

POLICIES

Sierra College-Financial Aid Office

2026-2027 Academic Year



SIERRA
COLLEGE

August 1, 2026

Contents

POLICIES.....	1
Introduction.....	5
Course Eligibility for Financial Aid	5
Important Dates	5
Fall 2026 Attendees Only.....	5
Spring 2027 Attendees Only	6
Summer 2027 Attendees Only.....	6
Fall 2026, Spring 2027, Summer 2027.....	6
Determining Enrollment Status.....	6
Course Program of Study (CPoS).....	6
Academic Year	7
Minimum Academic Year Definition.....	7
Overlapping Enrollment Periods	7
Programs Offered.....	7
Cost of Attendance	7
Determination of COA.....	7
Pell Grant Lifetime Maximum and Year-Round Eligibility.....	10
How Much Pell Grant Aid Could I Receive?	10
Pell Grant Intensity.....	11
Do I Apply Separately for Pell Grants?	11
Where Can I Learn More About Pell Grants?	11
Book Vouchers	12
Ability to Benefit (ATB).....	12
Packaging Policy	12
Available Financial Aid Sources	13
Definition of Financial Need.....	13
Resources Included in Award Packaging	13
Resources Not Included in Award Packaging	14
Verification Policy.....	15
Verification Process.....	15
Verification Documentation.....	15
Secondary Verification	15
Eligibility Changes Resulting from Verification	15
Unusual Enrollment History (UEH).....	15
Eligibility Issues.....	16
Citizenship Documentation	16
Conflicting Data	16
Resolving Conflicting Data.....	17
Timelines.....	17
Resolving FAFSA Submission Summary (FSS).....	17
Monitoring Mid-Year Transfers or Transfer Monitoring.....	17
Deadlines	18
Financial Aid Deadlines and Priority Dates:.....	18
Late Documents	18
Student Rights and Responsibilities	18
Rights.....	18

Responsibilities.....	19
California College Promise Grant (CCPG)	19
Two Years of Free Tuition.....	22
California Virtual Campus.....	22
Financial Aid Consortium Agreement.....	22
Satisfactory Academic Progress (SAP).....	23
Financial Aid Satisfactory Academic Progress Policy	23
Completed Program:	23
Grade Point Average Requirement	24
Pace of Progression Requirement	24
Maximum Time Length and Maximum Unit Limitations:.....	25
ESL Units:.....	25
Repeated Course Work:.....	25
Remedial (including ESL) Course Work:.....	26
Transfer Units.....	26
Reinstatement	26
Monitoring of Satisfactory Academic Progress.....	27
When Satisfactory Academic Progress is Not Maintained	27
Regaining Financial Aid Eligibility.....	28
Satisfactory Academic Progress (SAP) Appeals.....	28
Chafee Grant SAP Standards:	29
Definitions:	29
Fraud.....	30
Return to Title IV (Receiving Federal Funds and Withdrawing)	30
Return to Title IV in Modules (8-week sessions).....	30
Withdrawal Date	30
Official and Unofficial Withdrawals.....	31
Post-Withdrawal Disbursement.....	31
Order of Title IV Aid to be Returned: Sierra College and Student.....	31
Last Date of Attendance (LDA) and Excused Withdrawal	33
Financial Aid Resources Available	33
How and When Financial Aid Will Be Disbursed and Refunded.....	33
Consumer Information	34
Alcohol and Drug Abuse Resources	34
Student Right to Know Act	34
Campus Security Report.....	34
Equity in Athletics Disclosure Act.....	35
FERPA	35
Federal Student Direct Loan Policy	35
Application Procedure and Disbursements	37
Parent Plus Loans:	38
Undergraduate loans:.....	38
Professional Judgment	38
Financial Eligibility	38
Special Circumstances:	38
Unusual Circumstances	39
Cal Grant Policy	40
Record Retention	42

State Authorization 42

Regulatory Citation:..... 44

Introduction

Sierra College believes that financial aid plays an important role in helping students achieve their educational goals. The Financial Aid Office is committed to providing access to financial resources that support student success and remove financial barriers to higher education. This handbook is intended to help students understand financial aid programs, eligibility requirements, policies, and procedures.

Federal and state regulations provide colleges with discretion in certain areas of financial aid administration. This handbook outlines Sierra College's policies and procedures in those areas where institutional decisions are permitted. These policies are designed to ensure consistent, equitable, and compliant administration of financial aid programs.

The Financial Aid Office strives to provide students with the most current information regarding financial aid policies and procedures. Because laws, regulations, and guidance may change, this handbook is subject to revision. Sierra College reserves the right to modify policies and procedures as necessary to remain compliant with federal and state requirements and to support student success.

Sierra College is accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC), a part of the Western Association of Schools and Colleges. Information regarding accreditation may be found on the Sierra College website.

Sierra College is committed to providing equal access to educational opportunities for all students. Students with disabilities may receive support and accommodation through Student Accessibility Services (SAS). Additional information is available on the Student Accessibility Services webpage or by contacting the office directly.

Course Eligibility for Financial Aid

Federal regulations require that financial aid be awarded only for courses that apply to a student's declared educational goal, program of study, or eligible transfer pathway. As part of the financial aid eligibility review process, Sierra College evaluates a student's enrollment against their academic program and educational planning information maintained by the College.

Courses that do not apply to a student's eligible program of study may not be included when determining financial aid eligibility. Students are encouraged to work closely with a counselor to ensure their educational goal, major, and academic plan accurately reflect their intended course of study. Students should also be aware that changes made after established financial aid review deadlines, including the addition of courses after the major census date for a term, may not be reflected in financial aid eligibility calculations for that semester.

Important Dates

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

Fall 2026 Attendees Only

Students attending Fall 2026 only (this is a student not continuously enrolled into Spring 2027) must have a valid FAFSA into the Sierra College Financial Aid Office by Dec 12, 2026. Many FAFSAs will be selected for a process called verification. Students who have a FAFSA on file by December 12, 2026, and were selected for verification will have 120 days from the end of the Fall 2026 term to submit documents that

the verification process requires. This date is April 11, 2027. If students miss this date, they will no longer be eligible for financial aid consideration for the semester.

Spring 2027 Attendees Only

Students attending Spring 2027 only must have a valid FAFSA into the Sierra College Financial Aid Office by May 22, 2027. Many FAFSAs will be selected for a process called verification. Students who have a FAFSA filed by May 22, 2027, and were selected for verification will have until June 30, 2027, to submit their documents. If students should miss this date, then they may become ineligible for financial aid consideration for the semester.

Summer 2027 Attendees Only

Students attending Summer 2027 only must have a valid FAFSA into the Sierra College Financial Aid Office by June 30, 2027. Many FAFSA applications will be selected for a process called verification. Students who have a FAFSA on file by June 30, 2027, and were selected for verification will have until September 1, 2027 to submit their documents. If students should miss this date, they may no longer be able eligible for financial aid consideration.

Fall 2026, Spring 2027, Summer 2027

Students continuously attending all three terms will have until June 30, 2027, 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.

Determining Enrollment Status

Prior to each financial aid disbursement, the Financial Aid Office will verify the number of units a student is enrolled in. Many know this as the end of add/drop or majority census. For Fall 2026, you must be in all units by August 30, 2026. For Spring 2027, you must be in all units by February 7, 2027. For Summer 2027, you must be in all units by June 20, 2027. Financial aid is generally based on enrollment as of the established census or freeze date.

If a student's valid SAI is received after majority census, or a student's initial registration occurs later in an enrollment period, then a student's freeze will occur at the next scheduled freeze/disbursement. Financial aid will not be adjusted for adding into courses after a student's freeze.

To be considered full-time for financial aid in fall, spring and summer, a student must be enrolled in 12 or more approved/CPOS units.

Course Program of Study (CPOS)

Course Program of Study (CPOS) is the process used by the Financial Aid Office to determine whether courses apply toward a student's declared educational goal. The Federal Title IV and CA State Regulations stipulate that a student may only receive U.S. Federal Title IV Funds or State Funds for courses that count toward a student's degree/certificate.

The Financial Aid Office reviews your enrolled courses to determine whether they apply toward your educational goal for the current term against what a student must complete their program as shown on the Student Educational Plan (SEP) for their specific degree/certificate.

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 17-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 take 12 or more approved CPoS units. Keep in mind that students should enroll for 15 units a semester to graduate or transfer on time.

Overlapping Enrollment Periods

Federal financial aid regulations may limit eligibility when enrollment periods overlap across financial aid terms or award years. Students with overlapping enrollment should contact the Financial Aid Office for an individual review.

Programs Offered

Sierra College offers an Associate in Arts degree (AA), Associate in Science degree (AS), and Associate degrees for transfer, all 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 U.S. Department of Education at: <https://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, California residency, or being a legal resident of another state.

Included in COA

The COA covers:

- Tuition and Fees
- Books, course materials, supplies, and equipment
- Living Expenses: Food and Housing
- Miscellaneous 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 per-unit tuition at California's community colleges. The average number 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 SEARS is used to establish a baseline for costs of books and supplies and personal expenses. Finally, Sierra College's student budget information regarding room and board and transportation considers geographic proximity and shared residential areas. In this way, the Financial Aid Office establishes a reasonable cost of attendance (COA).

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

Starting with the 24/25 aid year, FAFSA and CADAA will no longer include a housing question for students. Sierra College will assume students either live Off Campus or in the Residence Hall. For students who live with parents, a student can complete a form which is on our website, and we will update the student's COA to reflect "Living with Parent".

ESTIMATED COST OF ATTENDANCE 2026-2027
2026-27 COST OF ATTENDANCE FOR a NINE-MONTH BUDGET CALIFORNIA RESIDENTS

Allowances	Residence Hall	Off Campus	With Parent
Tuition and Fees	\$1,450	\$1,450	\$1,450
Books/Supplies	\$1,722	\$1,722	\$1,722
Housing	\$7,000	\$24,732	\$4,653
Food	\$6,584	\$7,884	\$7,884
Meal Plan	\$1300	0	0
Transportation	\$3,610	\$3,610	\$3,610
Misc./ Personal	\$3,969	\$5,706	\$4,563
Total	\$25,635	\$45,104	\$23,882

2026-27 COST OF ATTENDANCE for NINE-MONTH BUDGET
NON- RESIDENTS

Allowances	Residence Hall	Off Campus	With Parent
Tuition and Fees	\$1,450	\$1,450	\$1,450
NON-Resident Fees	\$13,020	\$13,020	\$13,020
Books/Supplies	\$1,722	\$1,722	\$1,722
Housing	\$7,000	\$24,732	\$4,653
Food	\$6,584	\$7,884	\$7,884
Meal Plan	\$1,300	\$0	\$0
Transportation	\$3,610	\$3,610	\$3,610
Misc./ Personal	\$3,969	\$5,706	\$4,563
Total	\$38,655	\$58,124	\$36,902

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 enrollment period. More on this later.

New: Federal Pell Grant eligibility is changing for the 2026-27 award year. Under new federal regulations, students whose non-federal grants and scholarships fully cover their cost of attendance may see a reduction or loss of Pell Grant eligibility. As a result, some students may see changes in how federal, state, institutional, and scholarship aid are packaged. You will need to work closely with the Financial Aid Office to help you navigate this change.

The amount awarded depends on your:

- financial need
- cost of attendance
- status of your enrollment level
- 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 2026-27 school year only, the maximum amount you may be eligible for is up to \$11,092 if you have a Student Aid Index (SAI) of -1500 to 0 and are enrolled in at least 12 units in Fall 2026, and 12 units

for Spring 2027 and 12 units in Summer 2027.

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 \$3,697 each term for eligible full-time students.

- Fall 2026: \$3,698
- Spring 2027: \$3,697
- Summer 2027: \$3,697
- Total Pell Grant for 2026-2029: \$11,092

Pell Grant Intensity

Starting in the 24/25 aid year, Pell Grant will be awarded based on enrollment intensity. The FAFSA Simplification Act (the Act) changes the way a Scheduled Pell Grant must be reduced for students enrolled less than full-time. Per the Act, the Pell Grant must be prorated according to the student's enrollment intensity rounded to the nearest whole percent.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8		67%
7	Half-Time	58%
6		50%
5		42%
4	Less-than-Half-Time	33%
3		25%
2		17%
1		8%

Do I Apply Separately for Pell Grants?

No, you only need to file the FAFSA once for the entire 2026-2027 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 before payment is made.

Where Can I Learn More About Pell Grants?

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

Laws that govern federal financial aid establish 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 less than full-time will have their lifetime eligibility adjusted (prorated) accordingly. You may monitor your lifetime eligibility by logging into the National Student Loan Database at <https://studentaid.gov>. This site will provide you with the Pell Lifetime Eligibility Used (LEU) in percentages. The maximum you can use in a lifetime is 600%. This is equivalent to 6 years of full-time eligibility. You must know your FAFSA login (FSA ID) to log in.

Be aware, if you have reached your lifetime eligibility, and you did not earn all those units at Sierra College, you may 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. Book Vouchers are not available in the summer.

Students who do not qualify for a Pell Grant Book Voucher may apply for emergency book vouchers by applying online at [Emergency Assistance Request Form \(Book Voucher\)](#)

Sierra College's Return to Title IV freeze date is the same as the Pell Recalculation date which is majority census also known as add/drop.

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) as long as you are following your state guidelines. You may be asked by the U.S. Department of Education to provide a copy of your completion certificate.

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.

Sierra College does not currently participate in an Eligible Career Pathway Program (ECPP) to allow us to process an alternative ATB.

Packaging Policy

All requirements, such as SAP, Verification, and a Comprehensive Student Education Plan (SEP) must be satisfied before packaging takes place.

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 may choose which kind of financial aid 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)
- Cal Grant A for students with dependents
- Cal Grant B and C
- Extended Opportunity Programs and Services (EOPS) Grant
- CARE Grant
- TRiO Grant
- 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
- *Emergency Aid for Basic Needs

Definition of Financial Need

Student financial aid is packaged based on the student's financial need. Financial need is determined by comparing a student's Student Aid Index (SAI) to Sierra College's Cost of Attendance (COA).

To meet federal regulations and state guidelines, Sierra College defines the neediest students as those whose SAI = -1500 to 0

*NEW: Emergency Financial Aid that is also part of our COA will not reduce financial need. All other awards for emergency funding will reduce a student's remaining need.

Resources Included in Award Packaging

Financial aid packages are awarded as follows:

- 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.
- The Pell Grant is awarded to students who meet the federal criteria. The amounts of the award vary according to SAI and enrollment.
- The FSEOG is first awarded to early FAFSA filers who are Pell Grant eligible with SAI = -1500 to 0 to

help ensure that the neediest students receive these limited financial aid funds. FSEOG is limited and awards are provided to fewer than 1,000 students per semester. If these funds are recovered due to zero enrollment, we will award Pell Grant eligible students whose SAI may not always be zero.

- Federal Work-Study 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 final determination.
- Students who filed their FAFSA or CADAA by March 2, 2026, for university bound students and September 2nd for CA Community Colleges, are awarded a Cal Grant at a rate determined by the California Student Aid Commission. 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 final determination.
- 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 full-time (i.e., 12 or more units) may be eligible for a Student Success Completion Grant. If you enroll in 15 units, you will receive additional funding under this program while funding is available.
- Additional steps will need to be taken for the 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 students in several ways:

- On the web at sierracollege.edu under Admissions, select Financial Aid, then select Loans.
- As a link from their portal under the Financial Aid tab; or
- 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 only 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 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/StudentForms. 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/stepparent's IRS (Internal Revenue Service) Transcript, W2s and copies of all Tax Schedules. An independent student may be required to provide the student's/spouse's IRS Transcript; IRS Transcript of their W2 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/stepparent of dependent students who reside abroad.

Secondary Verification

Sierra College uses a secondary verification process specific to the campus. For example, the College verifies all students who answer yes to the question "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 FAFSA Submission Summary (FSS).

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. Students often have a legitimate reason for enrollment at multiple schools over a brief period. 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 they failed to earn academic credit; and
- That 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 residency
- 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 students' needs, as determined by the student

The Financial Aid Office will review and either approve or deny the students' 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 with aid for those units reflected in 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.

Requests for documentation must be provided in person during normal business hours using original documentation.

Conflicting Data

If, during 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:

- Send notifications to students via mySierra email or by notification through CampusLogic
- Have a phone conversation with the student
- Request agency (third party) certification
- 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 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 lead to overpayment if verification is not completed.

Resolving FAFSA Submission Summary (FSS)

The same process used for resolving the FSS comments is used to settle the college-selected comments. Students are contacted through mySierra or CampusLogic/StudentForms and asked to provide documentation or submit forms to the Financial Aid Office. This process can happen any time during the year when an FSS 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 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 students' 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.

All students' aid is automatically placed on a seven-day hold to ensure they are not disbursed at two institutions in the same term. After seven days, the hold is removed. However, separate from the regular Transfer Monitoring process, the Department of Education may send to the Financial Aid office alerts that a student may potentially be receiving aid at another college. The Financial Aid department manually places a hold on the student's account to prevent the disbursement of aid until the matter may be resolved.

Students may submit a signed statement declaring that they are receiving aid only at Sierra College. Once the statement is received and confirmed through the Common Origination Disbursement (COD), the Transfer Monitoring alert hold may be lifted and clear the student to receive aid. Transfer Monitoring does not preclude a student from receiving the CCPG tuition waiver.

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

Documents submitted after established deadlines generally will not be considered unless permitted by federal or state regulations and approved by the Manager of the Financial Aid Office.

Student Rights and Responsibilities

Rights

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

- Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.
- Disclosure of application deadlines for each financial aid program and for any supporting documentation.
- Specific information regarding fees, tuition, and the refund policy for those who drop out of school (withdraw).
- An explanation of how students are selected to receive financial aid and how financial need is determined. This process includes 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.
- Knowledge of what resources are considered in the calculation of student need.
- Knowledge of how a financial aid package is determined.
- 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.
- 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.
- 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.
- Knowledge of how Sierra College determines whether students are making Satisfactory Academic Progress and the consequences of not meeting this requirement.
- 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:

- Reviewing and considering all information about Sierra College's academic programs before enrolling.
- 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 misunderstandings 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.
- 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.
- Reading and understanding all forms that the student is asked to sign.
- 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.
- Performing the work that is agreed upon in accepting a college work-study award.
- Knowing and complying with the deadlines for application or reapplication for aid.
- Knowing and complying with the Sierra College Federal Aid Refund Policy.
- Repaying financial aid funds if it is determined that the student was ineligible to receive the funds.

California College Promise Grant (CCPG)

The CCPG is available to any California resident, or any student determined by Sierra College's Admission and Records Department to be an AB540 student 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 CCPG paper application. If eligibility was awarded using the FAFSA and you used the IRS Data Retrieval Tool, then we would not require a paper copy of the IRS Tax Transcript.

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 2027, the student is applying for financial aid for the 2026-2027 academic year, not the 2025-2026 academic year.

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.

If Sierra College admits a student without a social security number, the student may receive a CCPG fee waiver if they are a California resident or an AB540 eligible student and otherwise qualify for the program.

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.

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.

A dependent student is eligible for Part A if the parent(s) or registered domestic partner are required to complete the FAFSA receives 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.

To qualify under Method A for the CCPG, Sierra College accepts the following documentation:

- 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.
- 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 Method B. These public benefits are not necessarily "need-based."
- 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.

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 Act 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.

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 calculated by FAFSA or the CA Dream Application to be eligible for this award.

Title 5 of the California Code of Regulations requires documentation of those who are eligible for the CCPG program under Method B.

The CCPG is considered an award in the package of financial aid to cover the enrollment fees as assessed by 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 a 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.

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 the requirements of Education Code Section 68120 (5.6.1). A new authorization must be provided each year. Sierra College will not go back to previous years should a decision be made by the granting agency of prior year eligibility.

The letter must be on an agency's letterhead and indicates that the deceased person:

- was a resident of California.
- was employed by a public agency.
- principal duties consisted of active law enforcement service or active fire suppression and prevention.
- was killed in the performance of active law enforcement or active fire suppression and prevention duties.

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.

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. All disbursement and refunds are published on the Sierra College website under financial aid.

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 (academic pause) 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.

August 5, 2026

Two Years of Free Tuition

Two Years Free is Sierra College's nickname for the CA State Promise Grant which covers the cost of tuition for eligible students. You may also hear it referred to as California Promise or AB-19 (Assembly Bill 19) and AB-2 (Assembly Bill 2). This program is state funded and awarded on a tier system of first-come, first-serve priorities.

First-time college students who are California residents who complete a Financial Aid application (FAFSA or CADAA) and are in good academic and financial aid standing with Sierra College. Second year eligibility is reviewed for all students who received their first year free under this program.

For additional information please review our website at [Two Years Free Tuition | Sierra College](#)

California Virtual Campus

The California Virtual Campus Online Education Initiative (CVC-OEI) is a collaborative effort among California's Community Colleges to provide students with better access to online courses. The goal is to allow students to search for online courses across California and apply/enroll directly through the website.

Financial Aid Consortium Agreement

A Financial Aid Consortium Agreement allows students to take courses at multiple participating colleges while maximizing their financial aid eligibility.

To enter a consortium agreement, you must meet the following requirements:

- Be enrolled in at least 6 units at your Home College.
- Have a completed financial aid file.
- Have an unmet need for financial aid
- Have less than full-time status at Home College (to allow funding up to full time)
- Have an eligible SAP status.
- Have an educational plan that shows the teaching college course satisfies your degree requirements.

Enrollment Process:

Visit <https://cvc.edu/> and select your Home College.

- Search for courses by keyword, subject, transfer area, etc.
- After reviewing the search results, click on the course you want to enroll in.
- Click on "add Class" to instantly enroll. Some courses may require additional review by the teaching college before enrollment is complete.
- 5. • Review of the Payment and Financial Aid Reimbursement Options.
 - If you requested that your teaching college units be included in your Sierra College Financial Aid Package, we will send you an e-mail after census if your request was approved, denied, for payment after 60% completion of the course.

Satisfactory Academic Progress (SAP)

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.

Due to the events of COVID-19 and in a letter posted on IFAP dated May 15, 2020 and August 21, 2020 subject: Guidance for Interruptions of Student Related to Coronavirus (COVID-19), the U.S. Department of Education has granted financial aid offices the ability to consider any withdraws during Spring 2020, summer 2020, fall 2020, spring 2021, summer 2021, fall 2021, and spring 2022 as a COVID-19 event. The Sierra College Financial Aid Office will not use any W or EW received in Spring 2020, Summer 2020, Fall 2020, Spring 2021, Summer 2021, Fall 2021, Spring 2022 in the calculation of the quantitative component of the calculation of attempted units for Satisfactory Academic Progress (SAP). The student system will be configured in such a way that future terms will recognize this event when SAP is run at the conclusion of each semester.

SAP standards apply to all coursework attempted, including coursework for which the student did not receive financial aid. These standards are applied equally to all students attending Sierra College whether the student is receiving financial aid and regardless of the student level of enrollment or academic program (for example fulltime enrollment, part-time enrollment, undergraduate, and all educational programs offered at Sierra College).

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

Prior to each disbursement, Sierra College will review the qualitative standard (grade point average or GPA) and quantitative standard (pace).

Completed Program:

A student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional financial aid without an approved petition.

To be considered full-time in fall, spring and summer, a student must be enrolled in 12 or more units.

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

- Meeting a minimum term and cumulative grade point average requirement (GPA).
- Earning a minimum number of units for credit per semester (Pace of Progression).
- 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 SAP 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.

When students attempt too many units and either withdraw or receive numerous failing grades, they run the risk of not meeting the federally required 67% towards their graduation goal. This is referred to as Pace of Progression towards graduation. When it is determined that it is mathematically impossible to meet the 67%, students are suspended from aid and will not be able to appeal for reinstatement at Sierra College.

Pace of Progression > 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,	NO	YES	YES
W	NO	YES	YES

Units earned from credit by examination 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 a consortium agreement with proprietary schools.

Maximum Time Length and Maximum Unit Limitations:

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 a two-year program requiring 60 units, you will be eligible for financial aid for a maximum of 90 total attempted units ($60 \text{ credit hours} \times 150\% = 90 \text{ credit hours}$).

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

Transfer units are counted in the Maximum Time Frame Allowance. Up to thirty (30) units of remedial coursework will not be counted in your attempted hours. We will attempt to exclude substandard grades that are transferred in (a grade of F), but they will be counted as attempted units.

Students accepted into the Sierra College Nursing program will not need to complete a Maximum Unit appeal. The nursing program will provide a list of admitted students before the start of the fall semester so that we may manually waive the need for a Maximum Unit appeal.

ESL Units:

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 a Maximum Unit approved 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 in 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.

Repeated Course Work:

Effective July 1, 2011, according to federal regulations, repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for Title IV Federal Aid eligibility, including the Federal Pell Grant and Federal Stafford Loans:

- Repeating a previously passed course more than twice. A course is considered passed if the student receives a grade of D or better.
- Repeating a previously passed course due to failing other coursework.

- Repeated enrollment that is not aid eligible will be excluded from the student's enrollment status for the term.
- Federal Title IV aid will be recalculated based on the student's adjusted enrollment status.
- This recalculation will be applied regardless of whether a student received aid for previous course enrollments.
- Some courses are repeatable per Sierra College policy but are still restricted for Federal Title IV aid by these regulations.
- Waitlisted courses do not count toward official enrollment status for financial aid purposes.

Example:

A student is repeating a previously passed three credit hour course for the third time. The student is enrolled in a total of twelve credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's Title IV enrollment status. Only nine of the students' twelve hours can be used to calculate their Title IV aid eligibility. The students' Federal Pell Grant will be reduced to reflect three quarters of time instead of full-time enrollment.

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 course work are included in the calculation of the 67% completion requirement.

Transfer Units

It is the student's responsibility to request 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 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.

As needed, we will attempt to review all transfer units to ensure they are program applicable if those units are the only thing that is keeping a student from making pace to graduation.

Reinstatement

Students who are disqualified for failing to meet the cumulative GPA requirement may request reconsideration of their financial aid eligibility by submitting a Reinstatement Petition (also known as a "GPA/Pace Appeal"). All appeals will be reviewed in accordance with the Financial Aid Office's Satisfactory Academic Progress policy.

NOTE: Request for Reinstatement Petitions and Maximum Unit Appeals will not be accepted past June 30th of the current year or last day of attendance whichever is sooner.

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 their counselor must ensure these required units for transfer are updated on their Student Educational Plan in Degree Works.

August 5, 2026

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 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.

Students who are dismissed from the College cannot receive financial aid. Refer to the Probation, Dismissal & Readmission section of your catalog.

To check your PACE, you can log into your mySierra to review your SAP status.

NOTE:

Students who are on a Maximum Unit Appeal may not change their major and expect to receive additional financial aid. Once a student has been placed on an approved Maximum Unit Appeal, we will only use the Comprehensive Student Education Plan provided for the original Maximum Unit Appeal. Once a student receives an approved Maximum Unit Appeal, their courses will be reviewed prior to each payment to ensure that they are only paid for courses that are on their Student Education Plan. Students will not be required to submit a new Maximum Unit Appeal each semester.

The appeal process can take 20 to 30 days once all required documents are submitted, accepted, and the appeal is considered complete. Students whose appeal is denied will automatically be reviewed a second time by management. At that time, the appeal decision is final for the term.

Students who are accepted into and attending the Nursing Program will not need to submit a Maximum 90 Unit Appeal. It will be granted automatically until the student either graduates from the Nursing Program or is no longer accepted in the program.

Request for Reinstatement Petitions and Maximum Unit Appeals will not be accepted past the last day of attendance or June 30th of the current year.

All requests for Reinstatement Petition and/or Maximum Unit Appeals are processed through <https://sierracollege.studentforms.com/>

Monitoring of Satisfactory Academic Progress

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, and your status will be updated in mySierra.

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 Satisfactory Academic Progress 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 a 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 Maximum Time Frame or Academic Disqualification.

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 making Satisfactory Academic Progress and will become ineligible for financial aid without an approved, written SAP Appeal. Similarly, if the minimum requirements for GPA and Pace of Progression are not met while on probation for exceeding Maximum Units or on a GPA/ Pace appeal you will be placed back into a termination status and a new, written SAP Appeal will need to be submitted to apply for reinstatement.

Regaining Financial Aid Eligibility

With a 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.

Students who are terminated for SAP due to exceeding Maximum Time Frame may appeal to complete their degree. Steps to appeal include meeting 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, are adding a major or have experienced a one-time extenuating circumstance such as illness or injury that has since been resolved. The Financial Aid Office will make no adjustments for declared minors. Once approved, a student will be on a probation plan for the declared major at the time of approval. Students who have extenuating circumstances may change their major but must submit statements and documentation to the financial aid office for review.

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 circumstances that have since been resolved, or enrollment limitations due to academic advisement, meet with your academic counselor to complete a Financial Aid Reinstatement Petition and submit needed documentation as described within the Petition.

Satisfactory Academic Progress (SAP) Appeals

The Financial Aid Office will use the students comprehensive Student Educational Plan (SEP) in the system to evaluate the courses needed for program completion. If a student does not have a current SEP, then the student must meet with a counselor before completing the SAP Appeal. For the appeal to be approved, the Student Education Plan must lead to graduation within 150% of the published degree time.

All students who are terminated from aid because of failing to meet SAP, and file and receive an approved appeal must also complete an online or web-based module called Budget Basic Financial Literacy hosted by ECMC. <https://www.ecmclearning.org/sierracollege>. You must also provide a written appeal letter that includes the following information/explanation:

- Extenuating circumstances that caused you to fail to meet SAP.
- What has changed that will enable you to meet SAP at the next evaluation.
- The steps you will take to ensure you continue to meet SAP in the future.

Provide documentation supporting the detailed statement being submitted.

Examples for Extenuating Circumstances:

- Death of a relative
- Injury or illness
- Pregnancy or birth of a child
- Loss or change of employment
- Victim of a serious crime
- Natural disaster
- Homelessness
- Loss of childcare

Chafee Grant SAP Standards:

If a student fails to demonstrate SAP, as defined by Sierra College, for two consecutive semesters (or equivalent enrollment), the student may continue to receive a Chafee ETV grant. However, the student must meet with their counselor to develop a plan for improving academic progress to receive their remaining Chafee ETV grant funds.

If a student subsequently fails to meet SAP standards for a third consecutive semester (or equivalent) the student must meet with a counselor to update their plan to receive their remaining Chafee grant funds. A student who fails to update their plan or who fails to meet SAP for a fourth semester (or equivalent) loses eligibility for subsequent awards but may appeal to retain eligibility.

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.

Warning: A student will be put into warning status if they fall below the 67% completion rate for the semester. A student will be removed from warning at the end of the next semester if they complete at least 67% of their units with a 2.0 GPA.

Termination: A student is terminated if they were on warning from a previous semester and then completed less than 67% of the courses for which aid was provided or their 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 (PACE) term-by-term. A student may be removed from probation if they complete at least 67% of their units and achieve a CUM 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 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.

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 [Students' Rights and Responsibilities < Sierra College](#)

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 are 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 Post-Withdrawal Disbursement.

Return to Title IV in Modules (8-week sessions)

If the student completes one-degree applicable class of an 8-week course, they do not need to have a R2T4 calculation done. Assuming students did not enroll in a second module and successfully complete the course with a D or better.

If the student is enrolled in degree applicable course and also enrolled in more than one module and withdraws from all the classes in the first module prior to the start date of the second 8-week term, the college must have a written commitment that the student plans to return for the second 8-week module or the college must complete the R2T4 calculation based on the withdrawal from all courses of the first 8 week course. This assumes successful completion with a D or better.

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.

Official and Unofficial Withdrawals

Sierra College Financial Aid Office reviews posted grades at the end of every semester. If a student receives all non-passing grades, and there is no record of academic activity throughout the entire semester, then they are determined to have unofficially withdrawn. Students are notified via the U.S. Postal Service or their Sierra College issued email. These students are considered unofficial withdrawn. Per Federal Return of Title IV regulations, federal funds are adjusted using the 50% point of the semester as the withdrawal date.

To reevaluate this determination, documentation must be provided to support attendance in all courses for the semester.

Students who withdraw with or without notice: The Financial Aid Office will run reports about every 14 days (about 2 weeks). If it is discovered that a student has totally withdrawn before the end of the semester, steps are taken to perform calculations to determine earned and unearned portions of their financial aid.

Students that are determined to owe a return of a portion of their full disbursement of Title IV aid are notified via the U.S. Postal Service.

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 will disburse 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 this post-withdrawal disbursement. Post-withdrawal disbursement funds may also be disbursed directly to the student during the next scheduled disbursement and refunded if no balance is on a student account. Title IV Loan funds from a post-withdrawal disbursement will be offered to the student (or parent in the case of a Parent PLUS Loan) within 30-days of the date of a determination. Sierra College will request confirmation of acceptance or decline a loan payment before processing.

Order of 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 federal funds. Returned Title IV Funds are allowed in the following order:

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 are 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 via the U.S. Postal Service 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 45th 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 on or before the 60% point of their enrollment period 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 withdrawing a student who does not attend class (Some instructors choose not to withdraw students even if they do not attend class), and students may request special consideration for withdrawing a course due to extenuating circumstances. The Title IV program does not extend any special circumstances for withdrawing 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 a courses 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 receive. 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 and/or the U.S. Department of Education directly.

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 with the U.S. Department of Education.

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 Sierra 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, post the "F" prior to the last week of the course, or post the "F" the last week of the course. An "F" grade posted in the last week of the course is considered earned. Sierra College will calculate the return of aid as necessary.

Last Date of Attendance (LDA) and Excused Withdrawal

If the student or faculty differ on the LDA, Sierra College will use the latest date on the Excused Petition request form.

During the worldwide pandemic (COVID19), The U.S. Department of Education has provided some flexibilities with how we treat verified COVID19 events during spring 2020, summer 2020, fall 2020, spring 2021, summer 2021, fall 2021, and spring 2022, and summer 2022. You will be notified about these flexibilities in our formal communication with each impacted student. The U.S. Department of Education has not indicated if these flexibilities will continue into 23-24 academic year.

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, California 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 [FAFSA Application](#) or the [CA Dream Act Application \(CADAA\)](#). 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 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 College's 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 Cashier's Office. Financial aid funds will first reduce any debt students owe Sierra College. Any remaining balance (refund) will go directly to the students via the refund preference selected by the student with BankMobile. For more information about Bank Mobile,

visit this link: [Disbursements | BM Technologies, Inc.](#)

August 5, 2026

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 made early Monday morning, and direct deposit is usually completed by Thursday evening of that week. New debit cards (VIBE) and default paper checks will take longer since they must be mailed to the students.

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 if you are eligible and are enrolled in 6 or more eligible 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 eligible 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 unless otherwise stated.

Sierra College no longer participates in private student loans.

Consumer Information

As a service to students and 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: [Student Health Services | Sierra College](#)

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 rates. This information is maintained at the Chancellor's California Community Data Mart.

Campus Security Report

Community Safety 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: [Clery Disclosure](#)

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 <https://www2.ed.gov/finaid/prof/resources/athletics/eada.html>

FERPA

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

- The right to inspect and review the students' 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 202- 2027 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. If a student's debt reaches \$22,000, Sierra College will suspend processing loans until they complete LoanWise Packet including a new Student Education Plan and an online or web-based module called Budget Basic hosted by ECMC: [Student Registration \(ecmclearning.org\)](https://ecmclearning.org).

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 .03 percent. Sierra College's default rate for the same period is .03 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, 2022 and Sept. 30, 2023, and subsequently defaulted prior to Sept. 30, 2025.

Most current data pulled in 2023

Rate Type	Rate Sub Type	Numerator	Denominator	Rate	Date Processed	Notification Letter
Cohort Fiscal Year: 2023						
3YR DRAFT	ACTUAL	1	280	0.3	02/20/2026	View
Cohort Fiscal Year: 2022						
3YR OFFICIAL	ACTUAL	0	266	0	08/02/2025	View
3YR DRAFT	ACTUAL	0	266	0	01/25/2025	View

These dates and percentages are not as accurate as we would like because the U.S. Department of Education paused repayment on all student loans as a pandemic (COVID19) flexibility. We will update these as soon as they are available.

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

August 5, 2026

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 Student Aid Index (SAI) 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 [Entrance Counseling | Federal Student Aid.](#)

Students must have completed a FAFSA before a Direct Loan Application will be accepted. The following steps a student loan borrower must take is:

- Complete Master Promissory Note
- Complete Direct Loan Entrance Counseling
- Complete Annual Student Loan Acknowledgement (ASLA)
- Complete on-line Financial Literacy Workshop
- Complete the Student Loan Request Form by downloading this form and bringing this completed form to the Financial Aid Office along with:
 - Provide a valid unexpired government issued ID

Students receiving Direct Loans for both Fall 2026 and Spring 2027 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 Exit Counseling 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.

Effective with the 2026-27 academic year:

Parent Plus Loans:

Parents may borrow \$20,000 per year per child.

Lifetime limit per child is \$65,000

Undergraduate loans:

- Loans will be prorated based on CPoS enrollment intensity.
- Loans may only be provided if enrolled and attending at least 6 CPoS units
- Sierra College defines our programs as two years in length.
- Loans can only be granted for two years, even if the student has remaining courses, even if they change program of study, or if they have elected to attend part-time for their major or program of student. At the end of two years the ability to take out loans will end.
- If a student reduces enrollment after disbursement, then the following semester loans will be reduced if in the same academic year.
- If a student increases enrollment after disbursement, and a student would like an increase in their loan amounts, they will need to email the Financial Aid Department.
- Once a student completes a program of study (graduates) and wishes to declare a new program of study, may be eligible for a new loan if otherwise eligible.

Professional Judgment

Financial Eligibility

In cases of extenuating circumstances affecting a student's financial eligibility, the student or the student's parent can request a Special Circumstances Appeal by submitting an appeal for an SAI change or an adjustment to their Adjusted Gross Income with documentation through CampusLogic (also known as Student Forms) within mySierra or <https://sierracollege.studentforms.com>. 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, Unusual Circumstances, and Dependency Overrides. We will not consider any form of Professional Judgment after the last term of attendance.

Special Circumstances:

Special Circumstances refer to the financial situations that justify an aid administrator adjusting data elements in the COA or SAI calculation.

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

- Loss of employment
- Loss of income due to retirement
- Loss of income due to divorce or legal separation
- Loss of income due to death of a spouse or parent
- Loss of untaxed income or benefits
- One-time income (winnings from gambling will not be considered)
- Loss or hardship due to disability or natural disaster
- Discharge from active military duty
- Homelessness
- Unusually high medical bills not covered by health insurance, and that exceeds
- Income Protection Allowance

Acceptable documentation may include:

- Letter of termination
- Letter of retirement and final paystub from the employer
- Copy of court documents to demonstrate divorce or legal separation along with proof of income from both spouses so that we may properly separate out income
- Death certification and proof of income of the deceased
- Proof of loss of untaxed income or benefits
- Proof of one-time income such as an inheritance, distribution from pulling of a retirement account, etc.
- Copy of DD214
- Summary of costs, insurance payment, and balance due from the student or student's parents
- A documented interview between the student and the financial aid administrator

Unusual Circumstances

Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation, more commonly referred to as a dependency override.

A dependent student can request to have their dependency reviewed by submitting a Dependency Override Request form, along with documentation through CampusLogic within mySierra or <https://sierracollege.studentforms.com>.

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
- Human trafficking
- Refugee or asylee status

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 [\(GEN-03-07\) Dependency Overrides | Knowledge Center](#) and [\(GEN-11-15\) Subject: Dependency Overrides | Knowledge Center.](#))

Acceptable documentation may include:

- Letter from homeless shelter, others who know your circumstances, interview from a financial aid administrator, high school homeless liaison
- Submission of court order or official Federal or State documentation that the student's parents or legal guardian are incarcerated
- A documented phone call or written statement from an attorney, a guardian ad litem, a court-appointed special advocate (or similar), or a representative of a TRiO or GEAR UP program that confirms the circumstances and the person's relationship to the student
- A documented determination of independence made by a financial aid administrator at another institution in the same or prior award year
- A documented interview between the student and the financial aid administrator

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 the last term of attendance or June 30, which is soonest.

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 for two years or until the student transfers to a 4-year college or university. If after two years, students will need to petition with CSAC. 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, CalGrant B awards are a maximum of \$1,648 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 \$4,000.

Current or former foster youth attending public institutions will receive additional Cal Grant benefits. Eligible Cal Grant A and B students may receive an access award of up to \$6,000 and a Cal Grant C student may receive an access award of up to \$4,000.

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.
- Foster Youth award can be up to 8 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) or the CA Dream Act Application (CADAA), 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 [CA Dream Act Application](#) by March 2 of each year. 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 16-to-24-degree credit units at Sierra College called a reestablish GPA by the end of the Fall semester.

Before the September 2nd community college deadline, Sierra College will automatically send GPA's to CSAC who have completed at least 16 to 24 degree credit units at Sierra College called an established GPA by the end of the Summer Session.

Only California Community College students may submit a reestablished GPA.

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 College 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.

August 5, 2026

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 [Submitting Cal Grant GPA Verification Form](#)

The FAFSA, California Dream Application and the GPA Verification form must be mailed by March 2nd or emailed to studentsupport@csac.ca.gov to meet the deadline for Cal Grant. 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 the majority census which is also known as the add/drop period of the semester. Your payment will be determined by 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 for three years from the end of the award year for which the aid was disbursed. 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 program. Reference: 34 CFR 668.24(e)

State Authorization

Our Distance Learning program allows you the opportunity to achieve your educational goals through the use of online and hybrid classes by developing a flexible schedule based upon your needs. However, the U.S. Department of Education mandates that Sierra College complete a state authorization application and pay a fee to each state they wish to receive permission from to allow Sierra College to teach a student through distance learning and who does not physically reside in CA. At this time, Sierra College has been granted permission to teach online courses to students who physically reside in the state of Nevada. Students who are physically located in any other state are prohibited from being taught through distant education.

State Authorization refers to a process whereby we must have permission to teach students who are physically present in a different state other than CA or NV. This also includes CA residents who live out of state perhaps due to their military affiliation. The Financial Aid Office, Admission and Records, and Distant Education has a process in place to identify this student type using data from various sources. Starting July 1, 2020, and with the summer 2020 semester, students are asked at the time of registration if they are physically present in CA or NV. If they answer no, Sierra College will not be able to retain their enrollment. If they answer yes, they can continue through the enrollment process.

Admission and Records along with the Financial Aid Department also has a data review process to ensure we are not teaching or providing aid to students who are not physically present in CA. If we discover that a

student has an out-of-state address and taking online courses, we will ask additional questions of this student. Students who are found to be physically living in another state other than CA or NV will be dropped from their course.

Regulatory Citation:

34 CFR 600.2 – Definitions

34 CFR 600.9 – State Authorization

34 CFR 668.43 – Institutional Information (includes Professional Licensure Disclosures)

34 CFR 668.50 – Removal of distance education disclosures substituting a severability section

[Federal Aid Changes Starting July 1, 2026 | Sierra College](#)

This handbook is intended to provide general information regarding financial aid programs, policies, and procedures. It does not supersede federal or state laws, regulations, guidance issued by the U.S. Department of Education, or California Student Aid Commission requirements. Sierra College reserves the right to modify policies and procedures as necessary to comply with changes in law, regulation, or institutional practice.