



FINANCIAL AID AND SCHOLARSHIPS

FINANCIAL AID

The Financial Aid Office offers a full array of financial aid program, in the form of grants, fee waivers, employment, loans and scholarships. These funds are intended to assist students with the cost of education, which includes fees, books, supplies, food, housing, transportation, and personal expenses. Additional information on Financial Aid programs and services can be found at www.swccd.edu/financialaid.

APPLICATION PROCEDURE

STEP 1—APPLY

- Submit a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. AB540 students without a valid social security number should submit the California Dream Act Application at <https://dream.csac.ca.gov/>. The Federal School Code for Southwestern College is **001294**

STEP 2—SUBMIT FORMS

- Download required forms from www.swccd.edu/financialaid and submit to the Financial Aid Office

STEP 3—APPLICATION PROCESSING

- Meet Satisfactory Academic Progress (SAP) standards to be eligible for award
- Have file reviewed for completeness and respond to requests for any additional documentation or information

STEP 4—FINANCIAL AID AWARDING

- Review award letter email or view awards on WebAdvisor and register desired method of disbursement.

FINANCIAL AID PROGRAMS

FEDERAL PROGRAMS

- **Federal Pell Grants** are funds that do not need to be repaid. The amount of money awarded is based upon a student's need and the number of units enrolled.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to eligible undergraduate students with exceptional financial need. It is awarded on a "first-come, first-served" basis and is dependent upon funds available.
- **Federal Work-Study (FWS)** is a program which provides employment to help pay for part of a student's educational costs and is based on financial need. Students on FWS may work approximately 15 hours per week on or off campus.
- **William D. Ford Federal Direct Subsidized and Unsubsidized Loans** are funds that must be repaid. Loan amounts follow federal guidelines and will be determined at the time the Financial Aid Office certifies a loan application. Both entrance and exit counseling are requirements and students must maintain at least half-time enrollment status to receive a loan.

STATE PROGRAMS

- **Board of Governors Fee Waiver (BOGFW)** is a program that waives the \$46/unit enrollment fees for eligible students. Students must be a California resident or verified AB540 student and meet the requirements one of the following categories:
- **BOGFW A:** Student or parent must currently be receiving Temporary Assistance for Needy Families (TANF), CalWORKs, Supplemental Security Income (SSI), State Supplemental Program (SSP), or General Assistance (GA). Documentation is required.
- **BOGFW-B:** Student must meet income standards based on family size. Documentation may be required.
- **BOGFW-C:** Student must have applied for FAFSA and demonstrate required level of financial need.

IMPORTANT: Effective Fall 2016, there were important eligibility changes to the BOGFW program. Students who are placed on academic and/or progress probation or disqualification in two consecutive primary terms (fall and spring) will lose eligibility for BOGFW. Students will be notified within 30 days of the end of the term and will have the ability to regain eligibility via appeal, working back into satisfactory academic status or sitting out two consecutive primary terms. There are special consideration factors for CalWORKs, EOPS, DSPS and student veterans. Foster youth and former foster youth who are 24 years old and younger are exempt from these regulations. For more information, please go to www.swccd.edu/bogfwchanges.

- **Cal Grants A, B & C** are state-funded grants given to California college students and do not have to be repaid. Students must be California residents or verified AB540 student, enrolled at least half-time (6 units), have a high school diploma and meet federal aid requirements. Cal Grants B & C are the only CalGrant awards offered at SWC.
- AB540 Students:** Under AB131, students who are registered as AB540 are entitled to receive CalGrants. Students with valid SSNs should complete the FAFSA application and students without SSNs should complete the California Dream Application.
- **Chafee Grants** are administered by the California Student Aid Commission (CSAC). The program is for foster or former foster youth to help pay for college, career or technical training. Funding is limited.
 - **Full Time Student Success Grant (FTSSG)** is a program that provides awards to Cal Grant B recipient students who are enrolled full time (12 units or more per semester, in the fall and/or spring semesters). FTSSG is a state funded program and is subject to funding availability.
 - **Child Development Grants** are administered by the California Student Aid Commission (CSAC). The program is for students who are pursuing a Child Development permit to teach or supervise in a licensed California Child Care Center.



SCHOLARSHIPS

A scholarship is aid that does not have to be repaid. Scholarships are available in the fall and spring semesters. The online application, as well as additional information on scholarships and scholarship eligibility, can be found at www.swccd.edu/scholarships.

DISBURSEMENTS

Financial aid disbursements are made on a monthly basis by the Finance Office. Students awarded financial aid may receive their aid by electronic deposit made to a students' existing bank account, paper check or deposit directly to the SWC Access Card.

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.

WITHDRAWAL FROM COURSES AND RETURN OF TITLE IV FUNDS

Financial Aid funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the units on which their award was calculated. Students who withdraw from all classes will have the amount of Title IV Federal Financial Aid that was earned and are entitled to keep determined by a mandated federal formula.

SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS

Federal and state financial aid regulations require Southwestern College to establish, define, and apply Satisfactory Academic Progress standards for all financial aid applicants. The regulations require 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). Students enrolled in a program of less than two years (Certificate of Achievement) are reviewed for SAP after the end of every semester. All periods of enrollment at Southwestern College and applicable transferable units from other colleges will be included as part of the SAP review.

- **Grade Point Average (GPA) Requirement (Qualitative)** - students are required to maintain a minimum cumulative GPA of 2.0 or better.
- **Unit Completion Rate – Pace of Progress (Quantitative)** - students are required to complete a minimum of 67% of the units in which they have enrolled. All units are considered in this calculation. Units for which a grade of W, I, NP and/or F was received are considered as units attempted but not completed.
- **Maximum Time Frame (Quantitative)** – students must complete their academic program within a maximum time frame of 150% of the published program's required units. For example, associate in arts, associate in science and transfer degrees generally require 60 units to complete, so 150% of these programs would be 90 units.
- Repeated courses will count toward the 150% maximum units allowed.
- The maximum time frame will not be extended for students who change academic programs or have prior degrees or certificates.
- Students who have a bachelor's degree or higher from a domestic or foreign school have exceeded the maximum time frame and will not be eligible for additional financial aid.

Students who are disqualified have the right to appeal the decision, by participating in a SAP Workshop and providing a written statement describing the extenuating circumstances experiences, what has changes and how those changes will ensure future academic success. More information can be found at www.swccd.edu/sap.

REGISTRATION POLICIES AND DEFINITIONS

Note: All forms are available online at www.swccd.edu: Under Admissions click "Printable Forms." Assistance and processing are available at the Chula Vista campus and Higher Education Centers at National City, Otay Mesa, and San Ysidro.

ADDING CLOSED CLASSES

Once classes start, students need to attend the first class meeting to obtain instructor approval to enroll. If space permits, the instructor will issue an add code. Students can use add codes on WebAdvisor or go to to any of the Admissions Offices for assistance with WebAdvisor. Students taking online classes need to contact their faculty and request an add code for enrollment. If there is space, the instructor will issue the add code via email. After the student has acquired the add code, then follow the WebAdvisor instructions noted above. Note: Students on the waitlist will be given first priority if space becomes available.

CANCELLED CLASS

A cancelled class means that the College is unable to offer the class. The College reserves the right to cancel any class after the schedule goes to print.

CLOSED CLASS

A class closes when the maximum seat capacity has been reached. During registration a waitlist is created. Students wishing to register for a closed class after class begins must go to the class or contact their faculty for online classes. See entry above, "Adding Closed Classes," for additional information.

COREQUISITES

A corequisite is a course which must be taken during the same semester as another course. In other words, when a course has a corequisite listed, you must register for those courses (often a lecture and lab) concurrently. Knowing the information being presented in the corequisite course is deemed necessary for successful completion of the other course(s). When dropping or withdrawing from a course that has a corequisite, both courses must be dropped concurrently. Corequisites are enforced at Southwestern College. Students may challenge corequisites; see College Catalog for challenge policy and procedures.