accommodations and resources for students with disabilities to achieve academic success. Accommodations and services include academic advising, counseling, registration assistance, test proctoring, etc.
Dreamer Center	The SWC Dreamer Center serves as a central location to provide access to a full spectrum of programs, services, and resources for undocumented students and their families. The Center is located in Room 426, on the Chula Vista campus, near the Academic Success Center.

Financial Literacy	The Financial Aid Office is proud to announce the development of a new program for financial literacy. Our goal is to offer students a variety of resources to assist them in making sound financial decisions.
Foster Youth/Former Foster Youth	This program improves access to a postsecondary education for students that are Foster Youth/former Foster Youth and to bring awareness to available support programs and financial aid programs.
School of Counseling & Personal Development	The School of Counseling and Personal Development offers academic advisement and individual counseling appointments to all enrolled students as well as a full range of courses in personal growth and development.
Veterans' Resource Center (VRC)	The Veterans' Resource Center is dedicated to providing a wide variety of services for our student veteran population.

CONSUMER INFORMATION

To view the entire Consumer Information webpage: <http://www.swccd.edu/consumerinfo>

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Southwestern College (SWC) and is emailed directly to each enrolled student every semester. Each topic listed gives a brief description of the information that must be disclosed and more detailed information on each can be found at www.swccd.edu/consumerinfo.

General Information

Academic Programs & Calendars	Family Educational Rights & Privacy (FERPA)
Acceptable Use Policy	Gainful Employment Data
Accreditation	GED Testing
CA Licensing Exam Passage Rates	Information Security Program
College Catalogs	Misrepresentation
College Navigator	Net Price Calculator
Complaint Process	Student Activities
Constitution Day	Student Demographics
Copyright Information	Textbook Information
Course Repetition and Course Withdrawal	Transfer of Credit & Articulation Agreements

Disability Support Services

Voter Registration Information

Equity in Athletics Disclosure Act

Health & Safety

Campus Safety and Security

Emergency Information

Prohibition of Harassment

Vaccinations

Campus Sexual Violence Elimination (SaVE) Act and Title IX

Drug and Alcohol Abuse Prevention Program (DAAP)

Student Financial Assistance

BankMobile® and Financial Aid Disbursements

Return of Title IV (R2T4) Policy

Cost of Attendance

Federal Direct Student Loans

Campus Based Funds Policy

Satisfactory Academic Progress Policy

Financial Aid Policy and Procedure

Service on Advisory Boards

PRIVACY OF STUDENT RECORDS

Family Educational Rights & Privacy Act (FERPA)

Southwestern College is committed to the protection and confidentiality of student educational records by adhering closely to the guidelines established by the Family Educational Rights and Privacy Act (FERPA) - a federal legislation established to regulate access and maintenance of student educational records. FERPA affords students certain rights with respect to their educational records, including the right to inspect their education records, request an amendment of the records that the student believes are inaccurate, and the right to control disclosures of their records except to the extent that FERPA authorizes disclosure without consent. Educational records for the most part include, with certain exceptions, all records maintained in any medium, which can identify the student.

FERPA requires that student personal information, such as social security numbers, birthdates, financial and academic records may not be disclosed to anyone other than the student without the student's expressed written permission. This permission is required of **all** students, even if the student is under the age of 18. To ensure compliance with FERPA, all inquiries for specific financial aid information require identification by the student and any other individual wishing to obtain access. A FERPA notification must be made available to all students at Southwestern College (SWC) and is emailed directly to each enrolled student every semester.

Students wishing to give SWC consent to release their personal information must complete and submit a “Consent to Release Information Form”. This form is located in our financial aid website under Financial Aid Forms: <http://www.swccd.edu/faforms>



FERPA

Family Educational Rights & Privacy Act

STUDY ABROAD PROGRAMS

To be considered for participation in a Study Abroad program, students must have completed 12 units at an accredited educational institution, have a cumulative GPA of 2.0 or higher and be 18 years of age or older. Each program has a required cost depending on the site of the Study Abroad program, the length of stay, and the living arrangements that a student selects. Students generally must pay the cost of tuition, books, food, and other personal items in addition to the program cost. Students can use financial aid to pay program costs and there are a number of scholarships available to students who choose to Study Abroad. Students may contact the Center for International Studies for more information on these funding opportunities.

Note: SWC's Study Abroad program is on hold and we will update this webpage as new information becomes available. Please contact the Office of Student Affairs at (619) 421-6700 ext. 5816 for further assistance.

FINANCIAL AID FRAUD

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV

programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Vice President for Student Services, the Office of Inspector General of the U.S. Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes.
- Falsified documents - including reporting members that are not part of your household.
- False statements of income.
- False statements of citizenship.
- Use of fictitious names, addresses or Social Security Numbers.
- False claims of independent status.

Southwestern College reports incidents of financial aid fraud and suspected fraud to the Office of the Inspector General (OIG).

Hotline: 1-800-MIS-USED Website: <https://www2.ed.gov/about/offices/list/oig/hotline.html>

Appendix II

2019-20 Student Expense Budget (COA)

	11 Month FA, SP & SU terms		9 Month FA & SP terms		4.5 Month FA <u>OR</u> SP term only	
	Living at home	Living away from home	Living at home	Living away from home	Living at home	Living away from home
Enrollment Fees * (ENRL)	1,564	1,564	1,288	1,288	644	644
Health Fees (HLTH)	60	60	42	42	21	21
Student Center Fees (STUD)	10	10	10	10	10	10
Books and Supplies ^ (BKSL)	2,393	2,393	1,971	1,971	985	985
Living expenses ^ (LIVA)	9,048	20,112	6,786	15,084	3,393	7,542
Transport. Costs ^ (TRNA)	1,512	1,704	1,134	1,278	567	639
Personal Expenses ^ (PERA)	4,752	5,328	3,564	3,996	1,782	1,998
TOTAL: Resident	\$19,339	\$31,171	\$14,795	\$23,669	\$7,402	\$11,839
Non-resident Tuition **	9,010	9,010	7,420	7,420	3,710	3,710
TOTAL: Non Resident	\$28,349	\$40,181	\$22,215	\$31,089	\$11,112	\$15,549

*Enrollment Fees = \$46.00 per unit

**Non-resident Tuition= \$265.00 per unit (effective FA19)

Health Fees = \$21.00 per semester, \$18.00 for summer (effective FA19)

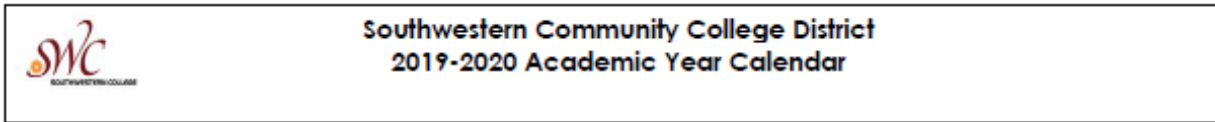
Student Center Fees = \$10.00 maximum (annually)

^ The California Student Aid Commission (CSAC) standards for 2019-20 have been used in the construction of these Student Expense Budget items.

- Budgets are not prorated for part-time enrollment.
- Average full-time unit load rounding up = 14 units per term (fall/spring), 6 units for summer

Appendix III

2019-2020 Academic Year Calendar



Fall 2019 Semester		Spring 2020 Semester		Summer 2020 Semester		LEGEND																																																																																																																																																				
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Approved by the Governing Board on May 8, 2018

Appendix IV Student Loan Limits, Interest Rates, Fees and Repayment

Federal Loan Limits

Annual maximum loan limits are dependent upon financial aid eligibility, dependency status and grade level (including transfer units). A student's status as a dependent or independent is determined by information provided by the student to the US Department of Education on the FAFSA. Students who have "no need" (no financial aid need) and who do not qualify for the subsidized Loan may be eligible for the unsubsidized Loan. Dependent students whose FAFSA is rejected because they did not include parent information may be allowed to borrow up to \$2,000 for the academic year from unsubsidized loan only. The **minimum** loan that Southwestern College will certify is \$100. Students with less than \$100 of eligibility will not receive a loan.

Annual and Aggregate Loan Limits

Annual loan limits	Subsidized maximum	Combined Sub / Unsub maximum
Grade level 1 (0 to 29.9 units completed)*	Dependent:\$3,500 Independent:\$3,500	Dependent:\$5,500 Independent:\$9,500
Grade level 2 (30 or more units completed)*	Dependent:\$4,500 Independent:\$4,500	Dependent:\$6,500 Independent:\$10,500
Aggregate loan limits	Subsidized maximum	Combined Sub / Unsub maximum
Dependent Students	\$23,000	\$31,000
Independent Students	\$23,000	\$57,500

Impact on Loan Limits

Subsidized Direct Loan Lifetime Eligibility. Effective July 1, 2013, students who are considered new borrowers (students who have never borrowed a subsidized loan and those who previously borrowed and repaid a subsidized loan) will have a lifetime limit on subsidized loan eligibility of 150% of their declared academic program. The 150% limit is calculated using the required timeframe for each student's declared academic program. For example, a student enrolled in a two-year Associate's degree program will be limited to three years of subsidized loan eligibility. Once a student reaches the 150% limit, there is no further eligibility for subsidized loans at a two-year school. Students who transfer to a community college from a four year university and who have already borrowed three years (or more) of subsidized loans prior to transfer have reached the 150% limit and will not be eligible for additional subsidized loans.

Interest Rates

The interest rates below are effective for all Direct Loans with a first disbursement on or after July 1, 2019. Under the interest rate structure, all Direct Loans are “variable-fixed,” meaning students would receive a new rate with each new loan, but then that rate is to be fixed for the life of the loan. The chart below shows the interest rates for subsidized and unsubsidized loan programs. Both types of loans have the same repayment terms and interest rates are fixed rates for the life of the loan.

	First Disbursement on/After	First Disbursement Before	2019-20 Fixed Interest Rate	Interest Rate Cap
Direct subsidized loans	7/1/2019	7/1/2020	4.53%	8.25%
Direct unsubsidized loans	7/1/2019	7/1/2020	4.53%	8.25%

Fees

Borrowers are required to pay an origination and insurance fee. These fees are deducted from the proceeds of the loan. For 2019- 20 loans disbursed before October 1, 2019, the origination fee is 1.062%. For loans disbursed on or after October 1, 2019, the origination fee is 1.059%. If your loan is certified prior to the October fee change date, but cannot be disbursed prior to October 1 (ex. missing promissory note, Entrance Counseling not complete, etc.), then your loan will be cancelled and reinstated with the new fees.

Grace and Repayment Periods and Default

Grace Period - When borrowers cease to be enrolled at an eligible school on at least a half-time basis, a six-month grace period begins. The repayment period for a Direct Subsidized Loan begins and interest begins to accrue the day after the grace period ends.

Repayment Period - Monthly payment amounts will be based on how much you borrowed and how long it takes you to repay the loan. You can change the plans at any time. There are no penalties if you make payments before they are due or pay more than the amount due each month.

Default - Taking out a Federal Direct Student Loan will have an impact on your future credit and financial aid eligibility. Failure to make regularly scheduled payments on your student loan can lead to a defaulted loan. If you are having difficulty repaying your loan, please contact your Direct Student Loan servicer by logging in to My Federal Student Aid at <https://studentaid.ed.gov> .

Appendix IV CCPG Income and Family Size Standards

California College Promise Grant Program CCPG Part B 2019-2020 Income Standards*

Family Size	Base Year Income
1	\$18,210.00
2	\$24,690.00
3	\$31,170.00
4	\$37,650.00
5	\$44,130.00
6	\$50,610.00
7	\$57,090.00
8	\$63,570.00
Each Additional Family Member	\$6,480

* These standards are based upon the federal poverty guidelines, as published each year by the US Department of Health and Human Services. Under Title 5 of the California Code of Regulations, the student or student's family must have a total income in the base year (in this case, 2017) that is equal to or less than 150% of the U.S. Department of Health and Human Services Poverty Guidelines based on family size.

The base year is defined as the income year used for the determination of an expected family contribution (EFC) for federal Title IV student financial aid unless professional judgement is exercised by a financial aid office to use the current year income.

These income standards are for the 2019-2020 academic year and are to be used to determine California Promise Grant Part B eligibility EFFECTIVE July 1, 2019.

<https://aspe.hhs.gov/poverty-guidelines>