

FINANCIAL AID

Financial Aid Department

The Financial Aid Department, located on the first floor of the Student Services building, is responsible for initiating, monitoring, and disbursing federal and state program funds. These funds are provided to students in the form of grants, scholarships, employment, and loans. In addition to the general financial aid programs, the California College Promise Grant (CCPG), formerly known as the Board of Governor's Fee Waiver, is also available. Detailed information about financial aid processes and deadlines can be obtained by visiting the Financial Aid Department webpage (<https://www.citruscollege.edu/stdntsrvt/finaid/Pages/default.aspx>).

Student financial aid is intended to assist with those educational costs that remain after the students' resources and expected contribution from the family have been taken into account. To be considered for financial aid, a student must complete a Free Application for Federal Student Aid (<https://fafsa.ed.gov/>) (FAFSA) each new academic year as soon as possible after October 1 and before March 2 each year to qualify for the most aid. The FAFSA Title IV federal school code for Citrus College is: 001166. AB540 students should file the state California Dream Act Application (CADAA) (http://www.csac.ca.gov/dream_act.asp) as soon as possible on or after October 1 and before March 2 each year to qualify for the most aid.

In order to apply for federal financial aid, all of the following requirements must be satisfied:

1. Citizenship: Financial aid applicants must be a U.S. citizen, a U.S. national, or an eligible non-citizen.
 - a. Eligible non-citizens include U.S. permanent residents with an I-551 Card; Conditional Permanent residents with an I-551 Card; Applicants with an Arrival-Departure Record (I-94) with one of the following designations: "Refugee," "Asylum Granted," "Parole," or "Cuban- Haitian Entrant."
 - b. A student who is in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa, is not eligible for Federal Student Aid.
2. Students must have a valid Social Security number. Students who have been granted Deferred Action for Childhood Arrivals (DACA) are not eligible for federal student aid. Students with DACA status are eligible to apply for state grants and the CCPG. Students who have a Social Security Number but are not a citizen or an eligible non-citizen, including students granted DACA status, should complete the CADA.
3. Males between the age of 18-25 years of age must register with the Selective Service. Call 1-847-688-6888 or go online (<http://www.sss.gov>) for registration guidelines or to verify the registration.
4. Students must have received a high school diploma, General Education Diploma (GED), or passed the National High School Equivalency Testing Program (HISSET), or Test Assessing Secondary Completion (TASC) Exam, or high school equivalency. First time college students who do not have a high school diploma or GED, or who have not passed the HISSET, or TASC, are not eligible for federal or state financial aid.
5. Financial aid applicants must be undergraduate students enrolled in a program that leads to a certificate, associate degree, or transfer program. Students who hold a bachelor's degree or higher are not eligible for Federal Pell Grants or Cal Grants.

6. Students must not owe a refund to any institution for grants received, nor be in loan default on a Federal Student Loan.
7. Students must maintain Satisfactory Academic Progress (SAP) as defined by the Financial Aid Department.
8. Demonstrate financial need, which is verified by the Financial Aid Department and based on the college's cost of attendance (COA) minus Expected Family Contribution (EFC), as defined by the federal methodology.

Once the student has successfully completed the FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>) or California Dream Act Application (CADAA (<https://dream.csac.ca.gov/>)), they should check their Citrus College issued email address and review their application status through their WingSpan (https://wingspan.citruscollege.edu/pls/PROD/twbkwbis.P_GenMenu/?name=homepage) account. The student's Citrus College email account must be activated, as this is the main source of communication between the Financial Aid Department and the student.

The Financial Aid Department may request some or all of the following:

- Student and/or parent's IRS tax return transcript with W-2's
- Proof of untaxed income
- Social Security Card(s)
- Other information that pertains to financial income and assets
- Official academic transcripts from all schools previously attended

When determining financial aid eligibility, several factors are taken into consideration, such as:

- Taxed and non-taxed family income
- The net worth of assets including cash, savings, and checking accounts and investment(s)
- Taxes paid
- Household size
- Number of family members in college

Students who complete the FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>) may qualify for one or more of the following financial aid programs:

Federal Programs

The following federal grant programs do not have to be repaid. However, loans must be repaid.

- **The Federal Pell Grant** is for students who have been determined eligible based on the federal methodology. This program assists students who have not earned a bachelor's degree.
- **The Federal Supplemental Educational Opportunity Grant (FSEOG)** is for eligible students with exceptionally high financial need. Students must be Federal Pell Grant eligible to receive FSEOG funds.
- **Federal Work Study (FWS)** provides students with an opportunity to earn funds through on- or off-campus jobs. Students must contact the Financial Aid Department if interested.
- **Federal Direct Loans** are awarded to students based on eligibility and must be repaid. Direct Loans (**subsidized and unsubsidized**) are awarded to students who apply

and have successfully completed their financial aid application (FAFSA). Students can also review their financial aid application status through their WingSpan (https://wingspan.citruscollege.edu/pls/PROD/twbkwbis.P_GenMenu/?name=homepage) account.

State Programs

AB 540

The California Dream Act, comprising state laws AB 130 and AB 131, has extended eligibility for certain types of institutional and state aid to students, including undocumented students, who qualify for nonresident tuition exemption under AB 540. Eligible students are able to receive the CCPG, Cal Grant B or C, Student Success Completion Grant (SSCG), or the Chafee Grant.

California College Promise Grant (CCPG)

The CCPG is a fee waiver designed for students who are California residents, as well as AB 540 students, who demonstrate financial need. This grant was formerly known as the Board of Governor's Fee Waiver.

Loss of California College Promise Grant (CCPG)

SB 1456 requires that any student with two consecutive terms of not meeting academic and/or progress standards lose their CCPG. Not meeting academic standards means having less than a 2.0 GPA. Not meeting academic progress standards means completing less than 50% of your coursework. Foster youth 24 years and younger and students awarded a special classification CCPG are not subject to loss of the fee waiver under these regulations.

If a student registers for an academic term before he/she has two terms of probation, the loss may occur for the following term. If a student registers for a term after the determination of two terms of probation, the loss may occur for the upcoming term. Students can regain eligibility by meeting one of the following criteria: meeting academic and progress standards, sitting out for two consecutive primary terms (summer and winter intersessions do not count), successfully appealing the loss. An appeal process is available for students who have extenuating circumstances. Students should seek appropriate student and academic support services when needed. For a list of student support services, please visit the Student Services page on the Citrus College website.

Cal Grants

Cal Grants are designed to assist eligible California resident students from low and middle-income families to help pay for the student's educational expenses.

These grants are sponsored by the California Student Aid Commission (CSAC). Eligibility is based on a student's grade point average (GPA), student/parent(s) income, and the student's course of study. To be eligible, students must complete a FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>) or California Dream Act Application (CADAA (<https://dream.csac.ca.gov/>)) and meet the Cal Grant deadline, which is March 2 of every year. AB 540 students are eligible to apply for Cal Grants. Funding availability depends on the state of California's budget.

Student Success Completion Grant (SSCG)

Full-time (12-14 units) Cal Grant B and C recipients are eligible to receive up to \$1,298 per year to assist with program completion. Cal Grant B and C recipients enrolled in at least 15 units are eligible to receive up to \$4,000 per year to assist with program completion.

Chafee Grant

Eligible students who have financial need may qualify for up to \$5,000 a year. These funds may be used at career, technical, university, or

community colleges. To qualify, the student must be a current or former foster youth and not have reached their 26th birthday as of July 1 of the award year. The court must have established the student's dependency when the student was between the ages of 16 and 18 (KinGap youth, adopted youth, guardian placement, and voluntary placement may not be eligible for the Chafee Grant, unless court dependence was established, at any time, between the ages of 16 and 18). The California Department of Social Services verifies foster youth eligibility status.

Students who receive a Chafee Grant do not have to pay this money back. The student may also be able to use the grant to pay for child care, transportation and rent while the student is in school.

Scholarships

Through its Foundation, Citrus College offers a variety of scholarships that are available for new, continuing, and transferring students. Citrus College students are also encouraged to apply for scholarships available from outside sources. For more information on Foundation and outside scholarship opportunities, please visit the Financial Aid Department or go online to:

Citrus College Financial Aid (<http://www.citruscollege.edu/stdntsrsv/finaid/>)

CollegeNET (<http://www.collegenet.com>)

College Scholarships (<http://www.college-scholarships.com>)

Super College (<http://www.supercollege.com>)

Other Sources

Students are invited and encouraged to contact the Financial Aid Department online using the FA Help Desk (<https://app.smartsheet.com/b/form/34162491c28b4b7f91ad15f36c3c6129/>) or visit the webpage (<http://www.citruscollege.edu/stdntsrsv/finaid/>) for additional information.

Citrus College

Financial Aid Department Location:

Student Services Building, First Floor
(626) 914-8592

Financial Aid Help Desk (<https://app.smartsheet.com/b/form/34162491c28b4b7f91ad15f36c3c6129/>)

Department Hours:

Monday - Thursday 8 a.m. - 5 p.m.

Friday 8 a.m. - 4:30 p.m.

Eligible Programs

All students must declare an eligible educational goal to establish financial aid eligibility. New students must declare their educational goal on the admissions application. Continuing students who change educational goals must update their educational goal on their WingSpan account. The Financial Aid Department reviews educational goals to ensure that students are enrolled in an eligible program.

The courses in which students enroll must be required and applicable towards an eligible degree, certificate or transfer objective. All degrees are eligible for financial aid; however, only certain certificates are eligible for financial aid. Eligible financial aid certificate programs are noted in the college catalog.

Clock Hour Programs

Effective July 1, 2016, the U.S. Department of Education has eliminated the requirement to pay any Citrus College programs based on clock hours.

Minimum Units

The number of units required to achieve full-time status, which results in the maximum amount a student may receive for an award, is at least 12. However, students may also receive funds for three-quarter time (9-11.5 units), half-time (6-8 units), and less than half-time (0.5-5.5 units) enrollment. This enrollment classification applies to fall, spring, and summer, and the designation may differ from other departments on campus.

Financial aid eligibility is based on the number of units a student is enrolled in. A student must be enrolled in six units to receive a Cal Grant, Federal Work Study or a Federal Direct Loan, at least 12 units to receive the SSCG, at least 15 units to receive the maximum award amount for the SSCG, and they must be enrolled in at least one-half of a unit to receive a Federal Pell Grant. This enrollment classification applies to fall, spring, and summer, and the designation may differ from other departments on campus. Please note that financial aid is not disbursed in the winter term. Winter units are combined with spring units to determine enrollment status for financial aid. The combined winter and spring units are paid in the spring semester.

Change in Information

Any change in a student's legal name, address, Social Security Number, e-mail address, or telephone number must be immediately reported to the Admissions and Records Office **and** the Financial Aid Department.

Enrollment, Change in Enrollment Status, Late Start Classes, Withdrawal

The initial financial aid award is based on enrollment status and offered on the condition that students be enrolled and attending courses at Citrus College. In order to receive a full-time disbursement, the student must enroll in and maintain a minimum of twelve units throughout the term. This applies to fall, spring and summer. Please note that financial aid is not disbursed in the winter term. Winter units are combined with spring units to determine enrollment status for financial aid. The combined winter and spring units are paid in the spring semester. Students will receive a disbursement for three-quarter time status if they enroll in and maintain 9 to 11.5 units. Half-time status is 6 to 8.5 units. Less than half-time disbursements are based on 0.5 to 5.5 units.

Late-Start/Short-Term classes will not be counted towards the student's enrollment status until the class actually starts. As a result, the student's disbursement will be reduced or delayed until the actual class begins. Approved consortium units will not be paid until after courses have been completed and official transcripts from the secondary college have been received.

A change in enrollment status during a semester may change or cancel the student's award. Should the student withdraw, their remaining financial aid award will be canceled.

Over-Awards

Regardless of the reason, any funds received in excess of the amount that the student is entitled to must be repaid by the student.

Financial Holds

Any student who has an outstanding financial balance at the college is subject to have a hold placed on their record by the Bursar Office until payment has been made in full.

Satisfactory Academic Progress (SAP)

The Financial Aid Department is required to monitor academic progress and deny aid to any student who fails to meet the following SAP standards (<https://www.citruscollege.edu/stdntsrv/finaid/Pages/SAP.aspx>):

1. Maintain a minimum of a 2.0 Cumulative Grade Point Average (GPA).
2. Maintain academic progress (successfully complete at least 67% of units enrolled).
3. Total units (Maximum Time Period) – Students may attempt up to 90 units towards the completion of a degree, or if enrolled in a certificate program, a maximum of 150% of the program length toward the completion of a certificate program.

Units completed at other colleges or taken without the assistance of financial aid will be calculated into the total number of units attempted.

Up to 30 earned units of remedial/basic skills coursework at Citrus College may be deducted from the total units accumulated. English as a Second Language (ESL) classes are counted towards the total number of units attempted. Students who enroll in excessive ESL or remedial/basic skills courses that do not apply to their degree or certificate may exhaust their financial aid eligibility prior to completing their program.

A student will be placed on financial aid warning or dismissal for not meeting SAP. Students with extenuating circumstances may be able to file a Financial Aid Appeal to reinstate their financial aid. A student will be placed on financial aid probation if the Financial Aid Appeal is approved. If the student fails to meet SAP while on probation, financial aid will be denied in the subsequent semester. Students should read the Financial Aid SAP policy and Appeal Eligibility Criteria to determine if they are eligible to appeal.

Visit the Satisfactory Academic Progress (SAP) Standards webpage (<https://www.citruscollege.edu/stdntsrv/finaid/Pages/SAP.aspx>) for full details and information.

Basis for Denial of Financial Aid

Financial aid may be denied for the following reasons:

- Default on Federal Student Loans
- Owing a refund or repayment on Federal Pell Grant or FSEOG
- Failure to meet the SAP standards (<https://www.citruscollege.edu/stdntsrv/finaid/Pages/SAP.aspx>) adopted by Citrus College for financial aid recipients
- Completion of a bachelor's degree, attempting 90 or more units, or attempting 150% of the units required for a certificate program
- Falsification of information that affects the determination of eligibility of aid
- Lack of sufficient verification/documentation of income and resources

Financial Aid Return to Title IV (R2T4) Policy

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be

eligible for the full amount of Title IV funds that he or she was originally scheduled to receive. If the amount disbursed to the student is greater than the amount the student earned, called Title IV Overpayment, the unearned funds must be repaid by the student within 45 days from the date of notification. Any unpaid balance is reported to the U.S. Department of Education for collection.

In addition to calculating what percent of aid the student earned, the Department of Education requires the college to calculate any institutional charges (fees) that the college must repay the U.S. Department of Education. Any cost that the college is required to repay the U.S. Department of Education will be billed to the student as an Institutional Debt. This debt is in addition to any Title IV Overpayment the student may owe. See the Financial Aid webpage for full details.

Citrus College collects liabilities through a program called Chancellor's Office Tax Offset Program (COTOP). COTOP authorizes the California State Franchise Tax Board (FTB) to offset the amount owed to the District from the debtor's personal state income tax, lottery winnings, or other state refunds. If the student owes money to the District and payment is not received, the District will submit that student debt to COTOP for collection, including Institutional Debt. In addition to the amount owed to the District, students will also be assessed the 25% collection fee charged by COTOP. Students may contact the Cashier Office at 626-914-8896 with any questions.

Federal Pell Grant Recalculation

The Financial Aid Department will recalculate Federal Pell Grant eligibility each semester on the published recalculation dates. Students who failed to maintain enrollment in the number of units they were paid for on the dates noted will be required to repay the difference in their Federal Pell Grant eligibility. The amount of financial aid eligibility will be based on the units students are enrolled in on this date (see important dates and deadlines on the financial aid web page for freeze dates).

Students who add classes after this date will not receive aid for the late added classes. Students who dropped classes on or prior to this date and received funding in excess of their current enrollment status will be required to repay the over award based on their enrollment on this date. No adjustments to financial aid awards will be made after this date. This repayment is in addition to any Return to Title IV Calculations.

Veterans Benefits

Veterans benefits information is available at the Veterans Success Center, located in the IC building.

Citrus College is an approved, degree-granting institution for veterans and their eligible dependents. The United States Code (Title 38, Chapters 30, 31, 33, 35, 1606 and 1607) provides academic and career training opportunities for veterans. Citrus College invites and urges eligible students to take advantage of the support services available to veterans.

Citrus College cooperates with the Department of Veterans Affairs and with the California State Bureau of Vocational Rehabilitation to help veterans and their eligible dependents achieve their educational and vocational goals. Our program is recognized by the Bureau for Private Post-secondary and Vocational Education in the Department of Consumer Affairs for Veterans Education Benefits.

How to Receive Veterans Benefits

1. Submit an application (<http://www.citruscollege.edu/ar/Pages/ApplyingforAdmission.aspx>) for admission to Citrus College.

2. Apply for VA education benefits (<https://benefits.va.gov/gibill/apply.asp>) online (<https://www.vets.gov/education/apply/#modal>). (<https://benefits.va.gov/gibill/apply.asp>)
3. Apply for financial aid. (<http://www.citruscollege.edu/stdntsrvc/finaid/Pages/default.aspx>)
4. Submit a DD214 member 4 copy. Reserve and National Guard personnel must submit a Notice of Basic Eligibility (VA form DD-2384), which is issued by the student's reserve or guard unit.
5. Forward official transcripts of all previous college or university work completed and military service credits to Citrus College. Transcripts must be evaluated within the first two terms of enrollment, in order for a student to continue receiving GI Bill® benefits. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).
6. Meet with a Citrus College veterans counselor, who helps students develop a Student Educational Plan (SEP). It is important that the counseling staff knows a student's veterans status in order to assign him/her to someone experienced in helping veterans, call (626) 852-6421 to make an appointment.

Additional Information Regarding VA Education Benefits

Applications for VA education benefits will not be processed until all college transcripts have been received and the previously listed procedures have been completed. Students receiving GI benefits for the first time should be aware that processing new benefits can take longer than expected. Current military students, veterans, or those who had prior military service may be eligible for priority registration. An active duty military ID card or DD 214 are required for verification.

The Department of Veterans Affairs holds both the college and the recipient liable for over-payments.

Over-payments commonly occur due to:

- Failure to process a Program Change Form when dropping a course.
- Failure to report to the VA approved certifying official any change in a student's number of units.
- If a student receives an over-payment, the Veterans Administration may stop further payments until the entire amount due has been repaid.

Veterans will receive a letter requesting repayment if the following categories apply:

- Enrollment changed to less than half-time under Chapters 30, 31, 35, 1606.
- Under Chapter 33, students can take all Online Ed classes at a reduced amount according to units and percentage. Under Chapter 33, students enrolled half-time or less will get their tuition paid and provided a book stipend only, but not entitled to the Basic Allowance for Housing (BAH).
- Officially withdrawn from the college
- If you stop attending classes.

Hardship

In the case of hardship, a veteran may apply to the Department of Veterans Affairs to arrange for repayment of the debt with as little inconvenience as possible.

Academic Eligibility

If a VA student's cumulative grade point average remains below 2.0 for two consecutive terms, the student may not be certified for VA

educational benefits until his/her academic status is restored to good standing.