2016-2017
FINANCIAL AID HANDBOOK

FINANCIAL AID OFFICE
ROCKLIN CAMPUS
WINSTEAD CENTER
5000 ROCKLIN ROAD
ROCKLIN, CA 95677
ROCKLIN PHONE: (916) 660-7310
ROCKLIN FAX: (916) 630-4541

FINANCIAL AID OFFICE
NEVADA COUNTY CAMPUS
250 SIERRA COLLEGE DRIVE
GRASS VALLEY, CA 95945
NCC PHONE: (530) 274-5346
NCC FAX: (530) 274-5348

FAFSA SCHOOL CODE: 001290
INTERNET: www.sierracollege.edu

FINANCIAL AID VIDEOS
NOW ONLINE!
Welcome

Welcome to Sierra College!

The Financial Aid Team is available to assist you in determining whether you meet criteria and qualifications for different types of financial aid. The Financial Aid Office can assist you with the application process and deadlines. Most processing is done at the Rocklin campus; however, for those attending the Nevada County Campus, you may work with our financial aid office there.

We know that paying for college is a big challenge. The important thing is to take advantage of all the resources that are available to you. The process begins with reading this handbook, and determining the most effective way to pay for your education.

Whether you are returning to college or just starting out, it is important that you make informed decisions about paying for school. If you have any questions, do not hesitate to contact or visit us.

We communicate with our students using the MySierra portal and generating emails using your Sierra College email account. Remember to check often for any updates to your financial aid file.

We are thrilled you chose Sierra College and we look forward to serving you and helping you achieve your academic goals.

Sincerely,
Your Financial Aid Staff!

Priority Processing Date: June 1, 2016
If you turn in all requested documents and they are complete, your aid will be processed in time for the first Fall 2016 disbursement of financial aid.

Rocklin Campus Office Hours During the Fall and Spring Semester
Monday – Thursday: 8:00 a.m. – 5:30 p.m.
Friday: 8:00 a.m. – 5:00 p.m.

Nevada County Campus Office Hours During the Fall and Spring Semester
Monday – Thursday: 8:00 a.m. – 5:00 p.m.
Friday: 8:30 a.m. – 12:00 p.m.

Summer hours are posted on the web at www.sierracollege.edu

Important Phone Numbers & Websites
Financial Aid Office (Rocklin): (916) 660-7310
Financial Aid Office (NCC): (530) 274-5346
financialaidquestion@sierracollege.edu
FAFSA on the Web: www.fafsa.gov
FAFSA 2015–2016 Application Status: 1-800-4-FED-AID (1-800-730-8913 for TTY)
FAFSA PIN Registration: 1-800-801-0576 or www.pin.ed.gov

2015–2016 Priority Dates and Deadlines

These dates are subject to change — keep current by using the Sierra College website.

March 31, 2016
Deadline to file 2016–17 Sierra College Scholarship applications

March 31, 2016
2016–17 FAFSA priority filing deadline:
• can still file FAFSA after this date for various federal programs.
• 2016–17 Cal Grant GPA Verification form deadline for Cal Grant
• must have also filed a 16–17 FAFSA for Cal Grant
• can still be eligible for Federal aid after this date

Last day for Dream Act applicants to apply for a Cal Grant Entitlement award
June 1, 2016
If you turn in all requested documents and they are complete, your aid will be processed in time for the first Fall 2016 disbursement of financial aid.

September 2, 2016
Second 2016–17 Cal Grant GPA Verification form deadline for Cal Grant
• must have also filed a 16–17 FAFSA for Cal Grant
• can still be eligible for Federal aid after this date

October 27, 2016
If you drop all your courses prior to this date, you might have to pay back some of your federal financial aid. This is called the 60% period of the semester for Fall 2016.

April 3, 2017
If you drop all your courses prior to this date, you might have to pay back some of your federal financial aid. This is called the 60% period of the semester for Spring 2017.

April 3, 2017
Processing deadline to file 2016–17 FAFSA for Fall 2016 only.

May 15, 2017
Priority processing deadline to file 2016–17 FAFSA for Summer 2017

June 30, 2017
Deadline to submit documents for 2016–17

In all cases we cannot process financial aid after June 30th of any academic year if a student is considered not eligible due to not completing a FAFSA, not providing requested documents to demonstrate eligibility or not completing the Satisfactory Academic Progress petition process.

Dates may change. Please contact the Financial Aid Office for more information.
How Do I Obtain Financial Aid?

1 Fill out the FAFSA
You must complete the Free Application for Federal Student Aid (FAFSA).
- Go Online at www.fafsa.gov. Complete the online application and follow the signature instructions.
- Use the appropriate FAFSA School Code for all the schools you are considering. Sierra College’s FAFSA School Code is: 001290.

2 Wait for notification
You may contact your school two weeks from the time you submitted the FAFSA online or wait and you will be notified by the Federal Processor — generally within 5–10 days after you transmitted your application — whether you qualify to receive federal financial aid. You will also be notified by the schools you have listed. Submit any additional forms requested. Sierra College will notify you within your MySierra account, under the financial aid tab, view Financial Aid Requirements.

Financial Aid can include grants, a Board of Governors fee waiver, a work-study job, and student loans. Remember, grants are free gifts to you so long as you remain eligible (see Return to Title IV Repayment on Page 15).

3 Investigate other options
Don’t wait until after you are notified of your financial aid award. You should also investigate scholarship opportunities and other sources of support.

Additional campus resources can include EOP&S and Scholarships.

Eligibility Requirements for Federal Financial Aid
- Have a high school diploma or GED (or equivalency)
- Be enrolled in an eligible program leading to an associate degree, certificate or transfer toward a university.
- Be a U.S. citizen or eligible non-citizen.
- Submit all required forms and documents requested by the Financial Aid Office.
- Meet and maintain satisfactory progress requirements as defined by the Financial Aid Office.
- Have financial need (except in the case of unsubsidized loans), as demonstrated by a completed FAFSA and Financial Aid Office review.
- Registered with the Selective Service if you are a male between 18 and 26 years of age.
- Do not owe a refund or repayment on a federal grant.
- Not be in default on a federal educational loan.
- Have a valid Social Security Number. If you are a dependent student, your parent is not required to have a valid Social Security Number.
- Not convicted of possession or selling illegal drugs while enrolled and receiving financial aid.

Eligible Non-Citizens: 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 are eligible for federal financial aid.

California Dream Act: This program determines financial aid eligibility for undocumented students or those students who left CA but graduated from a CA high school and meet the requirements of AB 540. It is called the California Dream Act. Go to the State of California’s Dream Act website at www.csac.ca.gov/dream_act.asp for specific information. Check Sierra’s website throughout the year for updated information.

Still have questions?
Tune in to Sierra’s Online Financial Aid TV channel for easy-to-understand video answers at: sierra.financialaidtv.com
Board of Governors Fee Waiver (BOGFW)
California Residents May Have Their Enrollment Fees Waived

California residents or students admitted under the rules of AB 540 who attend a California community college may be eligible to have their Enrollment Fees paid for by the State of California. There are three ways to qualify. Use the Board of Governor’s Fee Waiver application for Method A or B. Use the FAFSA or California Dream Application for Method C. For all methods, Sierra College requires proof of income. Please be prepared to provide a copy of your 2015 IRS tax transcript.

Method A
For families who are receiving TANF/CalWorks, SSI/SSP or General Assistance. Current verification is required. The following special classifications are also eligible for fee waivers: some dependents of Veterans or National Guard; recipient or the child of a recipient of the Congressional Medal of Honor; or a dependent of a victim of the September 11, 2001 terrorist attack; or a dependent of a deceased law enforcement officer; or a dependent of a fire suppression personnel killed in the line of duty. Submit all documentation with your application.

Method B
For independent students and families who meet the income criteria. Dependent students must use the Parent’s income (do not include the student’s income). Income includes adjusted gross income, wages or unemployment not reported on a tax return, all untaxed income, and cash received or any money paid on your behalf.

Method C
Complete the FAFSA application. The Financial Aid Office will determine unmet need after an Expected Family Contribution has been established. A Board of Governor’s Enrollment Fee Waiver will be issued to anyone with at least $1,104 of unmet need (Student Budget minus the EFC equals the amount of unmet need).

BOGW applications are available on the Sierra College website and in the Financial Aid Office.

* BOGW A, B, and C will waive 50% of parking fees. Summer parking is not waived by the BOGW. BOGW A waives the health fee and Student Center Fee.

Are you or your parent in a Registered Domestic Partnership with the California Secretary of State under Section 297 of the Family Code?
If yes, you are required to include the domestic partner’s income and household information or your parent's partner’s income and household information on the BOG Fee Waiver application. These provisions apply to state and federal funded student financial aid.
Special Circumstances

Are you Dependent for the FAFSA?
In other words, will you be required to provide parental information on the FAFSA?

To determine the answer, ask yourself the following questions:

1. Are you 24 years old or born before January 1, 1993?
2. At the beginning of the school year, will you be working on a master’s or doctorate program?
3. As of today, are you married?
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you?
6. Are both of your parents deceased, or were you a ward/dependent of the court until age 18? (“Ward of the Court” means you were removed from your parent’s custody for your protection.)
7. Are you a veteran of the U.S. Armed Forces?
8. Are you currently serving on active duty in the Armed Forces other than initial basic training?
9. Are you an emancipated minor as determined by a court in your state?
10. Are you in a legal guardianship as determined by a court in your state?
11. Did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. Did a director of an emergency shelter program determine that you were an unaccompanied youth who was homeless?
13. Did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answered “Yes” to any of the above questions, you will be considered Independent and will not be required to submit parent information. Sierra College will require that you provide proof if you answered yes to any of the statements above.

There is one other condition in which you may be considered Independent. The Financial Aid Office can use Professional Judgment to review cases of students with special circumstances. In extreme hardship cases, the Financial Aid Office may be able to assist a student who is technically dependent, but who has unique and extenuating circumstances that prevent contact with his/her parents. This may include abandonment, mental or physical abuse. This will apply to situations where the student’s physical or emotional welfare is jeopardized. In such cases, the student must complete and provide written documentation, and third party verification. Ask for a Dependency Override Request Form from the Financial Aid Office or download this form from our website. If you have not filed a FAFSA, you should submit a paper FAFSA to the Financial Aid Office to submit on your behalf along with the Dependency Override Request Form or you may complete the FAFSA online.

Special Conditions for Families

The income information provided on the FAFSA is for the previous calendar year.

What if a family’s income changes because of a loss of employment, an accident, or an illness? There may be a loss of benefits such as child support or social security. There could be a death, a divorce, or a disability that changes the family’s ability to pay for college.

If the family income will change for the coming year, you may request a “Special Conditions” application in the Financial Aid Office after you file your FAFSA and complete all of your documentation. The Financial Aid staff can use estimated income to determine eligibility for financial aid. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs and the support of an extended family member that does not reside with the family, etc.

Remember! When you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college.

Financial Aid Determination Formula

\[
\text{Student Budget} - \text{Expected Family Contribution} - \text{Resources} = \text{Need}
\]

- **Student Budget**: (Determined by the College)
- **Expected Family Contribution**: (Determined by federal processor)
- **Resources**: (Such as BOGW, EOPS Book Vouchers, etc)

\[=	ext{Need}\]
Federal Grants, Federal Work-Study and Federal Student Loans

When the FAFSA process is complete, students will be notified via their MySierra account.

**Federal Pell Grant:** The Pell Grant program is the largest grant program in the country. It is the foundation for an award package. Pell Grants provide financial assistance to eligible part-time and full-time students, and are calculated based on a student’s enrollment and Expected Family Contribution (EFC). 2016–2017 awards range from $598 to $5,815 (amounts may change each year).

Since the Pell Grant program is an entitlement program, funds are always available to qualifying students. There is no minimum unit requirement for the Pell Grant program, so an eligible student may be enrolled in as little as one-half unit providing that your EFC is low enough. Students who have earned a baccalaureate or professional degree are ineligible even if the degree is from an unaccredited school or foreign school.

<table>
<thead>
<tr>
<th>Range Award Full Time</th>
<th>Range EFC Full Time</th>
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<tbody>
<tr>
<td>2016–17</td>
<td>$5,815 – $598 (approx.)</td>
</tr>
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</table>

Note: The maximum award amount is given for any Pell Grant eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001. You must be under 24 years old or enrolled at least part-time in college at the time of your parent’s or guardian’s death.

**Lifetime Pell Grant Limits**

Students may be awarded 12 semesters of full-time attendance in their lifetime. Generally this means that a student can receive a Pell Grant for 6 years at fulltime attendance. The award will be prorated for anything less than fulltime. For example — a student who attends a semester as a half-time student is counted as having used only half of a semester for purposes of tracking the Pell Grant funds.

<table>
<thead>
<tr>
<th>Hours enrolled per term</th>
<th>% of Pell Grant</th>
</tr>
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<tbody>
<tr>
<td>12+ hours = full time</td>
<td>100% of award</td>
</tr>
<tr>
<td>9 to 11.5 hours = ¾ time</td>
<td>75% of award</td>
</tr>
<tr>
<td>6 to 8.5 hours = ½ time</td>
<td>50% of award</td>
</tr>
<tr>
<td>0.5 to 5.5 hours = &lt;½ time</td>
<td>25% of award</td>
</tr>
</tbody>
</table>

**Federal Work-Study (FWS):** Federal Work-Study is a program that provides jobs for students who demonstrate financial need and are enrolled at least half-time and have a Semester and CUM GPA of 2.0. Eligible students seek positions on or off campus. Sierra College has chosen to only employ off campus positions with non-profit organizations. Using FWS funds, Sierra College participates in the America Reads Challenge — change a young student’s life and tutor a child who is attending elementary school.

**Federal Direct Subsidized Student Loans:** The Federal Direct Subsidized Student Loan is a need-based student loan program designed to assist students with educational expenses while attending at least half-time in an eligible program of study. This student loan is insured by the federal government.

The subsidized student loan is based on unmet need after being awarded grants and scholarships. The interest is subsidized by the federal government as long as the student is enrolled at least half-time.

**New:** Subsidized Loan Eligibility limits student to 150% of their program length. Generally this means that a student obtaining a 2 year degree (AA/AS/Transfer) can receive Subsidized Loan for 3 years, or students obtaining a 1 year program (Certificate) can receive a Subsidized Loan for 1.5 years. Once a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

**Federal Direct Unsubsidized Loans:** Some colleges may offer unsubsidized loans. Eligibility for subsidized student loans will be reviewed first. The unsubsidized student loan can be need based or non-need based. The interest on this loan begins to accrue when it is funded. Students have the option of making interest payments or deferring the interest.

Sierra College is a low-cost community college that grants certificates, two-year associate degrees, and prepares students for transfer to four-year universities for a bachelor’s degree. If after we review a student’s record on the National Student Loan Data System (NSLDS) and determined they have borrowed up to $22,000, their loans will be delayed until early FAFSA filers.
they complete the LoanWise process. As part of our default management you may still receive the loan if you submit the following:

- A current and comprehensive Student Education Plan (see an academic counselor) listing all of the courses required to obtain your educational goal at Sierra College.
- A letter written by you with the following support statements and/or documents attached:
  - Your educational goal (Associate, Baccalaureate, Certificate, Job Skills, or Personal Growth)
  - Your major/program of study
  - Total units remaining to achieve your goal
  - Your anticipated completion date at Sierra College
  - Why you need the loan
  - How you will keep from defaulting on your current loans
  - How you will manage your monthly loan payments

- Complete the LoanWise “College General Budget,” “Post-College General Budget”, and “Loan Reality Check” reports. Go to www.sierracollege.edu/student-services/financial-aid/student-loans.php and click on “Steps to Apply for a Federal Direct Student Loan” and follow the directions in order to generate the reports.

Students who default on their student loans affect Sierra College's ability to participate in the financial aid programs once the institution’s default rate reaches certain levels.

**Direct Parent PLUS Loan:** The federally sponsored Parent PLUS loan is a low interest student loan for parents of undergraduate, dependent students. With a Direct Parent PLUS loan, families can fund the entire cost of a child’s education (less other financial aid). You must be a U.S. citizen or national, a U.S. permanent resident, or eligible non-citizen. You must complete a FAFSA to qualify.

**Private loans:** Sierra College does not participate in private loans.

### Annual Loan Limits

<table>
<thead>
<tr>
<th></th>
<th>Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)</th>
<th>Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)</th>
<th>Graduate and Professional Degree Student</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Year</strong></td>
<td>$5,500—No more than $3,500 of this amount may be in subsidized loans.</td>
<td>$9,500—No more than $3,500 of this amount may be in subsidized loans.</td>
<td>$20,500—No more than $8,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td><strong>Second Year</strong></td>
<td>$6,500—No more than $4,500 of this amount may be in subsidized loans.</td>
<td>$10,500—No more than $4,500 of this amount may be in subsidized loans.</td>
<td></td>
</tr>
<tr>
<td><strong>Third and Beyond</strong></td>
<td>$7,500—No more than $5,500 of this amount may be in subsidized loans.</td>
<td>$12,500—No more than $5,500 of this amount may be in subsidized loans.</td>
<td></td>
</tr>
<tr>
<td><strong>(each year)</strong></td>
<td><em>Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)</em></td>
<td><em>Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)</em></td>
<td><em>Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)</em></td>
</tr>
<tr>
<td></td>
<td>$31,000—No more than $23,000 of this amount may be in subsidized loans.</td>
<td>$57,500—No more than $23,000 of this amount may be in subsidized loans.</td>
<td>$138,500—No more than $65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans received for undergraduate study.</td>
</tr>
</tbody>
</table>

**Note:** These annual loan limit amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized loans. You can have one type of loan or a combination of both.

Because you can’t borrow more than your cost of attendance minus any other financial aid you’ll get, you may receive less than the annual maximum amounts. Also, the annual loan limits assume that your program of study is at least a full academic year.

**Maximum loan eligibility amounts are prorated to ½ of the annual limit if attending for one semester only.**

The maximum annual and total loan limits include any Stafford Loans you may have received under the FFEL Program.

Sierra College will only process up to a second year loan limit.
Cal Grants

Cal Grants are state-funded, need-based, cash grants given to California college students to help pay for college. California must have an approved budget prior to offering Cal Grants to our students and depending on budget shortfalls not all programs may be funded.

To be eligible, in addition to meeting federal aid requirements, a student must:

1. Be a California resident as defined by the California Student Aid Commission, and
2. Not have a bachelor’s or professional degree, and
3. File a completed FAFSA and Cal Grant GPA Verification form by March 2nd (all students should try to meet the March 2nd deadline for the Entitlement and primary Competitive Grant consideration, but for California Community College students there is a second Competitive Grant filing deadline of September 2nd), and
4. Have remaining financial need.

**Cal Grant B ($1,656 per year for living expenses)**

This grant is for students who are from disadvantaged or low-income families who otherwise would not be able to pursue higher education. This grant may be used at a community college or a university for up to four years. Students receive up to $1,656 per year at the community college level. Once they transfer to a university the Cal Grant B award will be increased to help with tuition and fees. First-year recipients attending a four-year school will receive up to $1,656 the first year, and then the Cal Grant B award will be increased if renewed after that first year.

**Cal Grant B Entitlement Award:** Every graduating high school senior or recent high school graduate who has a G.P.A. of at least 2.0, meets the Cal Grant eligibility requirements, and applies on time, is guaranteed this award.

**Cal Grant B Competitive Award:** Other students who meet the basic Cal Grant eligibility requirements and who have at least a 2.0 G.P.A. may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parents’ educational level, etc.

**Cal Grant C ($547 per year)**

This grant helps vocationally oriented students — who do not plan to transfer — acquire marketable job skills. Training must lead to a recognized occupational goal: diploma, associate degree or certificate. Cal Grant financial need criteria must be met.

**California Community College Transfer Entitlement Award**

This is either a Cal Grant A or Cal Grant B. High school seniors who graduated after June 30, 2000, attend a California community college and then transfer to a 4-year school may be eligible for this award. Eligible students must have at least a 2.4 grade point average and meet the Cal Grant financial eligibility requirements.

**Cal Grant A ($4,000 - $12,000 for school tuition)**

This grant is for students from low and middle-income families. The grant assists with the cost of tuition and fees at a four-year college or university. If you are awarded a Cal Grant A, but attend a Community College, your award will be placed on reserve for up to three years, until you transfer. The award is renewable for up to four years. You the student must place this award in reserve or lose it.

**Cal Grant A Entitlement Award:** Every graduating high school senior or recent high school graduate who has a G.P.A. of at least 3.0, meets the Cal Grant income/asset criteria and other eligibility requirements, and applies on time, is guaranteed this award.

**Cal Grant A Competitive Award:** Other students who meet the basic Cal Grant eligibility requirements and who have a G.P.A. of at least 3.0 may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parents’ educational level, etc.

Cal Grant B and C awards are prorated depending on a student’s enrollment status.

For current information on Cal Grants, visit www.webgrants4students.org.

Still have questions?
Tune in to Sierra’s Online Financial Aid TV channel for easy-to-understand video answers at: sierra.financialaidtv.com
Finding Your Path

Thinking About Transferring to a 4-Year School?

Take advantage of a new program that will guarantee admission to the California State University system that will streamline your guaranteed admission. The Associate Degree for Transfer (AA-T or AS-T) is a special degree that is part of a new program from the California Community Colleges and the California State University that makes it easier for a student to transfer from one system to the other. Visit the following website for additional information: ADegreeWithAGuarantee.com

If you plan well, you can complete an AA or AS degree AND transfer at the same time. Indeed, both the UC and CSU systems give their highest admission priority to California community college transfer students.

California State University

- 23 campuses
- CSU’s are among the largest, most diverse, and one of the most affordable university systems in the country
- Practical focus, emphasizing teacher and workforce preparation
- Undergraduate and graduate instruction is offered in the liberal arts and sciences, the applied fields, and the professions

Getting to know the CSU

General information and links to CSU campuses and programs: www.calstate.edu

CSU Application site

Includes “campus match,” academic transfer planner and application filing periods: www.csumentor.edu

University of California

- 10 campuses
- More than 200,000 students in the system; over 1.4 million living alumni
- World-class educational and research opportunities

UC System

General information and links to UC campuses, majors and programs: www.ucop.edu

UC Application site

www.universityofcalifornia.edu/admissions

Thinking About Transferring to a 4-Year School?

The federal government now offers SMART Grants to Pell-eligible US Citizens in their junior or senior year of college who major in engineering, mathematics, science, or certain foreign languages.

Independent/Private Colleges

Visit www.aiccu.edu to view a list of the schools, majors and programs.
Scholarship Resources

Robert C. Byrd Honors Scholarship:
This scholarship is awarded to high school students who have achieved academic excellence. The awards are renewable for up to four years at $1,500 per year and can be used at any college in the United States. The program is federally funded.

National Merit Scholarship:
Roughly 5,000 National Merit Scholarships are awarded each year to high school students for academic and extracurricular achievements. Awards are based on the PSAT/NMSQT test in the fall of your junior year in high school. To learn more, go to www.nationalmerit.org.

Hispanic Scholarship Fund:
HSF scholarships are for students enrolled — or intending to enroll — full-time in a degree-seeking program at a U.S. accredited Title-IV eligible institution. Successful candidates are selected on the basis of academic achievement, personal strengths, leadership, and financial need. For more information, visit www.hsf.net.

Sierra College offers numerous scholarships each year to eligible students. Sierra College, The College Foundation, private donors, and public organizations sponsor these scholarships. Scholarship amounts range from $50–$2,500 each. The Sierra College Scholarship application is available online starting each December 1st. You must be an admitted student to apply using your student ID and logging into your MySierra at www.sierracollege.edu.

FastWeb: www.fastweb.com
Gates Millennium Scholars Program www.gmsp.org
Scholarship Experts: www.scholarshipexperts.com
Military Scholarships: www.myfuture.com
United Negro College Fund: www.uncf.org
College Board: www.collegeboard.com
CollegeNet: www.collegenet.com
International Students Scholarships www.iefa.org
MALDEF (do not consider residency) www.maldef.org
Latino College Dollars www.latinocollegedollars.org

The additional scholarship resources listed on this page are not directly endorsed by the College.

Scholarship Tips

Since many scholarship applications require you to write an essay, you might find it helpful at the start of your scholarship search to write a general essay about yourself, your accomplishments, what is important to you in life, as well as your goals and interests.

Once you have a general essay written about yourself, you will have a great starting point from which to modify and/or expand it for specific scholarship essays.

! Some paper scholarship applications are available in the financial aid office, but most are online.

! Be aware of scholarship scams that ask you to pay for financial aid and scholarship information. Financial aid information is free. Before you pay for information, contact the college Financial Aid Office or go to the Federal Trade Commissions website, Scholarship Scams at www.ftc.gov/scholarshipscams.
Additional Resources

Extended Opportunity Programs and Services (EOP&S): EOP&S is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college.

CalWORKs: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant.

Law Enforcement Personnel Dependents Grant: This grant is available to dependents of California law enforcement officers who were killed or totally disabled in the line of duty. These need-based grants range from $100 to $11,259 a year for up to four years, and may be used to attend any California college. For more information go to www.csac.ca.gov.

AmeriCorps: By becoming a volunteer with AmeriCorps, you will receive an education award of up to $5,730 each year for up to two years. This program provides full-time educational awards in return for work in community service. Students can register online to submit a voucher payment request form. For more information, call 1-800-942-2677 or go to www.americorps.org or www.goserv.ca.gov.

U.S. Department of Veteran’s Affairs: If you are a veteran or you are the dependent of a veteran, Veteran’s Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1-888-442-4551 or go to www.gibill.va.gov.

TRIO: For first generation students (those who do not have a parent who has earned a college degree). TRIO Support may include:

- Free special events on and off-campus, field trips to 4-year universities
- Connection with other students who want to be successful in college
- Specialized counseling and guidance from a faculty mentor
- Free additional tutoring and help learning effective study skills
- Assistance in learning how to maximize your finances so that you can achieve your educational goal

U.S. Coast Guard: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

Support for Native Americans: Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education

Chafee Grant for Foster Youth: The California Chafee Grant Program provides up to $5,000 annually to foster youth and former foster youth to use for college expenses. To qualify, a student must have been in foster care between their 16th and 18th birthday and not have reached their 22nd birthday by July 1 of the award year (students could have been foster youth in another state and now live in California). This is a need based grant awarded to students in at least 6 units. Applications are available online at www.chafee.csac.ca.gov or call 1-888-224-7268. Often times these awards do not arrive to campus until after the start of the term due to state budget restrictions.

Child Development Grant Program: The Child Development Grant Program provides up to $1,000 per academic year for community college students and $2,000 per academic year for four-year college students. To be eligible for the grant, students must be enrolled in approved coursework leading to a Permit issued by the Commission on Teacher Credentialing as a Teacher, Master Teacher, Site Supervisor, or Program Director. Eligible students must also meet the applicant eligibility requirements defined by the California Student Aid Commission. To learn more, visit CSAC at www.csac.ca.gov.

Online Resources

I Can Afford College
Website: www.icanaffordcollege.com

U.S. Department of Education
Financial aid information on the Internet
Website: www.studentaid.ed.gov

CA Student Aid Commission
Information and assistance about Cal Grants
Call: 1-888-CA-GRANT or 1-888-224-7268
Website: www.csac.ca.gov
E-mail: custsvcs@csac.ca.gov

Programs at (916) 978-6058 or go to www.oiep.bia.edu (A FAFSA application is required).

IRS Tax Benefits: The Lifetime Learning Credit helps parents and students pay for a college education. A credit of up to $2,000 per year can be taken for qualified education expenses paid for all students enrolled in eligible educational institutions. For more information, visit www.finaid.org.
**Financial Aid Terms**

**Award Notification:** Notification will be sent via your MySierra to financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award.

**California Aid Report (CAR):** Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility after you file the FAFSA and GPA Verification form.

**Cost of Attendance (COA):** The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses.

**Default:** Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

**Disbursement:** The Financial Aid Office will authorize funds to individual student accounts. It will take 4 days for the Bursars office to create refunds.

**Expected Family Contribution (EFC):** The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

**Financial Need:** This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

**Federal Processor:** The federal government’s computer system also referred to as the “central processor”, which analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed.

**Grant:** A grant is a form of financial aid that does not have to be paid back. It is a gift as long as you complete your classes satisfactorily

**Loan:** A loan is a form of financial aid that must be re-paid with interest over a period of years.

**Methods for Refunds:** You must elect a refund method. You can choose to receive a refund either by direct deposit, debit card, or check. Direct deposit is the safest way to receive your refunds. Log onto www.sierracollege.edu/StudentServices/financialServe.

**Refunds (Disbursements):** Proceeds left over after your financial aid funds were disbursed to your student account. Your aid will satisfy any debt you owe the College and then a refund is generated to you by your refunding method of choice. Refunds are generated by Friday of each week.

**Renewal FAFSA:** This application simplifies the process of reapplying for financial aid. Some information from the previous application is transferred to the Renewal FAFSA making the application process faster. Students must re-apply every year.

**Residency:** This is a determination of a student’s status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

**Return of Title IV Funds:** Most schools advance federal financial aid before a student actually earns it. If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

**Satisfactory Academic Progress (SAP):** To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program. All attempted and passed units are used in this calculation.

**Selective Service Registration:** By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes males born on or after January 1, 1960, who are at least 18 years old and up until 26 years old, citizen or noncitizen, and not currently on active duty in the Armed Forces. If you failed to register for Selective Service, please see the financial aid office for next steps.

**Student Aid Report (SAR):** The report summarizing the information you provided on your FAFSA. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

**Untaxed Income:** All income received that is not taxed or may not be reported to the IRS, including clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, child support payments, any cash income not allowed, Disability benefits, tax sheltered income reported on W-2 forms, child support payments, any cash income not reported to the IRS, bills and support paid on your behalf, or any other income received not reported on your tax form.

**Verification:** A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents will be requested such as IRS tax transcripts. Quick response to any request for documentation will help expedite the process.

**Veteran:** For the FAFSA, a person who has engaged in active duty, or a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

For more information on SAP, a video workshop can be viewed online. Go to www.sierracollege.edu/StudentServices/financialServ
Award Information

How Awards Are Determined: After you have filed your FAFSA and submitted requested documents, you will be able to view your Award information on MySierra. Your eligibility is determined using the federal needs analysis calculation known as congressional methodology.

Expected Family Contribution: You and your family may be expected to contribute toward your education from your own resources such as employment and assets. This amount is called your Expected Family Contribution (EFC).

Financial Need: This amount is determined by subtracting your EFC from your Budget. We will offer financial aid awards to meet your financial need based on program requirements and available funds. We do not automatically award student loans. Students who want loans must complete a Loan Request form located online.

Note: Students with unusual circumstances that may affect eligibility for financial aid, such as changes in income or employment, or unusual medical expenses, should contact the Financial Aid Office.

Financial Aid: All financial aid is refunded through the business office. Your funds will first reduce any debt you owe Sierra College and then a refund will be produced either by direct deposit, paper check, or Higher One Debit Card. All checks are mailed to the mailing address on file with Admission and Records.

All financial aid funds will be disbursed to individual student accounts about one week following the add/drop period. Students who add courses after the add/drop period will not be eligible for any additional aid. As students become eligible for aid, Sierra College will process weekly. The business office will transmit the refunds to Higher One by Friday of each week.

Cal Grant B and C: Funds are disbursed once each semester after Sierra College receives funds from the California Student Aid Commission, and when California has an approved budget. Usually funds are not available until after the semester has started.

Federal Work-Study (FWS): FWS eligibility is determined from your completed FAFSA. If you wish to be considered for a FWS position, please come to the Financial Aid Office. Funds are usually exhausted by the first day of Fall. FWS checks are mailed or direct deposited twice a month.

Classes Added after Add/Drop or Census date of the Semester: You will receive payment for classes that you are currently attending and for any late-starting classes (e.g. Fast-Track). By regulation, the Financial Aid office will not be allowed to produce additional Pell Grant awards for students who add a course after the add/drop or census period, which ever is later, of each semester.

Registration/Enrollment: Your financial aid award is based on the number of units you are registered in at Sierra College. You must be enrolled at least half-time and attending classes for most awards, including FWS and Loans. Changes in your enrollment after you receive payment will affect your Satisfactory Academic Progress, and may result in termination and/or repayment of your aid. You cannot receive financial aid at more than one college each semester. Financial Aid will pay for only two course repeats with a passing grade. This is federal regulations.

Summer 2017: If you do not use all of your Pell Grant eligibility during the fall or spring terms, we will award any remaining funds to you for summer.

Federal Direct Loans: Sierra College does not automatically award student loans, as we do not encourage borrowing. Contact the Financial Aid Office for the loan application process, forms, and deadlines. Students wanting loans must attend or complete an online mandatory Entrance Loan Workshop to understand the loan process and responsibilities. Student loan borrowers must also attend a mandatory Exit Loan Workshop before they leave Sierra College.

Student Budgets

The following are estimated costs to attend Sierra College over a 9-month period based upon your living status — the cost of enrollment fees could change as a result of legislative action:

<table>
<thead>
<tr>
<th></th>
<th>Living with Parents</th>
<th>Living Off-Campus</th>
<th>Living in Dorms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Fees</td>
<td>1,426</td>
<td>1,426</td>
<td>1,426</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>3,663</td>
<td>13,779</td>
<td>11,063</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,792</td>
<td>1,792</td>
<td>1,792</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3,097</td>
<td>3,097</td>
<td>3,097</td>
</tr>
<tr>
<td>Transportation</td>
<td>2,600</td>
<td>2,600</td>
<td>2,600</td>
</tr>
<tr>
<td><strong>Budget Totals</strong></td>
<td><strong>$12,578</strong></td>
<td><strong>$22,694</strong></td>
<td><strong>$19,978</strong></td>
</tr>
</tbody>
</table>
Satisfactory Academic Progress

Federal regulations require that all financial aid recipients make satisfactory academic progress and remain in good academic standing. At Sierra College, academic progress is reviewed each semester. In addition, students who do not complete any units in the semester will be terminated from financial aid as soon as grades or withdrawals are available.

Determining Enrollment Status
Prior to each disbursement, the Financial Aid Office will verify the number of units a student is enrolled in. For fall 2016, you must be in all units by September 5, 2016. For spring 2017, you must be in all units by February 6, 2017. For purposes of the federal satisfactory academic progress, units attempted mean the number of units the student is enrolled in at the time of payment for the semester.
In determining whether or not a student is making satisfactory academic progress, the student's enrollment status is defined as the number of units the student was enrolled in at the time of the final disbursement for the semester.

To be considered full-time in fall, spring and summer, a student must be enrolled in 12 or more units.
- If the student is enrolled in 12 or more units for the semester, the student is considered to be full-time.
- If the student is enrolled in 9 to 11.5 units for the semester, the student is considered to be 3/4 time.
- If the student is enrolled in 6 to 8.5 units for the semester, the student is considered to be 1/2 time.
- If the student is enrolled in .5 to 5.5 units for the semester, the student is considered less than half-time. The cost of attendance will be adjusted and the student is responsible to complete all units enrolled.

Completed units means that credit was received for the units enrolled. Classes in which a student receives a grade of “F”, “I”, “NP”, “IP”, “MW”, or “W” will not be counted as completed classes for satisfactory academic progress, but will be counted as units attempted.

To be considered making satisfactory progress toward the educational goal, students must complete the minimum number of units required for their enrollment status. Students must complete 75% of all enrolled courses if enrolled for 6 or more units. Students enrolled in less than 6 units must complete 100% of their enrolled courses with a 2.0 GPA or higher at the conclusion of each semester, as indicated below.
In all enrollment categories, the student is expected to maintain a 2.0 (C average) cumulative grade point average (GPA).

Satisfactory Academic Progress (SAP) Grid

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Unit Completion Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time (12+ units/semester)</td>
<td>9 units</td>
</tr>
<tr>
<td>11 units</td>
<td>8 units</td>
</tr>
<tr>
<td>10 units</td>
<td>8 units</td>
</tr>
<tr>
<td>9 units</td>
<td>7 units</td>
</tr>
<tr>
<td>8 units</td>
<td>6 units</td>
</tr>
<tr>
<td>7 units</td>
<td>5 units</td>
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<tr>
<td>6 units</td>
<td>5 units</td>
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<tr>
<td>5 units</td>
<td>5 units</td>
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<tr>
<td>4 units</td>
<td>4 units</td>
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<tr>
<td>3 units</td>
<td>3 units</td>
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<tr>
<td>2 units</td>
<td>2 units</td>
</tr>
<tr>
<td>1 unit</td>
<td>1 unit</td>
</tr>
</tbody>
</table>

Units earned from credit by exam courses are not counted for financial aid purposes.

In the determination of enrollment status, it is permissible for a student to count units being taken concurrently at another college. A consortium agreement must be made between the two schools with one school designated as the primary school (from which the student receives financial aid) and the other school as the secondary school. Sierra College would enter into such an agreement if the other school is the primary school. On rare occasions Sierra College will participate in a consortium agreement only as the primary school.

Because units taken at a proprietary school generally will not transfer, Sierra College will not enter into a consortium agreement with proprietary schools.

Maximum Unit Limitation
Federal regulations allow students to receive aid for 150% of the published length of an undergraduate program. Sierra College publishes in its catalog that students can earn an AA Degree by completing 60 credits. Students at Sierra College, therefore, may receive aid for a maximum of 90 credit hours (60 credit hours X 1.50=90 credit hours). Once a student has attempted 90 credit hours at Sierra College (including accepted transfer credits), she/he is no longer eligible to receive financial aid. Up to 30 units of remedial coursework (to include ESL courses) will be deducted.

Once a student receives an approved Maximum Unit approved Appeal, they may not change their degree program and continue to receive financial aid. The Financial Aid Office will always use the declared major by the student in Banner. While on an approved Maximum Unit Appeal, students who are paid financial aid for a course and then drop the course will not be paid again for the same course.

A student is allowed to transfer approximately 70 units to the four-year colleges and universities. It is the student's responsibility to monitor the number of units they take so that they do not make themselves ineligible for transfer to their preferred college or university.

Repeated Course Work
Credits for repeated courses count only once as credits earned and only once in a student’s GPA; however, these credits are counted as attempted credits for each repeated course and also counts towards maximum time length limitations (90 units). The most recent grade for any repeated course is used in calculating GPA. Refer to the Sierra College Catalog for policy on course repetition.

Remedial (including ESL) Course Work
Sierra College remedial courses are considered the same as credit courses for tuition, for full-time academic standing and for SAP. Credits for remedial course work are included in the calculation of the 75%-completion requirement.

Transfer Units
It is the student’s responsibility to request transcripts from previously attended institutions. Transcripts from colleges accredited by one of the regional accrediting associations will be evaluated for use toward the student’s current educational objective. All units applicable toward the current education objective will be counted when calculating the maximum time frame for financial aid. By federal regulation, all units attempted, although earned before the student was receiving financial aid, will be considered toward the maximum time frame.

Definitions
Good: A student is considered in good standing if they complete at least 75% of all units enrolled and earned a 2.0 GPA for the semester.
Warning: A student will be put into warning status if they fall below the 75% completion rate for the semester, but complete at least .5 units or if their semester GPA was less than a 2.0. A student will be removed from
warning at the end of the next semester if they complete at least 75% of their units with a 2.0 GPA.

**Termination:** A student is terminated if they complete zero units or if they were on warning from a previous semester and then completed less than 75% of the courses for which aid was provided or whose cumulative GPA was less than 2.0.

**Probation:** A student is placed on probation if they receive an approved Reinstatement Petition or Maximum Unit Appeal. A student may continue on probation if their CUM GPA is below a 2.0 but their term GPA is above a 2.0. This is considered making progress term-by-term. A student may be removed from reinstatement probation if they complete at least 75% of their units and achieve a CUM GPA of 2.0.

**Reinstatement:** A student may be considered for future aid once they raise their CUM GPA above a 2.0. Students must resubmit their request for a determination.

**Note:** Students who are dismissed from the College are not able to receive financial aid. Refer to the Probation, Dismissal & Readmission section of your catalog.

**Note:** Pell Grants have a lifetime maximum of 12 semesters at full-time attendance. Anything less than full-time and your Pell Grant will be prorated.

### Satisfactory Academic Progress (SAP) Grid

<table>
<thead>
<tr>
<th>Enrolled Units</th>
<th>Completed Units with a 2.0 GPA</th>
<th>SAP Standing</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>9</td>
<td>Good</td>
</tr>
<tr>
<td>12</td>
<td>1-8.5</td>
<td>Warning</td>
</tr>
<tr>
<td>12</td>
<td>0</td>
<td>Terminated</td>
</tr>
<tr>
<td>11</td>
<td>8</td>
<td>Good</td>
</tr>
<tr>
<td>11</td>
<td>1-7.5</td>
<td>Warning</td>
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<tr>
<td>11</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>10</td>
<td>8</td>
<td>Good</td>
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<tr>
<td>10</td>
<td>1 - 7.5</td>
<td>Warning</td>
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<tr>
<td>10</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>9</td>
<td>7</td>
<td>Good</td>
</tr>
<tr>
<td>9</td>
<td>1 - 6.5</td>
<td>Warning</td>
</tr>
<tr>
<td>9</td>
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<td>Terminated</td>
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<td>8</td>
<td>6</td>
<td>Good</td>
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<td>8</td>
<td>1 - 5.5</td>
<td>Warning</td>
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<td>8</td>
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<td>Terminated</td>
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<td>7</td>
<td>5</td>
<td>Good</td>
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<tr>
<td>7</td>
<td>1 - 4.5</td>
<td>Warning</td>
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<tr>
<td>7</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>6</td>
<td>5</td>
<td>Good</td>
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<tr>
<td>6</td>
<td>1 - 4.5</td>
<td>Warning</td>
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<tr>
<td>6</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>5</td>
<td>5</td>
<td>Good</td>
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<tr>
<td>5</td>
<td>1 - 4.5</td>
<td>Warning</td>
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<tr>
<td>5</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>4</td>
<td>4</td>
<td>Good</td>
</tr>
<tr>
<td>4</td>
<td>1-3.5</td>
<td>Warning</td>
</tr>
<tr>
<td>4</td>
<td>0</td>
<td>Terminated</td>
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<tr>
<td>3</td>
<td>3</td>
<td>Good</td>
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<td>3</td>
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<td>2</td>
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<td>1 - 1.5</td>
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<td>Terminated</td>
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<tr>
<td>1</td>
<td>1</td>
<td>Good</td>
</tr>
<tr>
<td>1</td>
<td>0</td>
<td>Terminated</td>
</tr>
</tbody>
</table>

### Financial Aid Termination

Students who have exceeded their maximum time frame (90 attempted units for a degree), have not completed the required number of units, or have a cumulative grade point average less than 2.0, will be terminated from financial aid. Students who have been terminated because of insufficient units completed or a grade point average deficiency will not receive further financial aid until they have filed and received an approved Reinstatement Petition.

### Appeal Procedures

Any student who has been terminated from financial aid may submit a written appeal to the Financial Aid Advisory Committee (FAAC). Each appeal will be reviewed and **approved or denied** based on the student’s individual circumstances, and his or her proposed course of action. The decision can take as long as 6 weeks before a student would receive notification. If the written appeal is denied, the student may appeal that decision in writing to the Financial Aid Advisory Committee. This decision of the Financial Aid Advisory Committee is final.

A student who has reached the maximum time frame for their educational goal may submit a written Maximum Unit Appeal to the Financial Aid Advisory Committee. If approved for additional financial aid, the student will be given a specific length of time to complete his or her goal. If the student is dissatisfied with the decision of the Committee, he or she may make a written appeal to the Financial Aid Advisory Committee.

### Denied Appeals

If denied, the student may attend Sierra College, without financial aid, and re-appeal when all components of SAP are being met. You must be passing at least 75% of your course work and have a CUM GPA above a 2.0.

### Notes

The Financial Aid Office will always monitor the declared major within the student system (Banner). If you ask that an SEP be done that is different than your declared Major, you will be asked to update that major using MySierra. You will not receive an SEP for a major that has not been officially declared. Your request for reinstatement or appeals will be denied. Students who are on a Maximum Unit Appeal may not change their major.

Once a student has reached their goal using the SEP provided for their declared major, they will not be eligible for future financial aid. Students may only receive two approved Reinstatement Petitions while at Sierra College.

Students who are accepted and attending the Nursing program will not need to submit a Maximum Unit Appeal. It will be granted automatically until the student either graduates from the Nursing Program or is no longer accepted in the program.

### Return to Title IV (Federal Aid) Repayment

If you receive federal financial aid (Title IV funds) and withdraw from all your classes before the 60% period in the semester (approximately October 27, 2016 for Fall and April 3, 2017 for Spring), you may owe money back to the federal financial aid program. If you owe a repayment and fail to repay, you will be ineligible to receive future financial aid at any college.

The Financial Aid Office will calculate the amount you are required to return to the federal aid programs. Federal grants include the federal Pell Grant and SEOG. If you received federal loan funds and withdraw, you will repay your loan according to the normal rules of the loan program. If you received Federal Work study funds, you will not need to repay funds.

If you plan to withdraw. It is recommended you see a counselor and discuss your reasons for wanting to do so. You may be able to stay enrolled in one course. There may be services like tutoring or counseling that will help you stay enrolled. Discuss options with your instructors. And as always, the Financial Aid staff is here to assist you.

For more information on Satisfactory Academic Progress (SAP), a video workshop can be viewed online. Go to [http://sierra.financialaidtv.com](http://sierra.financialaidtv.com).
Rights & Responsibilities

As a student you have the right to know:

- The types of financial aid programs available at Sierra College, including information on all federal, state and institutional financial aid programs.
- The deadlines for submitting applications and forms.
- The cost of attending Sierra College for determination of financial aid eligibility.
- The method by which Sierra College calculates your financial need.
- The family resources (such as parental contribution if dependent, student contribution, other financial aid resources, etc.) are considered in your financial need calculation.
- The amount of your financial need, as determined by Sierra College, has been met.
- The various types of aid in your award package. If dissatisfied with your award, you may request a review by contacting the Financial Aid Office.
- The portion of your financial aid offer that must be repaid and what portion is grant aid.
- If the aid is a loan, the interest rate, the total amount that must be repaid, the repayment procedures, the length of time allotted to repay the loan, and when repayment begins.
- All confidentiality laws. Student financial aid records are confidential and will only be released to third parties, including parents, after you have provided your written authorization.

As a student you have the responsibility to:

- Be kind and courteous while working with the financial aid office.
- Review and consider all information about Sierra College before you enroll.
- Complete all financial aid application forms accurately and submit them on time.
- Report data accurately. Errors can result in long delays in the receipt of financial aid. Intentional reporting of incorrect information on financial aid application forms is a violation of law and considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Provide all requested documentation and verification items by deadlines.
- Report any additional resources (e.g. outside scholarships, assistance from CalWORKs, Vocational Rehabilitation, etc.) received during the award year.
- Read, understand and accept responsibility for all forms and agreements requiring your signature and keep copies of them.

Important Policy Reminder

Payment is required at time of registration. Students are provided a 10 calendar day grace period to pay their tuition or they will be dropped from their courses. Automatic payment plans are available to all students using automatic bank payment (ACH) or credit/debit card.

Beginning ten calendar days before the start of the semester, students will have less time to pay their tuition. Students who do not pay their tuition by midnight of the night before the start of term will be dropped from their courses.

NOTE: Students who have been awarded a Board of Governors Fee Waiver (BOG) will not be affected by this policy change.

You must complete your FAFSA or submit a BOG application prior to registration or be prepared to pay all of your fees at time of registration. Remember that summer 2017 is awarded using the 16–17 FAFSA. Fall 2016, Spring 2017 and Summer 2017 are awarded using the 16–17 FAFSA.

Payment Plans Available

Follow these steps to enroll in the payment plan:
1. Go to www.sierracollege.edu
2. Log in to MySierra
3. Go to “Registration & Student Records,” and follow the “Pay Fees” link
4. Select payment plan

For additional information please call (916) 660-7615.

The District shall provide access to its services, classes and programs without regard to ethnicity, national origin, religion, age, sex, gender identity, gender expression, race, color, medical condition, genetic information, ancestry, sexual orientation, marital status, physical or mental disability, pregnancy, or military and veteran status, or because he or she is perceived to have one or more of the foregoing characteristics or based on association with a person or group with one or more of these actual or perceived characteristics. Complaints of discrimination should be referred to the EEO Compliance Officer, Cameron Abbott, Director, Human Resources. He can be reached at (916) 660-7102.

Financial Aid Handbook

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