



POLICIES

Sierra College-Financial Aid Office

2020-2021 Academic Year

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Introduction

Sierra College's Financial Aid programs stem from a belief that student aid services should facilitate and foster the successful academic participation of financially needy students. As part of its commitment to help students have a positive college experience, the Financial Aid Office provides this information to help students better understand their relationship with financial aid.

State and federal regulations allow community colleges participating in financial aid programs discretion when establishing college specific policies and procedures. This policy represents Sierra College's current practices whenever state and federal regulations determine that policy decision-making is the responsibility of the college.

It is the goal of the Financial Aid Office to provide students with the most current policy information affecting their financial aid while at Sierra College. Accordingly, as new state or federal regulations take effect or college practices evolve, this policy will be updated.

Sierra College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges. A copy of the report may be obtained from the following Sierra College website at <https://www.sierracollege.edu/planning-governance/accreditation/index.php>

Sierra College offers services for disabled students. You may visit their website at <https://www.sierracollege.edu/student-services/support-programs/dsps/index.php> or make an appointment by calling (916) 660-7460 for Rocklin and Roseville Gateway Campuses or (530) 274-5330 for the Nevada County Campus and Truckee Campus: (530) 274-5330



Financial aid may only be provided for courses that lead to the educational goal. The Financial Aid system will review a student's goal contained within their Student Education Plan within degree works. If a student is enrolled for courses that do not lead to their degree, financial aid will not be calculated to cover that course. Please work with your counselor to make corrections to your Student Education Plan before financial aid is processed.

Important Dates

The "FAFSA" program has mandatory dates that we must follow. The following information is provided to guide our students with what is needed to meet those dates.

Fall 2020 Attendees Only

Students attending **Fall 2020 only** (this is a student not continuously enrolled into spring 2021) must have a valid FAFSA into the Sierra College Financial Aid Office by **Dec 11, 2020**. Many FAFSAs will be selected for a process called verification. Students who have a FAFSA on file by **December 11, 2019** and were selected for verification will have 120 days from the end of the fall 2020 term to submit their documents. This date is **April 9, 2021**. If students should miss this date they will no longer be eligible for financial aid consideration for the semester.

Spring 2021 Attendees Only

Students attending **Spring 2021 only**, must have a valid FAFSA into the Sierra College Financial Aid Office by **May 21, 2021**. Many FAFSAs will be selected for a process called verification. Students who have a FAFSA on file by May 21, 2021 and were selected for verification will have until **June 30 2021** to submit their documents. If students should miss this date they no longer may be eligible for financial aid consideration for the semester.

Summer 2021 Attendees Only

Students attending **Summer 2021 only**, must have a valid FAFSA into the Sierra College Financial Aid Office by **June 30, 2021**. Many FAFSA's will be selected for a process called verification. Students who have a FAFSA on file by **June 30, 2021** and were selected for verification will have until **June 30, 2021** to submit their documents. If students should miss this date they may no longer be able eligible for financial aid consideration.

Fall 2020, Spring 2021, Summer 2021

Students continuously attending all three terms will have until **June 30, 2021** to have a FAFSA on file with the Financial Aid Office and submit any request for documents. The Financial Aid Office will not consider a request for Professional Judgment past June 30th or the last day of the term a student attended, whichever is earlier.

Academic Year

Minimum Academic Year Definition

Academic programs offered at Sierra College are calculated in units and measured by semesters. Sierra College's academic year is comprised of two 16-week semesters (fall and spring) and one 8-week summer session. This meets the federal minimum academic year definition (30 weeks of instruction minimum).



For financial aid purposes, this definition is important because it affects how payment periods are calculated. Sierra College makes financial aid payments based on the college's semester. A student's financial aid is calculated by award year, rather than by semester.

To be considered full-time for financial aid for fall, spring and summer, students must be taking 12 or more units. Keep in mind that students should enroll for 15 units a semester to graduate or transfer on time.

Programs Offered

Sierra College offers an Associate in Arts degree (AA) and an Associate in Science degree (AS), both of which meet the minimum academic year definition. In addition, Sierra College offers certificate of achievement programs which also meet the minimum academic year definition. For the most updated list of certificate programs approved for financial aid at Sierra College, refer to the Sierra College participation agreement with the US Department of Education <http://www.ed.gov/>.

Cost of Attendance

Cost of attendance (COA) refers to the average amount a full-time student can expect to spend while enrolled at Sierra College over a nine-month period. The cost will differ depending on a student's housing status and residency; living independently off or on campus, living at home, being a California resident, or being a legal resident of another state.

Included in COA

The COA covers:

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

Determination of COA

When available, Sierra College's Financial Aid Office reviews the California Student Aid Commission's most current Student Expenses and Resources Survey (SEARS). It is a wide survey of students' budgets and expenses from UCs, CSUs, community colleges, independent, and private career institutions. If the survey is not from the current year, it is adjusted for inflation.

Each year California legislators establish the per-unit tuition at California's community colleges. The average amount of units enrolled at Sierra College or full-time enrollment units are used along with information about health and transportation fees. This sets the amount for tuition and fees while information from the SEARS is used to establish a baseline for costs of books and supplies and personal expenses. Finally, Sierra College's student budget information about room and board and transportation is used because of the close geographic proximity and shared residential areas. In this way, the Financial Aid Office establishes a reasonable cost of attendance.



The cost of attendance is subject to change depending on legislative activity. It sets the maximum amount of financial aid a student can receive for the year. It represents a modest budget by which a student can live adequately while attending Sierra College.



ESTIMATED COST OF ATTENDANCE 2020-2021

California Residents				
	With Parents/No Dependents	Residence Halls	Off Campus	Less than ½ time Pell
Tuition/Fees	\$1,432.00	\$1,432.00	\$1,432.00	\$1,432.00
Books/Supplies	\$1,792.00	\$1,792.00	\$1,792.00	\$1,792.00
Room	\$0.0	\$7,400.00	\$13,950.00	\$0.0
Board	\$3,663.00	\$3,663.00	\$3,663.00	\$0.0
Transportation	\$2,600.00	\$2,600.00	\$2,600.00	\$2,600.00
Misc./Personal	\$3,097.00	\$3,097.00	\$3,097.00	\$0.0
Total	\$12,584.00	\$19,984.00	\$26,534.00	\$5,824.00

Non- Residents				
	With Parents/No Dependents	Residence Halls	Off Campus	Less than ½ time Pell
Tuition/Fees	\$1,432.00	\$1,432.00	\$1,432.00	\$1,430.00
Non-Resident Fees	\$8,110.00	\$8,110.00	\$8,110.00	\$8,110.00
Books/Supplies	\$1,792.00	\$1,792.00	\$1,792.00	\$1,792.00
Room	\$0.0	\$7,400.00	\$13,950.00	\$0.0
Board	\$3,663.00	\$3,663.00	\$3,663.00	\$0.0
Transportation	\$2,600.00	\$2,600.00	\$2,600.00	\$2,600.00
Misc./Personal	\$3,097.00	\$3,097.00	\$3,097.00	\$0.0
Total	\$20,694.00	\$28,094.00	\$34,644.00	\$13,934.00



Pell Grant Lifetime Maximum and Year-Round Eligibility

About Pell Grants

Federal Pell Grants are typically awarded to undergraduate students who have not yet obtained a bachelor's degree. Each year, Sierra College provides about \$20 million in Pell Grants directly to Sierra College students to use for such costs as fees, living expenses, textbooks, transportation expenses, and other costs related to your studies. These funds are a grant, not a loan, and do not need to be repaid unless you withdraw before the 60% period of the semester. More on this on page 26.

The amount awarded depends on your:

- financial need
- cost of attendance
- status as a full-time or part-time student
- your plans to attend school for a full academic year or less

You may not receive Federal Pell Grant funds from more than one school at a time. At Sierra College, you are automatically considered for a Federal Pell Grant when you file your financial aid application (FAFSA).

How Much Pell Grant Aid Could I Receive?

For the 2020-21 school year only, the maximum amount you may be eligible for is up to \$9,292 if you have an Expected Family Contribution (EFC) of \$0, and are enrolled in at least 12 units in Fall 2020, and at least 12 units for Spring 2021 and at least 12 units in Summer 2021.

Note: The availability of Pell Grants for summer 2021 is new (announced in May 2018). By taking summer classes, you can get ahead in your studies AND receive extra financial support to help you manage your expenses.

Maximum awards up to \$3,097 each term for eligible full-time students.

- **Fall 2020:** \$3,097
- **Spring 2021:** \$3,097
- **Summer 2021:** \$3,097
- **Total Pell Grant for 2020-2021:** \$9,292

Do I Apply Separately for Pell Grants?

No, you only need to file the FAFSA once for the entire 2020-2021 year. If you have filed your FAFSA and meet the eligibility for a Pell Grant, Sierra College financial aid office will automatically review your enrollment for your classes before payment is made.

Where Can I Learn More About Pell Grants?

For more information on Pell Grants, visit [Federal Pell Grants \(Department of Education\)](#). You are also encouraged to stop by the Financial Aid Office on the Rocklin or Nevada County campus.



Laws that govern federal financial aid established lifetime maximums for Pell Grants. Students can only receive a Pell Grant for 6 years or 12 semesters at full-time enrollment. Sierra College defines full-time enrollment as 12 or more units. Students who are enrolled in less than fulltime will have their lifetime eligibility adjusted (prorated) accordingly. You may monitor your lifetime eligibility by logging into the National Student Loan Database at https://www.nslds.ed.gov/nslds_SA/SaFinShowSummary.do. This site will provide you with the Pell Lifetime Eligibility Used in percentages. The maximum you can use in a lifetime is 600%. This is equivalent to 6 years of fulltime eligibility. You must know your FAFSA ID (same ID you used to complete your FAFSA) to log in.

Be aware, if you have reached your lifetime eligibility, and you did not earn all those units at Sierra College, you will be required to provide official transcripts from all previously attended colleges and universities for evaluation before federal aid will be processed.

Book Vouchers

Students who have been awarded a Pell Grant before the start of the semester will also be awarded a Book Voucher to be used in the campus bookstore. The charges from the purchase of any books and supplies will be applied to individual student accounts and deducted from the Pell Grant award before a refund is processed. Generally a Book Voucher is awarded 10 days before the start of each semester. The Book Voucher process will close one week before the first term disbursement to reconcile accounts.

Students may opt out of the use of this Book Voucher by simply not using it. Should you decide not to use a Book Voucher, then no charges will be applied.

Ability to Benefit (ATB)

Students who are admitted without a high school diploma or its equivalent will be ineligible for Title IV funds (federal and state financial aid) and therefore will need to seek alternative financing.

Students who completed a home-schooling curriculum are considered to have received a high school diploma or its equivalent and remain eligible for Title IV (federal and state aid). You may be asked to provide a copy of your completion certificate by the U.S. Department of Education.

Students who were approved for aid under the ATB process prior to July 1, 2012 are eligible for federal and state financial aid.

Students who completed 6 or more college level units as determined by the Sierra College Assessment Office prior to July 1, 2012 are eligible for federal and state financial aid.

Students who were enrolled in any college prior to July 1, 2012 are eligible to take the ATB test. You will need to provide proof of your enrollment if enrollment was not at Sierra College before we can determine if you are indeed eligible to take the ATB test.

Packaging Policy

When a student applies for financial aid, the funds usually come from more than one source (federal, state, private, etc.). This combination of financial resources is referred to as packaging. State programs are always subject to an approved State budget.



Available Financial Aid Sources

Every institution has the option of which kind of financial aid programs to offer to its students. Sierra College participates in the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study
- William D. Ford Federal Direct Loan Program
- California College Promise Grant (CCPG) (Formally BOGFW)
- Cal Grant A for students with dependents
- Cal Grant B and C
- Extended Opportunity Programs and Services (EOPS) Grants
- CARE Grants
- TRiO Grants
- Cooperating Agency Foster Youth Educational Support (CAFYES)
- Full-time Student Success Completion Grant for students who were also awarded a Cal Grant
- Two Years Free – Promise Grant (AB 19/AB 2)
- Scholarships

Definition of Financial Need

Student financial aid is packaged is based on the student's financial need. Financial need is determined by comparing a student's Expected Family Contribution (EFC) to Sierra College's Cost of Attendance (COA).

To meet federal regulations and state guidelines, Sierra College defines the neediest students as those whose EFC = \$0.

Resources Included in Award Packaging

Financial aid packages are awarded as follows:

1. The CCPG is awarded to those students who qualify for the program. Sierra College awards the amount listed in Sierra College's Cost of Attendance for every eligible student even if the student is taking units which differ from the average enrollment information used to calculate the Cost of Attendance.
2. The Pell Grant is awarded to students who meet the federal criteria. The amounts of the award vary according to EFC and enrollment.
3. The FSEOG is first awarded to early FAFSA filers who are Pell Grant eligible with EFC = \$0 to help ensure that the neediest students receive these limited financial aid funds on a first-come, first served basis. FSEOG is very limited and awards are provided to fewer than 500 students per semester. If these funds are recovered due to zero enrollment, we will award to Pell Grant eligible students whose EFC may not always be zero.
4. Federal Work-Study is awarded at the rate of or maximum of \$3,000 per semester (\$6,000 per academic year). This award is not packaged unless the student receives employment under this program. Once students are selected for employment the terms and conditions of their employment are provided as part of their employment package.

Students who are determined to be Federal Work-Study eligible will be notified of this in their award letter. This notification can help students who may be qualified to receive Cal-Fresh



benefits. They may take their award letter to the nearest Health and Social Services office for a final determination.

5. Students are awarded a Cal Grant at a rate determined by the State of California and who filed a FAFSA by March 2, 2020. Students who are Cal Grant eligible may also be eligible to receive Cal Fresh benefits. They may take their award letter to the nearest Health and Social Services office for a final determination.
6. Students who have verified dependents under the age of 18 may be eligible for a Cal Grant A or B for up to \$6,000. Cal Grant C students with dependents under the age of 18 may be eligible for up to \$4,000.

Students who are awarded a Cal Grant and attend 12 or more units may be eligible for a Student Success Completion Grant. This award will automatically be packaged to encourage fulltime attendance. If you enroll in 15 units you will receive additional funding under this program.

7. Additional steps will need to be taken for Federal Direct Student Loan Program.

These are the only programs that Sierra College includes as part of a student's financial aid package.

Resources Not Included in Award Packaging

Sierra College's financial aid packaging does not include unsubsidized federal nor subsidized federal loans (student or parent). Information about our loan program is provided to student in several ways.

1. on the web at Sierracollege.edu under Student Services, select Financial Aid
2. as a link from their portal under the financial aid tab; or
3. further in this publication

Because Sierra College is a two-year school, students are limited to federal sophomore amounts, regardless of how many units a student may have taken past 60 units. For loan amount purposes, Sierra College considers units completed at Sierra College, unless transferable units from other institutions are reviewed and posted by Sierra College.

Sierra College does not include Federal Work Study (FWS) in the initial financial aid package. Eligible students are awarded FWS funds on a first-come, first-served basis. Sierra College receives a limited amount of FWS funds to award to eligible students.

Sierra College does not include CalWORKS employment in the initial financial aid package. Eligible students are awarded CalWORKS funds through the CalWORKS office, and then the information is communicated to the Financial Aid Office.

Verification Policy

Verification Process

Each year the U.S. Department of Education designates potential financial aid recipients whose documentation must be verified. Sierra College verifies every file identified by the federal government as part of its own verification process. Financial aid recipients' files are verified all year through software called Campus Logic. All requests for verifiable items must be uploaded into our software before verification can be completed.



Verification Documentation

A dependent student may be required to provide their parents/step-parent's IRS Transcript, W2's and copies of all Tax Schedules. An independent student may be required to provide the student's/spouses IRS Transcript; IRS Transcript of their W2's and copies of all Tax Schedules of the student and student's spouse, if the student is married. In addition to verifying income, students may be asked to verify their high school completion and educational purpose.

Sierra College, when possible, will attempt to gather income information from the parents/step-parent of dependent students who reside out-of-the-country.

Secondary Verification

Sierra College uses a secondary verification process specific to the campus. For example, the College verifies all students who answer yes to "Are you a ward of the court?" If a student is independent only because they answered yes to this question, then the College will require documentation to support this.

Eligibility Changes Resulting from Verification

If the verification process results in a change of a student's financial aid eligibility, Sierra College repackages the student for financial aid based on their new eligibility status and notifies the student with an updated award letter via MySierra.

Corrections are made in the Financial Aid Office and are sent to the Central Processing System (CPS) through EDConnect and/or TDClient. Students are notified that corrections have been processed through receipt of an acknowledgment form from CPS and the student will receive a new Student Aid Report (SAR).

Unusual Enrollment History (UEH)

Beginning with the 2013-14 award year, the U.S. Department of Education added an Unusual Enrollment History flag that indicates a student may have an unusual enrollment history based on the receipt of federal Pell Grant or loan funds from multiple schools. The flag addresses possible fraud and abuse in the federal student aid program. Often time's students have a legitimate reason for enrollment at multiple schools over a short period of time. However, this type of history requires a review to determine if the reasons are valid.

If your FAFSA is flagged for a UEH, we are required by the U.S. Department of Education to use the information from the National Student Loan Data System (NSLDS) to identify the schools where you received Pell Grants or Direct Student Loans over the past four award years.

Sierra College Financial Aid staff must determine for each of the previously attended schools, whether academic credit was earned during the award year in which a student received Pell Grant or loan funds. Academic credit is considered to have been earned if the academic records show that the student completed any units.

- If it is determined that a student earned academic credit at each of the previously attended schools during the relevant award years, no further action is required.
- If it is determined that a student did **not** earn academic credit (failed or withdrew), Sierra College Financial Aid Office must:



- Obtain documentation from the student explaining why he failed to earn academic credit; and
- The student did not enroll only to receive a credit balance

Justification must be documented and could include:

Personal reasons:

- Illness
- Family emergency
- Change of residence
- Military obligations

Academic reasons:

- The student might explain that the first enrollment was at a school that presented unexpected academic challenges or
- The academic program did not meet the student's needs, as determined by the student

The Financial Aid Appeals Committee (FAAC) will review and either approve or deny the student's request for aid. If approved students must establish an academic plan by following the procedure for a Financial Aid Satisfactory Academic Progress Reinstatement and submit a comprehensive Student Education Plan before aid is provided. Students will only be provided aid for those units reflected on the Comprehensive Student Education Plan. If a student's UEH is denied, they may be considered to regain eligibility by completing a semester successfully on their own without financial aid. Success for this purpose is defined by completing a minimum of 67% of all courses enrolled with a 2.0 GPA for the term and cumulative.

Citation: Gen-13-09 and GEN -15-05

Eligibility Issues

Citizenship Documentation

Sierra College uses any acceptable documentation in the Federal Student Aid Handbook for U.S. citizens or permanent residents. These documents must be signed by the student.

Conflicting Data

If in the process of reviewing a student's financial aid file, Sierra College's Financial Aid Office notices conflicting student data, by law, the conflict must be resolved before the awarding of financial aid can take place.

Resolving Conflicting Data

The process of resolving the conflicting data for the Financial Aid Office is:

1. Send notification to students via MySierra email
2. Have a phone conversation with the student
3. Request agency (third party) certification
4. Consult with other departments on campus who might have additional information the Financial Aid Office can use to clear the conflict



Timelines

Sierra College will not award a student financial aid (can include the CCPG) until the student replies and the conflicting data is resolved. Additionally, if conflicting data turns up even after the first disbursement and refund to a student, the conflicting data must be resolved before additional disbursements and refunds can be made. The result of any disbursement could result in an overpayment if verification is not completed.

Resolving Student Aid Reports (SAR) Comments

The same process used for resolving the federal SAR comments is used to resolve the college selected comments. Students are contacted through MySierra and asked to provide documentation or submit forms to the Financial Aid Office. This process can happen any time during the year when a SAR comment is generated that needs to be resolved.

Monitoring Mid-Year Transfers or Transfer Monitoring

When awarding a student within the academic year, sometimes the Financial Aid Office determines that the student was not enrolled at Sierra College during the previous semester, (e.g. awarding for spring and the student was not enrolled in fall). In this case, Sierra College checks the National Student Loan Data System (NSLDS) to calculate what the student was paid in federal aid also known as Title IV aid from any school they attended in the previous semester, (Pell Grants, FSEOG, and loans), and determines if any of the student's scheduled awards need to be changed. These adjustments are made manually to keep the student's awards within the federal limits. On occasion, NSLDS will not be current and we rely on the student and other schools to assist with this process.

Students who receive a disbursement at another college or university and has a pending award for a subsequent semester will be required to submit a statement that they will not receive aid at the other college or university.

Deadlines

Financial Aid Deadlines and Priority Dates

Sierra College publishes deadlines and priority dates for various programs in the Financial Aid Handbook, on the Web, and other public postings.

Late Documents

Sierra College does not accept documents that have passed a deadline. If there are extenuating circumstances, the student should talk to a Financial Aid representative, and a decision will be made on a case-by-case basis by the Financial Aid Director as long as it is permissible by law.

Student Rights and Responsibilities

Rights

Students at Sierra College applying for and receiving financial aid have a right to the following:



1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs
2. Disclosure of application deadlines for each financial aid program and for any supporting documentation
3. Specific information regarding fees, tuition, and the refund policy for those who drop out of school (withdraw)
4. An explanation of how students are selected to receive financial aid and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships) and so on
5. Knowledge of what resources are considered in the calculation of student need
6. Knowledge of how a financial aid package is determined
7. An explanation of various programs awarded in the student's financial aid package. If a student feels unfairly treated, a reconsideration of the award may be requested
8. If a return of Federal funds (Title IV funds) needs to be calculated, the student has the right to know the portion of financial aid the student received that must be repaid
9. If a return of Federal funds (Title IV funds) needs to be calculated for a loan, the student has the right to know what the interest rate is, the total amount to be repaid if any, when repayment begins, and the conditions of deferment and cancellation
10. Knowledge of how Sierra College determines whether students are making "satisfactory academic progress" and the consequences of not meeting this requirement
11. A student has the right to challenge or appeal a financial aid award or any other decision of the Financial Aid Office pertaining to the student, which does not fall under the jurisdiction of federal or state regulations. The right includes answers to questions, explanations of policies and decisions, and requests for reconsideration

Responsibilities

Students at Sierra College applying for and receiving financial aid are responsible for the following:

1. Reviewing and considering all information about Sierra College's academic programs before enrolling.
2. Completing all the application forms accurately and completely before submitting them to the right place on time. If this is not done, financial aid could be delayed. Since errors can cause misunderstanding and misrepresentation of information provided, errors must be corrected before any financial aid can be received. Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and subjects the student's application to denial. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation, be reported to the Office of the Inspector General.



3. Promptly returning all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency or agencies to which an application was submitted.
4. Reading and understanding all forms that the student is asked to sign.
5. Notifying the agency holding the student's federal loan (The U.S. Department of Education, etc.) of any changes in the student's name, address or school enrollment status.
6. Performing the work that is agreed upon in accepting a college work-study award.
7. Knowing and complying with the deadlines for application or reapplication for aid.
8. Knowing and complying with the Sierra College Federal Aid Refund Policy.
9. Repaying financial aid funds if it is determined that the student was ineligible to receive the funds.

California College Promise Grant (CCPG) (formally the Board of Governors Fee Waiver (BOGFW))

The CCPG is available to any California resident or any student determined by Sierra Colleges Admission and Records Department to be an AB 540 students who meets the financial eligibility requirements or qualifies through another program. California state law pertaining to the CCPG allows community colleges discretion in certain areas. These are Sierra College's practices with regards to the CCPG policies outlined in the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program.

For all CCPG methods, Sierra College requires proof of income. **Students must submit a copy of their IRS Tax Transcript when submitting their paper CCPG application. If eligibility was awarded using FAFSA and you used the IRS Data Retrieval Tool, then we would not require a paper copy of the IRS Tax Transcript.**

1. Sierra College's Financial Aid Office considers the summer session a "trailer" for the academic year. If a student applies for a CCPG for the summer session of 2021, the student is applying for financial aid for the 2020-2021 academic year, not the 2021-2022 academic year.
2. If a student wants to qualify for the CCPG under Method A, the student must submit the CCPG application with the appropriate supporting documentation. Sierra College does not provide any other supplemental form for use with the FAFSA for CCPG Method A eligibility.
3. If Sierra College admits a student without a social security number, the student may receive a CCPG fee waiver as long as they are a California resident or an AB 540 eligible student and otherwise qualify for the program.
4. A male student who fails to register with selective service in accordance with the law (50 USC App 451 et seq.) may still receive a CCPG fee waiver at Sierra College as long as they otherwise qualify for the program.
5. If a student signs the CCPG application and reports a registered domestic partnership, Sierra College does not require additional documentation to verify the student's status.



6. If a student is independent under the CCPG application criteria, Sierra College accepts the information on the signed application along with income documentation such as an IRS Tax Transcript.
7. A dependent student is eligible for Part A if the parent(s) or registered domestic partner required to complete the FAFSA receive the public benefits listed below at the time of enrollment, or if the dependent student receives the public benefits listed below at the time of enrollment.

In order to qualify under Method A for the CCPG, Sierra College accepts the following documentation:

- a. TANF: Temporary Assistance to Needy Families (TANF). The monthly cash grant must include the dependent student or be the sole source of income for the family. Students/families receiving food stamps or CalWORKs services but no TANF cash grant are eligible under Part A.
 - b. SSI/SSP: Governmental eligibility for Supplemental Security Income (SSI)/State Supplemental Program (SSP) is “need-based.” The benefits must include the dependent student or be the primary source of income for the family. Other associated public benefits such as Social Security Disability Income (SSDI) and regular Social Security retirement benefits do not qualify under Part A. These public benefits are not necessarily “need-based.”
 - c. General Assistance (GA) – The receipt of General Assistance qualifies the student for a CCPG. In some counties, additional aid may be available that may come “under the umbrella” of General Assistance. If questions arise, contact your local Department of Public Assistance for a determination of whether that aid can be considered as General Assistance. Again, food stamp eligibility alone is not sufficient to qualify for Part A.
8. If a student requests an adjustment be made to the student’s/family’s income for Method B of the CCPG, then the student must submit a FAFSA or CA Dream Application and request a Special Condition consideration. Professional judgment is not used by Sierra College for the CCPG application alone. Any consideration will be in the context of a broader determination of a student's eligibility for all types of financial assistance as provided for in Section 4 of the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program.
 9. If a student does not qualify for Method A or B and wishes to qualify under Method C, then a valid FAFSA or CA Dream Application must be processed. If the FAFSA or CA Dream Application has been selected for verification, the CCPG will be awarded, unless the FAFSA or CA Dream Application is rejected by the federal processor. If after verification is completed, it is discovered that the student is not eligible, then the CCPG will be removed and the student will be responsible for all fees. Students must have \$1,104 of unmet need as determined by FAFSA or the CA Dream Application to be eligible for this award.
 10. Title 5 of the California Code of Regulations requires documentation of those who are eligible for the CCPG program under Method B.
 11. The CCPG is considered an award in the package of financial aid to cover the enrollment fees as assessed per the California Code of Education. The amount listed by Sierra College is currently \$667.00 per semester for eligible students. However this could change if the fees are increased by legislative action. Students do not receive this award as a refund as it is an tuition fee waiver only.

For students who qualify under Method A, the health fee is covered by the CCPG. For Method B and C, the health fee is not covered. For Method A, B & C, 50% of the parking fee is also covered.



12. Students must provide documentation demonstrating eligibility for the Dependents of Law Enforcement or Fire Suppression Personnel Fee Waiver. Sierra College requires a letter from the appropriate public agency indicating that the student is the surviving spouse, registered domestic partner or the child, natural or adopted, of a deceased person who met all of the requirements of Education Code Section 68120 (5.6.1). A new authorization must be provided each year. Sierra College will not go back for previous years should a determination be made by the granting agency of prior year eligibility.

The letter must be on agency letterhead and indicate for the deceased person that:

- a. He or she was a resident of California;
- b. He or she was employed by a public agency;
- c. His or her principal duties consisted of active law enforcement service or active fire suppression and prevention;
- d. He or she was killed in the performance of active law enforcement or active fire suppression and prevention duties.

13. Sierra College establishes all students' eligibility for the CCPG the day the student's application is complete unless conflicting or incomplete information is provided. The last day to establish eligibility for the CCPG for the fall, spring, and summer semesters is June 30th of the current academic year.

14. Sierra College will reimburse students for fees if the student establishes CCPG eligibility after having paid the fees. Students have until June 30th of the current academic year to establish eligibility for reimbursement for fall, spring and summer fees.

If Sierra College determines that a student is eligible for the CCPG at the time of application, and we later discover that they are ineligible, we will pursue the repayment of fees.

Effective Fall 2016, California community college students receiving the CCPG must meet minimum academic and progress standards to remain eligible for the CCPG.

Students must:

- Maintain a cumulative GPA of 2.0
- Successfully complete at least 50% of all units attempted

If a student is placed on academic or progress probation for two consecutive primary terms, they will lose eligibility for the CCPG and enrollment priority if their GPA falls below cumulative 2.0 for two consecutive primary terms.

Satisfactory Academic Progress

Financial Aid Satisfactory Academic Progress Policy

To be eligible for federal, state and institutional aid, students are required by the U.S. Department of Education to maintain Satisfactory Academic Progress (SAP) toward their degree objectives. Sierra College has established this SAP policy to ensure student success and accountability, and to promote timely advancement toward degree objectives. SAP guidelines are based on reasonable expectations of academic



progress toward a degree. Accordingly, these guidelines should not be a hindrance to any student in good academic standing.

Note: The Financial Aid Office may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. As a result, students must refer to the current catalog. Unlike degree requirements, *changes in regulations, policies and procedures are immediate and supersede those in any prior catalog.*

This policy applies to the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal Direct Loans
- California State Cal Grant
- All State funded programs
- Scholarships

At Sierra College, Satisfactory Academic Progress is defined by the following three criteria:

- (1) Meeting a minimum term and cumulative grade point average requirement (GPA).
- (2) Earning a minimum number of units for credit per semester (Pace of Progression).
- (3) Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance).

Students who do not meet one or more of the above criteria will be considered SAP ineligible for financial aid or will be placed in a financial aid SAP Warning Period,

Grade Point Average Requirement

At Sierra College, you must meet a minimum term and cumulative grade point average of 2.0. Only A, B, C, D, F (+/-) grades are counted in your cumulative grade point average.

Classes in which a student receives a grade of “F”, “I”, “NP”, “MW”, “EW” or “W” will not be counted as completed classes for satisfactory academic progress, but will be counted as units attempted.

Pace of Progression Requirement

You must complete a minimum number of units each semester (Pace) to ensure completion of the degree within the maximum time frame. To calculate the Pace of Progression, divide the cumulative number of units you have successfully completed by the cumulative number of units you have attempted.

$$\text{Pace of Progression} = \frac{\text{Cumulative and Term Units Completed}}{\text{Cumulative and Term Units Attempted}}$$

You are required to successfully complete a minimum of 67 percent of all attempted units to remain eligible for federal, state and institutional financial aid. Transfer units are not counted in Pace of Progression, but are counted in attempted units.

If this calculation determines that a student will not graduate with the appropriate pace of progression, federal and state aid will no longer be processed at Sierra College.



Pace of Progression \geq 67% = SAP eligible

Impact of Grades on Pace of Progression & Maximum Time Frame			
Earned Grade	Count Toward Pace of Progression		Counted Toward Maximum Time Frame
	UNITS COMPLETED	UNITS ATTEMPTED	
A,B,C,D (=/-)	YES	YES	YES
P	YES	YES	YES
F, I, NP,IP, MW, EW, W	NO	YES	YES

Maximum Time-Frame Allowance

Lastly, you must complete your degree objective within a specified amount of time. The time frame will depend on your enrollment status and educational objective.

For example, if you are enrolled in two-year program requiring 60 units, you will be eligible for financial aid for a maximum of 90 total attempted units (60 credit hours x 150% = 90 credit hours).

The same rule will be applied to students who are enrolled in an eligible certificate program (length of the certificate program x 150% = maximum credits a student may attempt to receive aid).

Transfer units are counted in the Maximum Time Frame Allowance. Up to thirty (30) units of remedial course work will not be counted in your attempted hours.

English Second Language (ESL)

All ESL units are treated as remedial coursework and used when calculating total units attempted towards the maximum time length and maximum unit limitations.

Once a student receives an approved Maximum Unit Appeal, they may not change their degree program and continue to receive financial aid. Students will only be allowed to receive aid for those courses reflected on their original Student Education Plan (SEP). Once a student receives an approved Maximum Unit Appeal, courses will be reviewed prior to each payment to ensure that the student is only paid for courses that are on the approved Student Education Plan (SEP). Students will not be required to submit a new Maximum Unit Appeal each semester.

The Financial Aid Office will not review Maximum Unit Appeals until after the add/drop period of each semester. The Financial Aid Appeal Committee (FAAC) may take up to 4 weeks to review a student's appeal.

The exception to this is if a student has already received an approved Maximum Unit Appeal and signs a Maximum Unit Registration Hold Form, available on the web. [Maximum Unit Registration Hold](#) We will make all attempts to review this before the first term disbursement.

Remedial (including ESL) Course Work

Sierra College remedial and ESL courses are considered the same as credit courses for tuition, for full-time academic standing and for SAP. Credits for remedial and ESL coursework are included in the calculation of the 67% completion requirement.



Transfer Units

It is the student's responsibility to request official transcripts from previously attended institutions if the student chooses to apply any of those units toward the current educational objective. Upon the student's request, 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 toward any 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.

Determining Enrollment Status

Prior to each financial aid disbursement, the Financial Aid Office will verify the number of units a student is enrolled in. Students must be enrolled by the add/drop deadline, also known as the majority census or Pell recalculation date. For fall 2020, you must be in all units by September 7, 2020. For spring 2021, you must be in all units by February 7, 2021.

In determining whether or not a student is making SAP, the student's enrollment status is defined as the number of units the student was enrolled in at the end of the enrollment period, including excused withdraws (EW).

Special Financial Aid Considerations for Students Completing a Degree. Students that have remaining transfer units to complete after being awarded an AA/AS may appeal to continue to receive financial aid. If you are pursuing a transfer, keep in mind that financial aid eligibility is limited once you have completed the requirements for one major or degree. The student and his/her counselor must ensure these required units for transfer are updated on his/her comprehensive Student Educational Plan in Degree Works.

Completed Degree – No degree policy

A student who completes the academic requirements for a degree or certificate program but does not yet have the degree or certificate conferred is not eligible for further Financial Aid. If a student would like to continue their education, they may appeal this status for the reasons below:

1. Change from a certificate program to an AA or AS degree.
2. Change from an AA or AS degree to add transfer classes for a 4 year college.

Your Completed Degree Appeal must include:

3. Meet with your Academic Counselor to update or complete a Comprehensive Student Education Plan in Degree Works.
4. Provide a written letter that address what desired transfer goal you are seeking
5. Updated degree in mySierra to match his/her Comprehensive Student Education Plan.

Monitoring of Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress is monitored for all financial aid applicants at the end of each enrolled semester. The Financial Aid Office monitors grade point average, Pace of Progression and the Maximum Time-Frame Allowance.

Any student who does not meet Satisfactory Academic Progress requirements will be notified by the Financial Aid Office via your Sierra College e-mail.

The Financial Aid Office will complete the SAP evaluation after the prior semester grades have been officially posted by the Admissions and Records Department. If grades are not made official before the



beginning of the subsequent semester, an otherwise eligible student may have his or her financial aid disbursement delayed. No exception can be made to this process.

When SAP is Not Maintained

Maximum Time Frame:

If you have reached the Maximum Time-Frame Allowance, you will be ineligible for further financial aid without an approved, written SAP Appeal. For example, if you are enrolled in two-year program requiring 60 units, you will be eligible for financial aid for a maximum of 90 total attempted units (60 credit hours x 150% = 90 credit hours).

Academic Disqualification:

If you are academically disqualified from the College, you will be ineligible for further financial aid.

There is no financial aid SAP Warning Period in either of these instances.

GPA & Pace of Progression:

If you do not meet the Pace of Progression or GPA requirements, you will be placed in a semester financial aid SAP Warning Period or SAP termination.

Financial Aid Ineligibility:

If the minimum requirements for GPA and Pace of Progression are not met by the end of the Warning Period, you will no longer be considered to be making SAP and will become ineligible for financial aid without an approved, written SAP Appeal.

Regaining Financial Aid Eligibility

Grade Change or Academic Improvement

If you were placed on a financial aid SAP Warning Period due to insufficient GPA or Pace of Progression, your financial aid eligibility can be reinstated within the award year with a grade change, a successful completion of sufficient units or a sufficient improvement in GPA by the end of the Warning Period. If you have received a grade change, please notify the Financial Aid Office in writing once the requirements have been met.

With a SAP Appeal for Maximum Time Frame

If you need additional time to complete your degree, you should meet with your academic counselor to complete a Financial Aid Maximum Unit Appeal Form. The Financial Aid Office may increase the Maximum Time Frame for students who have changed majors or have experienced a one-time extenuating circumstance (e.g. illness or injury) that has since been resolved. The Financial Aid Office will make no adjustments for declared Minors.



With a SAP Appeal for GPA or Pace of Progression

You may also appeal the determination that you are not meeting GPA and Pace of Progression requirements. If you have experienced an extended illness, onetime extenuating circumstance that have since been resolved, or enrollment limitation(s) due to academic advisement, meet with your academic counselor to complete a Financial Aid Reinstatement Petition and submit needed documentation as describe within the [Financial Aid Reinstatement Petition](#).

Satisfactory Academic Progress (SAP) Appeals

Students must meet with their academic counselors to complete the Financial Aid Reinstatement Petition or Maximum Unit Appeals. These forms must be submitted with complete supporting documentation to the Financial Aid Office. The SAP Appeal Forms must contain the Student Education Plan your counselor has approved for you. For the appeal to be approved, the Student Education Plan must lead to graduation within 150% of the published degree time.

You must also provide a written appeal letter that includes the following information/explanation:

- What caused your progress at Sierra to fall below acceptable standards? Provide a specific explanation.
 - How have those conflicts been resolved?
 - How will you maintain good academic standards and progress toward the degree if the appeal is granted?
- If the reason is due to a death in the family, please provide documentation (e.g. death certificate, obituary)
- If the reason is due to medical reasons, please provide a doctors notification that you may resume your studies.

All students who have been terminated from financial aid and wish to continue to receive aid through the appeal process must also attend a Financial Literacy Workshop. All workshops are listed on our webpage [here](#). You do not need to make an appointment to attend, but you will need to provide a government issued ID or Student ID before being allowed to attend.

Definitions

Good: A student is considered in good standing if they complete at least 67% of all units enrolled and earned a 2.0 GPA for the semester/term and cumulative GPA.

Warning: A student will be put into warning status if they fall below the 67% completion rate for the semester or overall, but complete at least .5 units. A student will be removed from warning at the end of the next semester if they complete at least 67% of their units and cumulative 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 67% of the courses or 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 cumulative GPA is below a 2.0 but their term GPA is above a 2.0. This is considered making progress (PACE) term-by-term. A student may be removed from Reinstatement Petition probation if they complete at least 67% of their units and achieve a cumulative GPA of 2.0.

If a student's Maximum Unit Appeal is approved, they will be placed on probation for each term they are in attendance thereafter. Should a student fail to complete at least 67% of their units or fail to achieve a



semester GPA of 2.0 or higher, they will be terminated from financial aid and must then submit a Reinstatement Petition for consideration.

67% Completion rate (PACE): Students must pass at least 67% of their coursework each semester and overall.

NOTE: Request for Reinstatement Petitions and Maximum Unit Appeals will not be accepted past June 30th of the current year.

Fraud

A student who attempts to obtain financial aid by fraud will be referred to the Dean of Students for disciplinary action and suspended from financial aid for unsatisfactory conduct. The College will report such instances to local law enforcement agencies, to the California Student Aid Commission and/or to the Federal Government, Office of Inspector General. Restitution of any financial aid received in such a manner will be required. Committing fraud is considered prohibited conduct under the Students Rights and Responsibilities Handbook. All students are held accountable for the content of this handbook. A copy of this is at <http://www.sierracollege.edu/admissions/forms-policies/student-rights.php>

Return to Title IV (Receiving Federal Funds and Withdrawing)

Return to Title IV

Federal financial aid (“Title IV funds”) is awarded to a student under the assumption that the student will attend school for the entire period for which Title IV funds is awarded. When a student withdraws, the student may no longer be eligible for the full amount of financial aid (Title IV) funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from Sierra College after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, in rare cases, Sierra College offers a disbursement of the earned aid that was not received. This is called a Post-Withdrawal Disbursement.

Withdrawal Date

The withdrawal date established by Sierra College is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn so the percentage of the payment period or period of enrollment completed by the student can be determined. The percentage of Title IV aid earned is equal to the percentage of the payment period or period of enrollment completed.

Process for Calculation of Amount of Title IV Aid Earned by Student

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student’s behalf.



If the day the student withdrew occurs on or before the student completed 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment that was completed. If the day the student withdrew occurs after the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%. When a student fails to earn a passing grade in any of their classes, Sierra College must assume, for Title IV purposes that the student has unofficially withdrawn, unless Sierra College can document that the student completed the period.

Post-Withdrawal Disbursement

If the student receives less or no Federal Student Aid than the amount earned, Sierra College offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement. Without obtaining a student's permission, Pell grant funds from a Post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term for which the student is eligible for a Post-Withdrawal disbursement or are disbursed directly to the student. Title IV Loan funds from a post-withdrawal disbursement will be offered to the student (or parent in the case of a PLUS Loan) within 30 days of the date a determination. Sierra College will request confirmation of acceptance or decline a loan payment before processing.

Title IV Aid to be Returned: Sierra College and Student

If the student receives more Federal Student Aid than the amount earned, Sierra College, the student, or both must return the unearned funds in a specified order as follows:

1. Unsubsidized Direct Stafford loans (other than PLUS loans).
2. Subsidized Direct Stafford loans.
3. Direct PLUS loans.
4. Federal Pell Grants for which a return of funds is required.
5. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required.

When a Return of Title IV funds is due, Sierra College and the student may both have a responsibility for returning funds. Funds that are not the responsibility of Sierra College to return must be returned by the student. Sierra College exercises its option to collect from the student any funds Sierra College is obligated to return, and funds required for Sierra College to return will become a debt on the student's account which the student will be responsible for paying. This charge is not reported to the Department of Education and simply remains as a debt on the student's account with Sierra College.

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, Sierra College will notify the student that he or she must repay the overpayment. In its notification Sierra College will inform the student that the student owes an overpayment of Title IV funds, that the student's eligibility for additional Title IV funds will end if the student fails to pay Sierra College by the 45th day following the date Sierra College sent notification to the student, and that if the student fails to pay Sierra College during the 45-day period, the student's overpayment must be reported to the National Student Loan Data System (NSLDS) and referred to the Debt Resolution Services for collection.



Federal regulations for financial aid require that students who withdraw from all their classes before the 60% point of the semester must return part of their financial aid funds to the U.S. Department of Education because the money is unearned if a student is not enrolled in classes.

Withdrawing from classes can happen in three ways. Sierra College students can withdraw on their own, instructors also have the choice of dropping a student who does not attend class. (Some instructors choose not to drop students even if they do not attend class), and students may request special consideration for dropping a course due to extenuating circumstances. The Title IV program does not extend any special circumstances for dropping a course. If a student should receive an approved “W” or “EW”, they may still have to repay all or a portion of their financial aid.

The Admissions and Records Office publishes the withdrawal date for each semester as part of the school calendar. The Financial Aid Office will determine the amount of federal financial aid (Pell Grant, FSEOG, Federal Student Loans, and Parent Plus Loans) that a student earned as of the withdrawal date using federally approved methods to perform the calculations. The order in which Title IV program funds will be returned will follow the federal regulations as outlined in the Federal Student Aid Handbook.

Students will be notified by mail if they are required to repay any portion of the financial aid they received. Students are given 45 days to repay the amount to Sierra College. After 45 days, the student will owe either Sierra College for the institutional portion or the U.S. Department of Education directly or both.

Students who owe money to the U.S. Department of Education are ineligible to receive federal financial aid from any college or institution until they clear that debt.

Students will become eligible for federal financial aid only after they have repaid the full amount or made arrangements directly with the U.S. Department of Education. Sierra College does not make repayment agreements directly with students other than allowing students 45 days to repay the full amount owed.

Students who owe a repayment to the College will be allowed to pay the college directly. Any outstanding debt will block a student’s ability to enroll in courses and the College sends any unpaid debt to collections.

If a student receives an “F” in a course, the instructor will annotate the last date of attendance on the grade sheet and/or indicate that the “F” was an earned grade. If it is discovered that the “F” was due to withdrawal, then Sierra College will calculate the return of aid as necessary.

Financial Aid Resources Available

Sierra College makes several financial aid resources available to its students including state, federal, and local funds. Some funds are need-based, meaning the funds go to the most financially needy students who qualify first. There are also non-need-based funds which are available to any students who qualify for the programs regardless of their income or that of their parents.

Need-based programs include Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), subsidized student loans, work-study, Community College Promise Grant (CCPG), and some scholarships.

Non-need-based programs include unsubsidized student loans, parent loans, and some scholarships.

Students who would like to be considered for financial aid must apply using either the [Free Application for Federal Student Aid](#) (FAFSA) or the CA Dream Application (CADA) <https://dream.csac.ca.gov/>. Both forms can be found on the Financial Aid Office’s website or by following the hyperlink above. Some financial aid resources require a student to submit additional application materials; scholarships, for



example, might have a completely separate form to submit to the funding agency. The Financial Aid Office is not responsible for the application process of outside resources like non-Sierra College scholarships, although all students are encouraged to apply for scholarships that might contribute to their financial resources while attending college.

Financial aid may be used for Sierra Colleges study abroad program when this program is offered.

How and When Financial Aid will be Disbursed and Refunded

All financial aid is disbursed to students through the Bursar's Office. Financial aid funds will first reduce any debt students owe Sierra College. Any remaining balance (refund) will go directly to the students by the refund preference selected by the student with BankMobile. For more information about Bank Mobile, visit this link: <https://bankmobiledisbursements.com/refundchoices/>

The first disbursement of financial aid (grants, federal student loans, and scholarships) to eligible students will be the week following the add/drop period of each semester also known as **majority census**. For fall and spring, this will be the end of the third week of the semester. For students who apply or complete their files after the third week, financial aid is usually ordered once a week. Orders are done early Monday morning and direct deposit is usually completed by Thursday evening of that week. New debit cards and **defaulted** paper checks will take longer since they must be mailed to the students. <https://bankmobiledisbursements.com/refundchoices/>

Pell Grants must be paid at the level of units you are enrolled in at the end of the majority census or add/drop period for the semester. Check the [academic calendar](#) for the exact date for fall and spring. If you add a class after the majority census or add/drop deadline, you cannot be paid Pell Grant for the additional units. (**FSA Handbook 3-70 and 34 CFR 690.80**)

Federal Direct Student Loans are issued in two disbursements. If your loan covers fall and spring, your second disbursement will be available the third week of the Spring Semester as long as you are eligible and are enrolled in 6 or more units. If your loan covers only one semester, your second disbursement will be available after the withdraw deadline has passed as long as you are still enrolled in 6 or more units. Check the [academic calendar](#) for the withdraw deadline.

If you are a first-time, first-year borrower, Federal regulations require that you wait until 30 days after the semester has begun to receive your first disbursement. For information about the second disbursement, read the previous paragraph.

Scholarships are issued in two disbursements – half for Fall and half for Spring.

Sierra College no longer participates in private student loans.

Consumer Information

As a service to students and in order to comply with federal regulations, several campus offices coordinate and track consumer information.

Alcohol and Drug Abuse Resources

Sierra College's Health Services Clinic provides alcohol and drug abuse resources. This includes educational programming, peer health education programs, resources and counseling, as well as referrals to



community service agency counseling and rehabilitation programs. You may receive additional information at their website. <https://www.sierracollege.edu/student-services/campus-services/health-services.php>

Student Right to Know Act

Admissions and Records coordinates disseminating the information for the Student Right to Know Act based on data obtained from Institutional Research. In accordance with the Student Right to Know Act, Sierra College includes information regarding completion, graduation, and applicable transfer out rates. This information is maintained at the Chancellor's California Community Data Mart. <http://datamart.cccco.edu/>

Campus Security Report

Police Services prepares the annual security report and posts the results on their website known as the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act Report. The Report can be found here <https://www.sierracollege.edu/files/resources/administrative-services/security/documents/2018-Sierra-College-ASR-and-Fire-Safety-Report.pdf>

Whistleblower Protection and Anti-Retaliation Law – nothing in the law shall be construed to permit an institution to take retaliatory action against anyone with respect to the implementation of any provision of the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

Equity in Athletics Disclosure Act

The Equity in Athletics Disclosure Act is prepared by the Athletics Department. The college is required to provide disclosure of athletic program participation rates and financial support data as part of the Equity in Athletics Disclosure Act (EADA). This information is available to the student online by accessing a Department of Education website at <http://ope.ed.gov/athletics/>.

FERPA

The Family Educational Rights and Privacy Act (FERPA) of 1974 ensure students certain rights with respect to their educational records. They are:

- The right to inspect and review the student's educational records within 15 days of the date the college receives a request for access.
- The right to request the amendment of the student's educational records that the student believes are inaccurate or misleading.
- The right to consent to disclosures of personally identifiable information contained in the student's educational records, except to the extent that FERPA authorizes disclosure without consent.
- The right to file a complaint with the U.S. Department of Education concerning alleged failures by Sierra College to comply with the requirements of FERPA.

Each time staff gives information about a student to anyone, staff must:

- Have a record of the request for access and each disclosure of student information.
- Make sure the record identifies the parties who requested the information and their basis for such a request.



- Make sure the record disclosures remain in the file for as long as the educational records are maintained.

For additional information on Privacy Notifications visit or review this within MySierra under Student Links.

The Financial Aid Office will allow students to complete a FERPA request to keep on file for the 2020-2021 academic year to speak with your relative on your behalf as it relates to financial aid matters only. If this access is abused by the relative, the privilege will be revoked by the Financial Aid Director.

Federal Student Direct Loan Policy

Each educational institution decides which loan programs it will make available to its students. 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 bachelor's degrees. Sierra also participates in the William D. Ford Federal Direct Stafford Loan Program (Direct Loans) which is one of the Federal Title IV Programs. However, we will not process any request for loans without the student first completing the Free Application for Federal Student Aid (FAFSA). Sierra College strives to ensure that students first qualify for grants before loans are processed.

It is the philosophy of the Financial Aid Program at Sierra College that loans should be taken out as the last alternative for financing a student's education. It is also recognized that in many cases, a student loan may be the only viable alternative for meeting educational expenses. However, students do not have to use all their loan eligibility at a two-year school. It is important to have some eligibility left for use at a 4-year college so academic goals can be reached. Sierra College will suspend processing loans if a student's debt reaches \$22,000 until they complete a new Student Education Plan and the [LoanWise](#) test.

All students must complete a loan literacy workshop before a loan will be processed. These workshops can be found on our webpage at [Sierra College Workshops](#)

Sierra College does not participate in private student loans.

Loan Default

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. The U.S. Department of Education announced that the current national [federal student loan cohort default rate](#) (also referred to as the CDR) is 10.8 percent. Sierra College's default rate for the same period is 19.3 percent. Schools who exceed 30% may have to take additional steps to continue to process federal and state financial aid.

The most recent national cohort default rate is the percentage of a school's borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1, 2015 and Sept. 30, 2016, and subsequently defaulted prior to Sept. 30, 2018.



Direct Loan Packaging Policy

A statement will be included in the Financial Aid Award Notification through MySierra indicating that the student may be eligible for student loans and those wanting more information are instructed to contact the Financial Aid Office or review the process on the Financial Aid website: [Student Loan Information](#)

First-year students who have unmet need after all other financial aid has been awarded, may borrow a subsidized Direct Loan up to the amount of their unmet need or \$3,500, whichever is less. Second-year students may borrow a subsidized Direct Loan up to the amount of their unmet need, or \$4,500, whichever is less. Sierra College identifies a first-year student as one who has completed fewer than 24 units toward his or her current educational program and a second-year student as one who has completed 24 or more units toward the current educational program.

NOTE: Sierra College does not adjust loan amounts for students who advance to the 2nd-year level during the academic year.

Also, loan amounts must be prorated for students with only one semester remaining to complete the requirements of the educational program. Prorating also applies to a student who has a one semester extension of financial aid eligibility approved. This means that if you have loan eligibility for the academic year of \$5,500.00, we will only process half of this amount for the one semester loan.

Students who do not have sufficient “unmet need” to borrow the annual maximum from the subsidized Direct Loan program may replace the expected family contribution with an unsubsidized Direct Loan. Students who have no “unmet need” may borrow up to the annual loan limits from the unsubsidized Direct Loan. Such students will be sent an email through their MySierra student account, explaining that they have no calculated need and informing them of the availability of the unsubsidized Direct Loan. Dependent students may apply for up to \$2,000 in additional unsubsidized loans. Independent students may apply for up to \$6,000 in additional unsubsidized loans.

Application Procedure and Disbursements

Students who have not previously borrowed a Direct Loan must complete the Direct Loan Entrance Counseling session online. Each session will cover those topics specified by federal regulation including borrower rights and responsibilities, repayment options, and consolidation issues. Students may access the Direct Loan Entrance Counseling session by logging in at [StudentLoans.gov](#). Students must have completed a FAFSA before a Direct Loan Application will be accepted.

Students receiving Direct Loans for both fall 2020 and spring 2021 will receive one-half of the loan proceeds in the fall semester and the other half during the spring semester. The second disbursement will occur only after the fall grades have been reviewed. Direct loans for first-year borrowers (defined as anyone who has not previously had a Direct Student Loan) will be disbursed at least 30 days after the semester begins. All Direct Loan proceeds will be disbursed using the disbursement options described previously.



The aggregate loan limits for undergraduate dependent students are \$31,000 (no more than \$23,000 of which can be subsidized) and the aggregate loan limits for undergraduate independent students are \$57,500 (no more than \$23,000 of which can be subsidized).

Sierra College defines the loan period based on the semester a student requests the loan. The loan period can either be an academic year (fall and spring semesters) or a single semester (fall, spring or summer). If a student receives loans from another school within the same loan period, then we must consider all loans received and certify only the remaining loan eligibility.

Every student loan borrower is required to complete an exit interview at the conclusion of their academic stay with Sierra College or when they stop attending at least 6 units. Students will be required to complete the exit counseling on-line.

Sierra College is required to document students on-line entrance interviews and exit interviews to demonstrate that Sierra College has complied with the U.S. Department of Education's requirements.

Federal Change for Loan Borrowers "150 Percent Change"

Effective for all loans originated after July 1, 2013, Federal Law now limits eligibility for subsidized loans to 150 percent of the length of the student's academic program. The 150 percent change means students in a two-year program will be eligible for subsidized student loans for the equivalent of three years. The student who reaches this limitation could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (e.g., has not run afoul of the school's satisfactory academic progress requirements).

The new limitation affects new borrowers on or after July 1, 2013. Since only periods for which the student received subsidized loans appear to count, the 150 percent limit would only include periods of borrowing that began on or after July 1, 2013. For transfer students who were enrolled in more than one educational program that began on or after July 1, 2013, the limitation would be calculated by taking the difference between 150 percent of the published program length of the longest educational program in which the borrower was enrolled and any periods of enrollment in which the borrower received a subsidized Stafford loan.

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.

Professional Judgment

Financial Eligibility

In cases of extenuating circumstances affecting a student's financial eligibility, the student or the student's parent can request special consideration by submitting the Special Conditions Appeal form. Students will submit this request using our 3rd party vendor, Campus Logic. Any permanent financial aid staff may review and approve or deny any form of Professional Judgment. This includes, Satisfactory Academic Petitions or Appeals, Homelessness Determination, Special Circumstances, Changes in Income, and



Dependency Overrides. We will not consider any form of Professional Judgment after June 30th of the current year or after the last term of attendance, whichever is earliest.

A student or a student's parent should consider requesting review of the student's eligibility if either student or parent experience:

1. Loss of employment
2. Loss of income due to retirement
3. Loss of income due to divorce or legal separation
4. Loss of income due to death of a spouse or parent
5. Loss of untaxed income or benefits
6. One-time income (winnings from gambling will not be considered)
7. Loss or hardship due to disability or natural disaster
8. Discharge from active military duty
9. Homelessness

The documentation required in each case is listed on the Special Conditions Appeal form. Consideration for a Special Condition will not be reviewed if submitted after June 30th.

Dependency Override

A dependent student can request to have his dependency reviewed by submitting a Dependency Override Request form through Campus Logic.

To request a Dependency Override, certain circumstances are reviewed to make this determination such as:

- an abusive family environment (e.g., sexual, physical, or mental abuse or other forms of domestic violence)
- abandonment by parents
- incarceration or institutionalization of both parents
- parents lacking the physical or mental capacity to raise the child
- parents whereabouts unknown or parents cannot be located
- parents hospitalized for an extended period
- an unsuitable household (e.g., child removed from the household and placed in foster care)
- married student's spouse dies or student gets divorced

The US Department of Education has given guidance regarding situations that do and do not qualify as unusual circumstances that merit a dependency override. (See [Dear Colleague Letter GEN-03-07](#) and [Dear Colleague Letter GEN-11-15](#).)

In particular, the following circumstances do not merit a dependency override, either alone or in combination:



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

Any permanent financial aid staff may review and approve a request for a Dependency Override. We will not consider this request after June 30th of the current year or after the last term of attendance, whichever is earliest.

Cal Grant Policy

Cal Grants are awarded by the [California Student Aid Commission](#) (CSAC). There are three different Cal Grants.

Cal Grant A is awarded to students who will be attending one of the 4-year colleges or universities in California based on financial need and GPA. If a student is selected for a possible Cal Grant A while attending Sierra College, that award will be held on reserve until the student transfers to a 4-year college or university. The only exception for this is for students who have dependents under 18 may be awarded a Cal Grant A for use at a California Community College for up to \$6,000.

The **Cal Grant B** Program is intended to help students from low-income families. At Sierra College, Cal Grant B awards are a maximum of \$1,672 per academic year for students enrolled in 12 or more units. The award is less for students enrolled in 6 to 11.5 units. Students who have dependents under 18 may be eligible for up to \$6000.

The **Cal Grant C** Program is for students in vocational/technical programs only and may not be used to pursue a four-year degree. The Cal Grant C is a maximum of \$1,094 per academic year at a community college for students enrolled in 12 or more units. The award is less for students enrolled in 6 to 11.5 units. Students who have dependents under 18 may be eligible for up to \$4000.

Each category of Cal Grants may be renewed but each has a different renewable policy:

- Cal Grant A is for a maximum of 4 years
- Cal Grant C is for a maximum of 2 years
- Cal Grant B is determined by CSAC based on where the student is in their college career at the time of the Cal Grant award.
 - Can be awarded for 1 to 4 years.
 - The number of years depends on how many units a student takes per semester.
 - Example: A student taking 6 units for fall and spring will extend the years of eligibility because they end up using only 50% of their eligibility per year if they are half-time.

Cal Grants are automatically renewed until eligibility is exhausted or the student is no longer eligible based on the results of a current Free Application for Federal Student Aid (FAFSA), enrollment status, etc.

To apply for a Cal Grant, students must complete the Free Application for Federal Student Aid (FAFSA) or complete a California Dream Application found at <https://dream.csac.ca.gov/> by March 2 of each. Students completing a California Dream Application must meet the standards of AB540. In addition, students must have their GPAs sent to the California Student Aid Commission (CSAC):

- Sierra College will automatically send GPA's to CSAC for the March 2nd deadline for students who have completed at least 24 "degree credit" units at Sierra by the end of the Fall semester.



Before the September 2nd community college deadline, Sierra College will automatically send GPA's to CSAC for students who have completed at least 24 "degree credit" units at Sierra by the end of Summer Session.

- Students who have completed at least 12 total units at Sierra through fall before the March 2nd deadline and through summer before the Sept 2nd deadline but who have attended other colleges must take the GPA Verification form (available in the Financial Aid Office) to Admissions and Records. Be sure to plan ahead. Transcripts must be on file and it takes time to calculate the GPA and certify the form.
- Students who have not yet completed 24 units of "degree credit" coursework, must have the GPA Verification form filled out by their high school. In this case, students are advised to plan ahead.
- For complete instructions on submitting your GPA or appropriate test scores, go to <http://www.sierracollege.edu/student-services/financial-aid/grants.php>

The FAFSA, California Dream Application and the GPA Verification form must be mailed by March 2nd to meet the Cal Grant deadline. If you miss that deadline, there is still another chance (although much less of one) to qualify for a Cal Grant provided that both forms are submitted by September 2nd, the Community College deadline.

The disbursement and refund of Cal Grants will take place after majority census which is also known as the add/drop period of the semester. Your payment will be determined on your enrollment, SAP status, and residency determination.

Record Retention

Federal Student Loans (FFEL/DL) – Sierra College will maintain reports for three years after the end of the award year in which they were submitted, while Borrower records will be kept for three years from the end of the award year in which the student last attended.

Cal Grant records will be maintained for three years from the end of the award year in which the student last attended.

Fiscal Operations Report and Application to Participate (FISAP) records will be kept three years from the end of the award year in which the FISAP is submitted

Pell Grant records will be kept three years from the end of the award year for which the aid was awarded.

Federal Works-Study Program (FWSP) – Sierra College will keep Campus-Based Program records (includes FWSP) for three years after the end of an award year for which the aid was awarded and disbursed under that programs.