

Financial Aid Handbook *2026 - 2027*



**FAFSA School Code
001290**

WWW.SIERRACOLLEGE.EDU

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Welcome to Sierra College

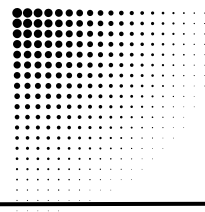
Financial Aid

We know that paying for college is a big challenge. The important thing is to take advantage of all the resources that are available to you. The process begins with reading this handbook and determining the most effective way to pay for your education. The Financial Aid Team is available to assist you in determining whether you meet criteria and qualifications for different types of federal and state aid. The Financial Aid Office can assist you with the application process and deadlines. Most processing is done at the Rocklin campus; however, for those attending the Nevada County Campus, you may work with our Financial Aid Office there.

Whether you are returning to college or just starting out, it is important that you make informed decisions about paying for school. If you have any questions, do not hesitate to contact or visit us. We communicate to our students using the mySierra portal and generate emails using your Sierra College email account. Remember to check often for any updates to your financial aid file. We are thrilled you chose Sierra College and look forward to helping you achieve your academic goals.

Sincerely, Your Financial Aid Staff!

Contact Us



Rocklin Campus (916) 660-7310

Fall and Spring Office Hours Monday-Thursday: 8AM-5:30PM Friday: 9AM-1PM

Nevada County Campus (530) 274-5346

Fall and Spring Office Hours Monday-Thursday: 8:30AM-5PM Friday: 8:30AM-12PM

Email Assistance:

financialaidquestion@sierracollege.edu

calgrantquestion@sierracollege.edu

Important Websites

FAFSA: <https://studentaid.gov/h/apply-for-aid/fafsa>

Dream Act: <https://dream.csac.ca.gov/>

Webgrants (Cal Grant): <https://mygrantinfo.csac.ca.gov/>

2026-2027 Deadlines

DECEMBER 1, 2025: FAFSA and CADAA applications open for the 2026-2027 aid year

DECEMBER 1, 2025 - March 3, 2026: Scholarship applications open for the 2026-2027 aid year

APRIL 2, 2026: 2026-2027 FAFSA/CADAA priority filing deadline for Cal Grant and Completion Grant

- Cal Grant GPA Verification form deadline
- Can still complete FAFSA/CADAA after this date for various federal programs
- Can be eligible for Federal Aid after this date

AUGUST 1, 2026: In-district High School students who submit a "First-time college student" admissions application and FAFSA or CADAA by August 1, who enroll in at least 12 units are eligible for Two Years Free

SEPTEMBER 2, 2026: Community College deadline for Cal Grant (for students who have 16+ Sierra College completed units)

- Must have filed a 2026-2027 FAFSA/CADAA
- Can still be eligible for Federal aid after this date

OCTOBER 28, 2026: If you drop all of your Fall 2026 courses prior to this date you may have to pay back some of your federal financial aid - this is called the 60% period of the semester for Fall 2026

DECEMBER 13, 2026: Processing deadline to file 2026-2027 FAFSA/CADAA for Fall 2026

APRIL 7, 2027: If you drop all of your Spring 2027 courses prior to this date you may have to pay back some of your federal financial aid - this is called the 60% period of the semester for Spring 2027

MAY 23, 2027: Processing deadline to file 2026-2027 FAFSA/CADAA for Spring 2026

JUNE 30, 2027: Processing deadline to file 2026-2027 FAFSA/CADAA for Summer 2027

In all cases we cannot process financial aid after June 30th of any academic year or after the last day of attendance, whichever comes first.

Dates are subject to change.

FINANCIAL AID TO DO LIST

☐

Complete Fall 2026/Spring 2027/Summer 2027 Sierra College Application

☐

Complete 2026-2027 FAFSA/CADAA Application and add Sierra College's school code: **001290**

☐

Create account and monitor WebGrants portal for Cal Grant information if eligible

☐

Create Student Forms account and complete all tasks (if any)

☐

Review your financial aid offer and understand your awards

☐

Set up your refund preference through BankMobile (if incomplete, your funds could be delayed)

☐

Contact the Sierra College Financial Aid office if any questions about your status arise

☐

Monitor your financial aid dashboard on MySierra

☐

Maintain Satisfactory Academic Progress (SAP), aka, keep your grades up!

☐

Make sure to fill out a FAFSA or CADAA application every aid year



YOUR GUIDE TO APPLYING FOR FINANCIAL AID



Fill out the FAFSA or CADAA

You must complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

- Go online at <https://studentaid.gov/h/apply-for-aid/fafsa> for FAFSA or <https://dream.csac.ca.gov/> for CADAA.
- Use the appropriate FAFSA school code for all of the schools you are considering. Sierra College's school code is: 001290
- You can add up to 20 schools on your application. Always include at least one California school so that you can receive notifications from the state of any awards provided by the State of California. Choose Sierra College so we can help you with any of these questions.



Wait for Notification

You may contact your school two weeks from the time you submitted the FAFSA/CADAA online or wait and you will be notified by the processor—generally within 5–10 days after you transmitted your application—whether you qualify to receive financial aid. You will also be notified by the schools you have listed. Submit any additional forms requested. Sierra College will notify you within your mySierra account, under the Financial Aid tab, view Financial Aid Requirements. Financial Aid can include grants, Community College Promise Grant (CCPG), a work-study job, scholarships, and student loans. Remember, grants are free gifts to you so long as you remain eligible (see Return to Title IV Repayment on page 14).



Investigate Other Options

Don't wait until after you are notified of your financial aid award. You should also investigate scholarship opportunities and other sources of support. Additional campus resources can include Special Programs and Scholarships. Please refer to page 18 and 25 for additional information on these programs. Sierra College participates in a program for statewide consortiums through the California Virtual Campus program through the state of California. This allows you to take courses at other community colleges and if eligible for funding, receive funding at your home school. You must sign up through the state website at <https://cvc.edu> and we will be notified you have signed up for a course.



Monitor Your Financial Aid Status

After submitting your FAFSA/CADAA, make sure to regularly check your Financial Aid Dashboard in MySierra or contact the Financial Aid Office. There may be additional tasks or documents required before your financial aid can be disbursed. Completing all necessary steps is crucial to ensure your financial aid is processed on time.

WHO QUALIFIES FOR FEDERAL FINANCIAL AID?

Requirements to Receive Federal Financial Aid

- Have a high school diploma or GED (or equivalency)
- Be enrolled in an eligible program leading to an associate's degree, certificate, or transfer toward a university
- Be a U.S. Citizen or Eligible Non-Citizen
- Submit all required forms and documents requested by the Financial Aid Office
- Have financial need (except in the case of unsubsidized loans), as demonstrated by a complete FAFSA and Financial Aid Office review
- Do not owe a refund or repayment on federal aid (e.g., overpayment)
- Do not be in default on a federal education loan
- Have a valid Social Security Number
- If you are a dependent student, your parent is not required to have a valid Social Security Number



What does it mean to be an Eligible Non-Citizen?

An Eligible Non-Citizen is someone who is not a U.S. citizen but meets certain immigration status requirements for federal financial aid. This includes:

- U.S. Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Resident status (I-551C)
- Individuals with an Arrival-Departure Record (I-94) that shows they are:
 - Refugees
 - Asylees
 - Parolees
 - Cuban-Haitian Entrants
- Those with Immigration Court documents granting asylum or those who entered the U.S. under the Victims of Trafficking and Violence Protection Act

Students are sometimes required to upload proof of their immigration or citizenship status. Please have your I-94 readily available after submitting your FAFSA. Immigration and citizenship documents are uploaded through student forms on MySierra.

Don't have
a SSN?

You may be eligible for State Financial Aid.

Apply for the CADAA if you don't have a SSN.

This program determines financial aid eligibility for undocumented students including tuition waivers and Cal Grant.

Go to the State of California's Dream Act website at <https://dream.csac.ca.gov/>

UNDERSTANDING THE BUDGET + WHAT YOU MAY BE ELIGIBLE FOR

Total Cost of Attendance (COA) 2026-2027

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

Allowances	Residence Hall	Off Campus	With Parent
Tuition and	\$1,450	\$1,450	\$1,450
Books/Supplies	\$1,722	\$1,722	\$1,722
Housing	\$6,190	\$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	\$24,825	\$45,104	\$23,882

The total cost of attendance is the amount (not including grants and scholarships) that it will cost you to go to school during the 2026-27 school year. COA includes tuition and fees; housing and food; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, and reasonable costs for eligible study-abroad programs. The COA is a standardized estimate calculated by the government to approximate educational and living expenses. While each student's actual costs may differ significantly based on their personal circumstances, this figure serves as the baseline for determining financial aid eligibility and calculating financial need.

UNDERSTANDING THE BUDGET + WHAT YOU MAY BE ELIGIBLE FOR

Total Cost of Attendance (COA) 2026-2027

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	\$6,190	\$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	\$37,845	\$58,124	\$36,902

The cost of attendance varies based on California residency status. Students qualify as California residents if they have lived in California for over one year or have been admitted under AB 540 rules. Students who don't meet California residency requirements (or equivalent status) are considered non-residents and must pay additional non-resident fees on top of the standard cost of attendance. Please reference to the chart for amounts.

For any questions regarding California residency status, please contact the Admissions and Records department.

STUDENT AID INDEX (SAI) + FINANCIAL NEED CALCULATION

Student Aid Index

Your Student Aid Index (SAI) is a formula-based index number ranging from –1500 to 999999. Where your SAI falls within this range helps your school determine how much financial support you may need. A negative SAI indicates you have a higher financial need. It is based on the financial information provided in your Free Application for Federal Student Aid (FAFSA). This is not the amount of money your family will have to pay for college, it is a number that helps determine your financial need. Your SAI is an index number used by financial aid professionals when creating an aid offer. Your SAI is calculated using information that you (and other contributors, if required) provide on the Free Application for Federal Student Aid (FAFSA) form.



Financial Need

Financial need is determined by subtracting your SAI (Student Aid Index) and other provided resources from your budget. Your SAI is an index number used by financial aid professionals when creating an aid offer. Your SAI is calculated using information that you (and other contributors, if required) provide on the FAFSA/CADAA form. Any additional awards you receive will decrease your overall financial need. Sierra College provides financial aid awards based on program requirements and available funds to meet your financial need.

Please note that student loans are not automatically awarded—students must complete a Loan Request form online to apply for loans.

Students experiencing unusual circumstances that may affect their financial aid eligibility (such as changes in income, employment status, or significant medical expenses) should contact the Financial Aid Office.

Financial Aid Determination Formula

$$\begin{array}{r} \text{Student Budget} \\ - \text{Student Aid Index (SAI)} \\ \quad \text{(determined by FAFSA)} \\ - \text{Resources} \\ \quad \text{(CCPG, EOPS, Book Vouchers, etc)} \\ \hline = \text{Financial Need} \end{array}$$

SPECIAL CIRCUMSTANCES

Students 23 & under are required to provide parental information on their financial aid application unless deemed independent.

Are you dependent? In other words, will you be required to provide parent data on the FAFSA or CADAA?

- Are you 24 years old or born before January 1, 2003?
- At the beginning of the school year, will you be working on a master's or doctorate program?
- As of today, are you married?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than your children or spouse) who live with you and receive more than half of their support from you?
- Are both of your parents deceased, or were you a ward/dependent of the court until the age of 18? ("Ward of the Court" means you were removed from your parent's custody for your protection.)
- Are you a veteran of the U.S. Armed Forces?
- Are you currently serving on active duty in the Armed Forces?
- Are you an emancipated minor as determined by a court in your state?
- Were you in a legal guardianship as determined by a court in your state?
- Did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- Did a director of an emergency shelter program determine that you were an unaccompanied youth who was homeless?
- Did the director of a runaway or homeless youth basic center or transitional living program determine you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answered "Yes" to any of the above questions, you will be considered Independent and will not be required to submit parent information. Sierra College will require that you provide proof of your Independent status.

Extenuating Circumstances

In extreme cases of hardship, the Financial Aid Office may be able to use Professional Judgement to assist a student who is technically dependent, but who has unique and extenuating circumstances that prevent contact with parents. This may include abandonment, mental, or physical abuse. This will apply to situations where the student's physical or emotional welfare is jeopardized. In such cases, the student must complete and provide written documentation and third-party verification. Students interested in pursuing a dependency override should contact the Financial Aid office for next steps. If you have not filed a FAFSA or CADAA, you should do so before requesting a dependency override.

Special Conditions for Family's Income Adjustments

The FAFSA/CADAA requires income information from two years prior to the application year. Has your household income level significantly decreased from the year 2024? You may want to request a Student Aid Index appeal.

Examples of income loss: Loss of employment, an accident, an illness, loss of benefits such as child support or social security, death, divorce, disability that changes the family's ability to pay for college. If the family income changes for the upcoming year, you may request a "Student Aid Index Appeal" in the Financial Aid Office after you file your FAFSA/CADAA. The Financial Aid staff can use estimated income to determine eligibility for financial aid and potentially adjust your aid amount.

CAL GRANTS AND OTHER STATE GRANTS

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

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

1. Be a California resident as defined by the California Student Aid Commission or have an approved AB 540 designation by Admissions and Records, and
2. Not have a bachelor's or professional degree, and
3. File a completed FAFSA/CADA and Cal Grant GPA Verification form by March 3, 2026 (all students should try to meet the March 3, 2026 deadline for the Entitlement and primary Competitive Grant consideration, but for California Community College there is a second Cal Grant filing deadline of **September, 2026**), and
4. Have remaining financial need.

Sierra College sends GPA Verification automatically for students who have completed 16 or more applicable units at Sierra College. For more information, you may visit: <https://csac.ca.gov/post/cal-grant-gpa-verification-form>

Cal Grant A ●●● (\$4,000 - \$12,630 for tuition)

Cal Grant A provides \$4,000–\$12,630 for tuition at four-year colleges and is designed for low- and middle-income students. The award is renewable for up to four years. If awarded to community college students, the grant can be placed on reserve for up to two years until they transfer to a four-year institution. Students must actively place their award on reserve to avoid losing it. Students who qualify for a Student with Dependent Children Access Award or Foster Youth Access Award will not have their Cal Grant A held in CC Reserve. Students in this scenario are eligible to receive their access award while attending a CCC.

There are two types of Cal Grant A awards:

- Entitlement Award: Guaranteed for high school seniors or recent graduates with a GPA of 3.0 or higher who meet income, asset, and eligibility requirements and apply on time.
- Competitive Award: Available to other students with a GPA of 3.0 or higher. Selection is based on a composite score considering factors like family income and parents' education level.

Student Success Completion Grant

Students attending a California Community College may qualify for the Student Success Completion Grant if they are receiving a Cal Grant B or C and enrolled in 12 or more units. The grant provides \$1,298 per term for students taking 12–14.99 units and \$4,000 per term for those enrolled in 15 or more units. Funding could be limited from year to year.

CAL GRANTS AND OTHER STATE GRANTS

Cal Grant B ●●● (\$1,648 per year for expenses)

This grant is for students who are from disadvantaged or low income families who otherwise would not be able to pursue higher education. This grant may be used at a community college or a university for up to four years. Students receive up to \$1,648 per year at the community college level. Once they transfer to a university the Cal Grant B award will be increased to help with tuition and fees. First-year recipients attending a four-year school will receive up to \$1,656 the first year, and then the Cal Grant B award will be increased if renewed after that first year.

Cal Grant B Entitlement Award: Every graduating high school senior or recent high school graduate who has a GPA of at least 2.0, meets the Cal Grant eligibility requirements, and applies on time, may receive the entitlement award.

Cal Grant B with Dependents Award: Students who self-certify through the California Student Aid Commission that they support legal dependents under the age of 18 and are awarded Cal Grant B at the community college they are attending, can qualify up to \$6000.

Cal Grant C ●●● (\$1,094 per year)

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

Cal Grant C with Dependents Award: Students who self-certify through the California Student Aid Commission that they support legal dependents under the age of 18 and are awarded Cal Grant C at the community college they are attending, can qualify up to \$4,000 for the award year.

California Community College Transfer Entitlement Award:

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

Cal Grant B and C awards are prorated depending on a student's enrollment status. For current information on Cal Grants, visit <https://csac.ca.gov/cal-grant>

CALIFORNIA COLLEGE PROMISE GRANT (CCPG TUIITION WAIVER)

California Residents May Have Their Enrollment Fees Waived

Are you a California resident, residing here for at least 1 year? *You may qualify for free tuition!* Submit a FAFSA or CADAA to find out.

California residents or students admitted under the rules of AB 540 who attend a California community college may be eligible to have their enrollment fees paid for by the State of California. There are three ways to qualify. Use the FAFSA or CADAA for Method A, B and C. For all methods, Sierra College requires proof of income. If you complete a paper CCPG application, please be prepared to provide a copy of your 2023 IRS tax transcript.



Are you or your parent in a Registered Domestic Partnership as defined under Section 297 of the Family Code? If yes, you are required to include the domestic partner's income and household information on the CCPG application. These provisions apply to state and federal funded student aid.

Method A ●●●

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

Method B ●●●

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

Method C ●●●

Complete the FAFSA or CADAA application. The Financial Aid Office will determine unmet need after a Student Aid Index (SAI) has been established. A CCPG will be issued to anyone with at least \$2,001 of unmet need (Student Budget minus the SAI equals the amount of unmet need).

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

TWO YEARS FREE TUITION WAIVER

(ALSO KNOWN AS THE CALIFORNIA STATE PROMISE GRANT)

Free Tuition for local high school graduate students in Placer and Nevada County



What is Two Years Free?

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). Two Years Free is available to students regardless of income. It is intended to serve local families who may not qualify for income based financial aid and meet the unit requirement.

What does Two Years Free cover?

Your tuition (the cost of your class units); \$46 per unit during the Fall and Spring semesters.

What does Two Years Free not cover?

- Health Center Fee
- Student Center Fee
- Books
- Transportation
- Living Expenses
- Summer Tuition

Eligibility Requirements

- 1) Must be a first-time college student who is a California resident
- 2) Submit the FAFSA/CADAA and a "First time college student" admissions application by August 1st, 2026
- 3) Be in good academic standing (meet SAP requirements)
- 4) Enroll in 12 or more units in the Fall and Spring Semesters

AB2, also known as the second year of waived tuition, is dependent on funding from the state of California. Students must submit a FAFSA or CADAA each academic year and ensure they meet the deadline of August 1, 2026, in order to be eligible for their second year of the Two Years Free program.



Not sure if you are considered in-district?

The Sierra College district includes high schools throughout Placer and Nevada County. In Sacramento County, this includes Antelope High School and Center High School. In El Dorado County, it encompasses Divide Continuation High School and Golden Sierra High School.

Did you graduate from a **home school or online school or an Out of District school** but reside in Placer/Nevada county? Reach out to Financial Aid to see if you may be eligible for Two Years Free.

Program details and eligibility requirements for Two Years Free are subject to change. For the latest information, please visit our website:

<https://www.sierracollege.edu/twoyearsfree>

FEDERAL FINANCIAL AID

PELL GRANT, FSEOG, WORK STUDY

Pell Grants are federal financial aid awards designed to assist undergraduate students with demonstrated financial need.



Federal Pell Grant: The Pell Grant program is the largest grant program in the country. It is the foundation for an award package. Pell Grants provide financial assistance to eligible part-time and full-time students, and are calculated based on a student's enrollment and Student Aid Index (SAI). **2026–2027 awards can range from an estimated \$296 to \$7,395 (this amount is subject to change before the aid year begins).** Since the Pell Grant program is an entitlement program, funds are always available to qualifying students. There is no minimum unit requirement for the Pell Grant program, so an eligible student may be enrolled in as little as one-half unit providing that your SAI is low enough. Students who have earned a baccalaureate or professional degree are ineligible even if the degree is from an unaccredited or a foreign school.

Lifetime Pell Grant: The Pell Grant has a lifetime limit of up to 12 semesters of full-time attendance. This typically allows students to receive Pell Grant funding for up to six years if attending full-time. If you attend less than full-time, your award will be prorated. For example, attending a semester as a half-time student will count as using only half of a semester of your Pell Grant eligibility. To track your lifetime Pell Grant usage, log in to <https://studentaid.gov/>

Federal Supplemental Educational Opportunity Grant (FSEOG): The Federal Supplemental Educational Opportunity Grant is a limited grant fund for Pell-eligible students with the lowest Student Aid Index (SAI), who meet the priority filing deadlines and are enrolled at least 6 units. Funds will be awarded beginning with early FAFSA filers.

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

A student's Student Aid Index (SAI) measures their income level; lower SAIs increase grant eligibility.

The SAI, along with the number of units a student enrolls in, determines the Pell Grant amount they qualify for. For example, an SAI of -1500 or 0 qualifies the student for the maximum grant amount if enrolled full-time.

Example of Pell Grant Amount for a Student
with a SAI of -1500 or 0

Enrolled Units	Pell Grant Award Amount
1	\$296
2	\$629
3	\$924
4	\$1,220
5	\$1,553
6	\$1,849
7	\$2,145
8	\$2,477
9	\$2,773
10	\$3,069
11	\$3,402
12	\$3,698

Students enrolled in 12 or more units are classified as "full-time" for Pell Grant purposes and are eligible to receive a maximum of \$3,698 per semester.

Keep in mind, the award amount may be pro-rated depending on your SAI and the number of units you are enrolled in.

Federal Work-Study (FWS): Federal Work-Study is a program that funds on-campus jobs for students who demonstrate financial need and are enrolled at least 6 units and have a Semester and CUM GPA of 2.0. In addition to positions on campus, Sierra College participates in the America Reads Challenge—change a young student's life and tutor a child who is attending elementary school. Students who are eligible to participate in this program and not yet working on federal work study funds may be eligible for CalFRESH (food stamps) benefits. Take your award letter to your local Health and Human Services office to see if you qualify. Federal Work-Study (FWS) funds are limited each year and may be exhausted quickly. Awards are distributed on a first-come, first-served basis and are not guaranteed, even if you are hired for an on-campus position.

RETURN OF TITLE IV

AND WHAT IT MEANS FOR YOU

If you receive federal financial aid, specifically a Pell Grant, for the courses you enroll in, withdrawing from courses could have financial consequences.

If you receive federal financial aid (like Pell Grants or student loans) and withdraw from your classes before completing over 60% of the semester, you may be required to repay some of those funds. This process is called Return of Title IV (R2T4).

Financial aid is awarded with the expectation that students will complete the entire term. If a student withdraws early, the government recalculates the amount of aid earned based on the length of attendance.

Any unearned aid must be returned, which may result in the student owing funds to the school or the U.S. Department of Education.



Steps to Consider Before Withdrawing from a Class

1) Meet with Your Counselor

- Discuss your academic progress and future goals.
- Learn about possible academic consequences and explore alternatives before making a final decision.

2) Consult the Financial Aid Office

- Understand how withdrawing may impact your financial aid eligibility.
- Determine if you will be required to repay any financial aid received and your ability to pay it back.

Important Considerations:

- If you withdraw before completing over 60% of your scheduled days, you may owe repayment for the portion of unearned financial aid.
- Withdrawals can affect your Satisfactory Academic Progress (SAP), impacting your ability to receive future aid if terminated.
- Even excused withdrawals can lead to repayment obligations or financial aid termination.

RETURN OF TITLE IV AND WHAT IT MEANS FOR YOU

Understanding Overawards and Overpayments

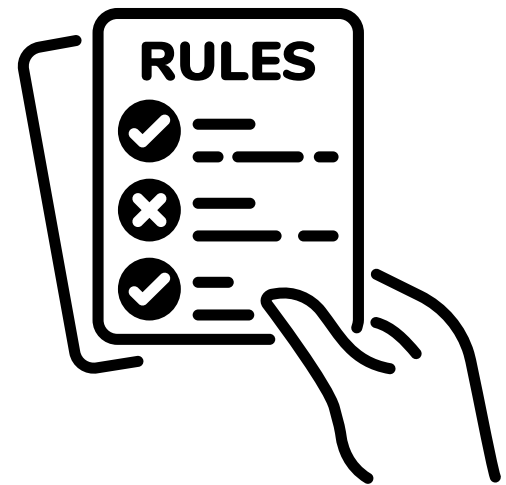
How does an Overaward Happen?

An overaward happens when a student receives more financial aid than federal rules allow. This can happen when a student:

- Is not eligible for a specific financial aid program or for any federal student aid.
- Receives more than the maximum amount allowed by.

For example:

- Exceeds the lifetime limit for a Pell Grant.
- Receives more than the yearly or total loan limit.
- Receives more than the yearly limit for a Federal Supplemental Educational Opportunity Grant (FSEOG).
- Receives a Pell Grant based on the wrong enrollment status or payment schedule.
- Receives more financial aid than their financial need.
- Receives more financial aid than their Cost of Attendance (COA).
- Receives a Pell Grant or Iraq and Afghanistan Service Grant from more than one school during the same enrollment period.



How does an Overpayment Occur?

An overpayment happens when a student receives financial aid that is more than they are allowed to receive. This means the student has already been paid some or all of the extra financial aid that caused the overaward.

FEDERAL FINANCIAL AID

LOANS

Federal student loans are available to take out at Sierra College

Federal Direct Subsidized Student Loans:

The Federal Direct Subsidized Student Loan is a need-based student loan program designed to assist students with educational expenses while attending in at least 6 units in an eligible program of study. This student loan is insured by the federal government. The subsidized student loan is based on unmet need after being awarded grants and scholarships.

The interest is subsidized by the federal government as long as the student is enrolled at 6 units.

VS

Federal Direct Unsubsidized Loans:

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

Sierra College is a low-cost community college that grants certificates, two-year associate degrees, and prepares students for transfer to four-year universities for a bachelor's degree. If after we review a student's record on the National Student Loan Data System (NSLDS) and determined they have borrowed up to \$22,000, their loans will be delayed until they complete and submit the following:

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

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.

FEDERAL FINANCIAL AID

LOANS

Direct Parent PLUS Loan: The federally-sponsored Parent PLUS loan is a low-interest student loan for parents of undergraduate, dependent students. You must be a U.S. citizen or national, a U.S. permanent resident, or eligible non-citizen. You must complete a FAFSA to qualify. This loan is based on your parents' credit.

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

Note: These annual loan limit amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized loans. You can have one type of loan or a combination of both. Because you can't borrow more than your cost of attendance minus any other financial aid you'll get, you may receive less than the annual maximum amounts. Also, the annual loan limits assume that your program of study is at least a full academic year.

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

The maximum annual and total loan limits include any Direct Loans you may have received under the FFEL Program. Sierra College is prohibited from processing anything beyond a second-year loan limit.

	Dependent Undergraduate Student (expect students whose parents are unable to obtain PLUS loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS loans)	Graduate and Professional Degree Students
First Year	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.	\$20,500—No more than \$8,500 of this amount may be in subsidized loans.
Second Year	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.	
Third and Beyond (each year)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.	
Maximum Total Debt from Stafford Loans when you graduate (aggregate loan limits)	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500—No more than \$23,000 of this amount may be in subsidized loans.	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans received from undergraduate studies.

Learn more about loans and how to apply on our website:

<https://www.sierracollege.edu/loans>

FEDERAL FINANCIAL AID

LOANS

Federal Student Loan Changes Starting July 1, 2026.

Beginning July 1st, 2026, new federal student loan rules will take affect. Most of these chnages apply to new federal loans first paid on or after July 1, 2026

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.



FEDERAL FINANCIAL AID

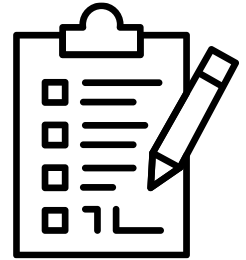
LOANS

Federal Student Loan Changes Starting July 1, 2026.

Beginning July 1st, 2026, new federal student loan rules will take affect. Most of these chnages apply to new federal loans first paid on or after July 1, 2026

Parent PLUS Loans will have new borrowing limits:

- Annual Limit: \$20,000 per dependent student
- Lifetime Limit: \$65,000 per dependent student



Part-Time Enrollment Loan Reductions:

- Students enrolled less than full time may receive reduced annual loan eligibility.
- Loan limits will be reduced proportionally based on enrollment status.

Repayment Plan Changes

New loans issued on or after July 1, 2026, will generally qualify for:

- Standard Repayment Plan - Fixed monthly payments
- Repayment Assistance Plan (RAP) - Income-based repayment option

Note: Borrowers with loans issued before July 1, 2026, may retain access to certain existing repayment plans, subject to federal transition rules.

Continuing Borrowers (Grandfathering Provisions)

You may keep the current loan rules if you:

- Were enrolled in a program before July 1, 2026, and
- Received a Direct Loan for that same program before July 1, 2026
- You complete expected time to credential (two years)

To stay eligible, you must:

- Must remain in the same academic program.
- Must continue to meet federal eligibility requirements.
- Must stay within annual and aggregate borrowing limits.

COURSE PROGRAM OF STUDY

CPOS

The U.S. Department of Education regulations require that students must be enrolled in a degree-seeking program to receive federal and state financial aid at Sierra College. Federal financial aid, including grants, loans, and Federal Work-Study, will only cover coursework that counts toward your officially declared degree or certificate program.

How Does Sierra College Verify My Course Eligibility? Course Program of Study (CPOS) is the internal process used by the Financial Aid Office to determine whether your registered courses align with the requirements of your degree or certificate program and transfer goals.

How We Do This

1. **Course Comparison:** The Financial Aid Office compares your registered courses to the degree requirements listed under your officially declared major or certificate program on file.
2. **Eligibility Determination:** Courses that do not apply toward your declared program of study will be deemed ineligible for financial aid. This applies to all federal and state aid types, including Grants, Loans, FSEOG, Work-Study, etc.

How to Ensure Your Courses Are Eligible

1. **Use Degree Works:** Degree Works is an essential tool to verify that the courses you plan to take are required to complete your degree or certificate. Regularly review your Degree Works to stay on track.
2. **Consult Your Counselor:** Before registering for classes, meet with your academic counselor to map out your Student Education Plan (SEP). Counselors can help you to review if your courses are eligible for financial aid and align with your academic goals.
3. **Transfer courses, prerequisites, and corequisites:** are not always reflected in Degree Works, which can result in certain courses not being recognized as part of a student's Course Program of Study (CPOS). To ensure accuracy, it is imperative to consult with a counselor before the census date (add/drop) each semester to verify that all applicable courses, including transfer courses, prerequisites, and corequisites, are properly included in your SEP. Only courses documented in your SEP are eligible to be considered as part of your CPOS.

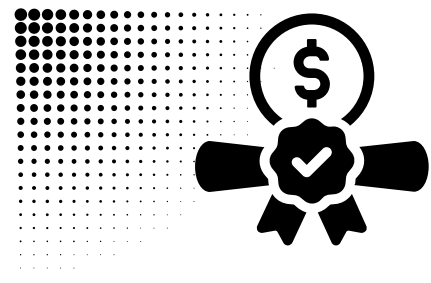
Elective Room:

Each student is allocated a specific number of elective units based on their declared major. Once this limit is reached, any course that is not part of the Course Program of Study (CPOS) or a repeat course taken more than twice will not be eligible for financial aid, even if it is included in the SEP.

Unpayable courses: Certain courses will not qualify for financial aid unless there is available elective space. Personal development courses, athletics courses, and art courses will no longer be covered by grants or loans once the elective unit limit has been reached. Noncredit courses are also not considered payable, such as Noncredit ESL Courses.

Students affected by CPOS will receive a notification via their student email if their federal financial aid eligibility is impacted. Make it a habit to check your student email regularly for updates from the Financial Aid Office. By understanding and following the Course Program of Study requirements, you can avoid unnecessary financial aid complications and stay on track to complete your academic goals efficiently.

Scholarship Resources



Opportunities to fund education through merit or need-based awards

Sierra College offers numerous scholarships each year to eligible students. Sierra College, The College Foundation, private donors, and public organizations sponsor these scholarships. Scholarship amounts range from \$50–\$3,000 each. Students can receive scholarships regardless of income. The Sierra College Scholarship application is available online each year starting December 1st. You must be an admitted student to apply using your student ID and logging into your mySierra at <https://www.sierracollege.edu/scholarships>

Where else should you apply?

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

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

Scholarship Tips & Tricks

Since many scholarship applications require you to write an essay, you might find it helpful at the start of your scholarship search to write a general essay about yourself, your accomplishments, what is important to you in life, as well as your goals and interests. Once you have a general essay written about yourself, you will have a great starting point from which to modify and/or expand it for specific scholarship essays.

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

Be aware of scholarship scams that ask you to pay for financial aid and scholarship information. Financial aid information is free. Before you pay for information, contact the college Financial Aid Office or go to the Federal Trade Commissions website, Scholarship Scams at <https://consumer.ftc.gov/scams>

FastWeb

<https://www.fastweb.com>

Unigo College Scholarships

<https://www.unigo.com/scholarships>

United Negro College Fund

<https://uncf.org/>

College Board

<https://www.collegeboard.org>

MALDEF

<https://www.maldef.org/>

There are many scholarship opportunities available for students available locally. High schools, businesses, community organizations, and foundations often offer scholarships to support students in their educational journey. Be sure to check with your school, local businesses, and community groups for potential funding opportunities!



SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal and state regulations require that all financial aid recipients make Satisfactory Academic Progress and remain in good standing.
At Sierra College, academic progress is reviewed each semester.

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

1. Meeting a minimum term and cumulative grade point average requirement (GPA) = **2.0 GPA**
2. Earning a minimum number of units for credit per semester (Pace of Progression) = **67%**
3. Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance) = **90 units for degree, 45 units for certificate**

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.

What is Satisfactory Academic Progress (SAP)?

Satisfactory Academic Progress (SAP) is a set of academic standards that students must meet to stay eligible for financial aid, like grants, loans, and scholarships. It ensures that students are successfully moving toward completing their degree or certificate. Sierra College follows federal regulation and has a SAP policy.

What Are the Main Components of SAP?

There are three main standards students need to meet. First is the GPA requirement, which means maintaining a minimum grade point average of 2.0, equivalent to a "C" average. Falling below this can put you on "warning" or make you ineligible for aid. Second is the completion rate (pace of progress), where you must complete at least 67% of the courses you attempt. For example, if you enroll in 12 units but only pass 6, your completion rate would be 50%, which falls short of the requirement. Lastly, there's the maximum timeframe standard, which expects you to complete your program within 150% of the required credits. For instance, if your degree requires 60 units you need to finish within 90 attempted units.

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

Why Does SAP Matter?

If you don't meet SAP standards, you can lose access to financial aid. For many students, this makes it much harder to pay for school. Even if you don't rely on financial aid, failing to meet SAP can delay your graduation or even result in dismissal from the college.
So, try your hardest to keep your grades up!

SATISFACTORY ACADEMIC PROGRESS (SAP)

What Happens If You Don't Meet SAP?

Here's a breakdown of what happens if you don't meet SAP standards:

First Semester Not Meeting SAP:

- You'll be placed on warning for the following semester.
- During the warning period, you're still eligible for financial aid.
- This is your chance to improve your GPA and pace.

Second Semester Not Meeting SAP:

- If you don't meet SAP requirements again in your warning semester, you'll move to termination status.
- Financial aid will be revoked unless you successfully appeal.
- Keep in mind: If you fail your first semester but achieve straight A's in your second semester, your financial aid may still be terminated if your overall pace of completion (completion rate) remains below 67% or your overall GPA drops below a 2.0. SAP standards are based on your cumulative academic progress, not just one semester.

Exceeding Maximum Units:

- If you attempt more than 90 units, you'll be placed in termination status immediately, regardless of your GPA or pace of progress.
- Students who are accepted and attending the Nursing program will not need to submit a Maximum Unit Appeal when they go beyond 90 attempted units. It will be granted automatically until the student either graduates from the Nursing Program or is no longer accepted in the program.



Process to Appeal your Termination

If your financial aid is terminated for not meeting SAP, you can file an appeal to potentially regain eligibility. This is called a GPA/Pace Appeal. Start by writing a personal statement explaining why you were unsuccessful in your courses. Include details about any extenuating circumstances, such as illness, a death in the family, personal issues, childbirth, or other situations in which you experienced hardship; and explain how these situations impacted your performance. Make it clear what has changed to help you improve going forward. Providing documentation is highly recommended and strengthens your appeal. Examples include medical records, doctor's notes, death certificates, court documents, etc. Students will remain on Probation until they have reached the minimum required 2.0 GPA and/or successfully completed 67% of their attempted units each semester.

If you have exceeded 90 units, you will need a Maximum Timeframe Appeal and will need to explain why you went over the limit and outline your plan to complete your degree. Include details about the remaining courses you need and how they align with your goals. Also, share your plans for using your degree after graduation to show you are focused on achieving your objectives. Students on an approved Maximum Time Frame Appeal may not change their degree program and continue to receive financial aid. Students approved for a Maximum Time Frame Appeal at Sierra College will remain on a probation plan for the remainder of their time at the college. To maintain eligibility, students must achieve a minimum 2.0 GPA and successfully complete at least 67% of their attempted units each semester. Failure to meet these requirements will result in the termination of financial aid eligibility without a warning period.

To request a GPA/Pace Appeal or Maximum Timeframe Appeal, you may log into Student Forms in MySierra and begin the process. Contact the Sierra College Financial Aid Office if you have questions.

What To Expect After Submitting an Appeal

Once you submit your appeal, it will be reviewed within 45 days of the term you are starting and indicated on your appeal form. Appeals are initially reviewed by Financial Aid Technicians. If your appeal is denied during the first review, it will be subject to a second review by management for further consideration.

You will be notified of the outcome of your appeal through your financial aid dashboard, so be sure to check it regularly for updates.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Status 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 and overall.

WARNING: A student will be put into warning status if they fall below the 67% completion rate for the semester, or if their semester GPA was less than a 2.0. A student will be removed from warning at the end of the next semester if they complete at least 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 the CUM GPA is below a 2.0 but their term GPA is above a 2.0. This is considered making progress term-by-term. A student may be removed from Reinstatement Probation if they complete at least 67% of their units and achieve a cumulative GPA of 2.0

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

Note: Repeated courses count once for earned credits and GPA, but each repetition counts as attempted credits, which contributes to the 90-unit limit. The most recent grade will be used to calculate your GPA. For more details, check the Sierra College Catalog on course repetition policy.

Note: Remedial courses at Sierra College count the same as credit courses for tuition, full-time status, and SAP. These credits also count toward the 67% completion requirement.

Note: At Sierra College, students who do not meet the pace to graduate requirement will no longer be eligible for financial aid, even if they submit an appeal. Your pace to graduate measures how quickly you're progressing toward completing your degree or certificate. To stay on track, you must successfully complete at least 67% of the courses you attempt. This is a strict requirement, and failing to meet it will result in the loss of all financial aid, except for the California College Promise Grant (CCPG) tuition waiver.



Award Information



How Awards Are Determined: After you have filed your FAFSA/CADAA and submitted requested documents, you will be able to view your award information on mySierra. Your eligibility is determined using the federal needs analysis calculation known as Congressional Methodology.

Student Aid Index: You and your family may be expected to contribute toward your education from your own resources such as employment and assets. This amount is called your Student Aid Index (SAI).

Financial Need: This amount is determined by subtracting your SAI from your Budget. We will offer financial aid awards to meet your financial need based on program requirements and available funds. We do not automatically award student s. Students who want s must complete a Request form located online. Note: Students with unusual circumstances that may affect eligibility for financial aid, such as changes in income or employment, or unusual medical expenses, should contact the Financial Aid Office.

Financial Aid: All financial aid is refunded through the business office. Your funds will first reduce any debt you owe Sierra College and then a refund will be produced either by direct deposit or a BankMobile Vibe account. All refund information is mailed to the mailing address on file with Admission and Records. It is important to always have a current address in BankMobile and with the school. All financial aid funds will be disbursed to individual student accounts about one week following the add/drop period. Students who add courses after the add/drop period will not be eligible for any additional federal aid. As students become eligible for aid, Sierra College will process weekly or biweekly based on the date. The business office will transmit the refunds to BankMobile by Friday of each week.

Cal Grant B and C: Funds are disbursed once each semester after Sierra College receives funds from the California Student Aid Commission and when California has an approved budget

Federal Work-Study (FWS): FWS eligibility is determined from your completed FAFSA. Funds are usually exhausted by the first day of Fall. FWS checks are mailed or direct deposited twice a month.

Classes Added after Add/Drop or Majority Census date of the Semester: All courses, including late-start courses, must be added by the majority census date—typically two weeks after the semester begins to be considered for grants and s.

Late Start Courses: If you are taking Late-Start courses, you will be paid once the course begins. Late-Start Courses and Financial Aid, including grants and s, can only be disbursed for courses that have started and are part of your enrollment status. Eligibility is determined based on your enrollment as of each course's census date (Pell Recalculation Date), which can be found in the class schedule by clicking the CRN number. Federal regulations prohibit disbursing aid for classes that have not yet begun, so plan accordingly.

Registration/Enrollment: Your financial aid award is based on the number of units you are registered in at Sierra College. You must be enrolled at 6 units and attending classes for most awards, including FWS and s. Changes in your enrollment after you receive payment will affect your Satisfactory Academic Progress and may result in termination and/or repayment of your aid. You cannot receive financial aid at more than one college each semester. Financial Aid will pay for only two course repeats with a passing grade per federal regulation.

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

Federal Direct s: Sierra College does not automatically award student s, as we do not encourage borrowing. Contact the Financial Aid Office for the application process, forms, and deadlines or visit our website. Students wanting s must attend or complete an online Financial Literacy Workshop in addition to the mandatory federal online Entrance Counseling Workshop. This helps students to understand the process and pay-back responsibilities. Student borrowers must also attend a mandatory Exit Workshop before they leave Sierra College.

CPOS: Course Program of Study (CPOS) ensures that students receive financial aid—such as grants, s, and federal work-study—only for courses that directly apply to their declared degree or program. Courses outside the program or exceeding elective limits will not be covered.

FINANCIAL AID TERMS

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

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

California Aid Report (CAR): Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility is reviewed.

Federal Processor: The federal government's computer system also referred to as the "central processor", which analyzes the information on your FAFSA, calculates your SAI, and sends you a FAFSA Submission Summary (FSS).

California Dream Act Application (CADAA): The CA Dream Act Application is a financial aid application that allows Dreamers/Undocumented student to potentially qualify for state aid including Cal-grant and tuition waivers.

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

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

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

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

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

Student Aid Index (SAI): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Methods for Refunds: You must elect a refund method. You can choose to receive a refund by direct deposit, either to your personal account or Vibe account. Direct deposit is the safest way to receive your refunds. Log onto <https://disbursements.bmtx.com/refundchoices/>

FINANCIAL AID TERMS

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

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

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

Satisfactory Academic Progress: (SAP) ensures students are successfully progressing toward completing their educational program to remain eligible for financial aid. SAP is measured by GPA, completion rate (pace), and adherence to the maximum timeframe allowed for the program.

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

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

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

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

ADDITIONAL RESOURCES AT SIERRA COLLEGE

Sierra Promise:

- Promise is a partnership and a commitment to provide pathways to economic opportunity through improved college readiness, access to education and training, and great guidance and support. This program is designed for those students coming right out of high school from one of our partner high schools. Students must be enrolled in 15 units and may participate in scholarship opportunities and priority registration. Learn more at <https://www.sierracollege.edu/promise>

Dual Enrollment:

- Earn College credit while in high school. Get to the finish line faster! We call it dual enrollment. This lets student earn college credits from specific high school classes. Best of all, they are free. Keep in mind, your grades count and may affect your future financial aid. Learn more at <https://www.sierracollege.edu/chs>

EOPS - Extended Opportunity Programs and Services:

- The EOPS Program at Sierra College provides low income and educationally disadvantaged students with support services that includes specialized counseling, financial aid, priority 1 registration, tutoring, assistance with purchasing books, and more. As a college success program, EOPS is designed to provide opportunities for students with academic potential, who historically would not have been able to attend college. Learn more at <https://www.sierracollege.edu/eops>

CARE—Cooperative Agencies Resources for Education Program for Single Parents:

- The Cooperative Agencies Resources for Education (CARE) program provides educational support services for the academically under prepared, single parent population who are receiving benefits through CalWORKS/TANF and are EOPS eligible. Learn more at <https://www.sierracollege.edu/eops>

CalWORKS

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

Guardian Scholars

- Former Foster Youth: The Guardian Scholars Program provides services to current or former foster youth (FFY) attending Sierra College. Our goal is to equip and empower them to not just do well academically, but also navigate the many life and financial challenges that are barriers to their success. Learn more at <https://www.sierracollege.edu/guardianscholars>

Basic Needs Center

- The Basic Needs Center at Sierra College is designed to support students by connecting them with essential resources. It offers assistance in areas like financial support, food, health and wellness, housing, jobs, technology, transportation, and other community services to help students thrive academically and personally. Learn more at <https://www.sierracollege.edu/basicneeds>

Student Accessibility Services (SAS):

- If you have a disability, an IEP, or a 504 Plan, SAS offers a wide variety of services to support your needs and enhance your educational experience at Sierra College. From priority registration and vocational counseling to student education plans and evaluating learning disabilities, SAS has everything you'll need! Learn more at <https://www.sierracollege.edu/sas>

Veterans Success Center

- The Veterans' Success Center is a centralized place at Sierra College for veterans, military members, and their dependents. They understand that the transition from military to college life can be challenging, so they are committed to providing the best assistance in appreciation for your sacrifice and service. Learn more at <https://www.sierracollege.edu/veterans>

TRIO

- For first generation students (those who do not have a parent who has earned a college degree). TRIO Support may include: free special events on and off-campus, field trips to 4-year universities, connection with other students who want to be successful in college, specialized counseling and guidance from a faculty mentor, free additional tutoring and help learning effective study skills, assistance in learning how to maximize your finances so that you can achieve your educational goal. Learn more at <https://www.sierracollege.edu/trio>

Additional Grants and Funding

- **The Law Enforcement Personnel Dependents Grant:** Offers need-based aid to dependents of California law enforcement officers killed or totally disabled in the line of duty. Grants range from \$100 to \$11,259 annually for up to four years and can be used at any California college. Learn more at <https://www.csac.ca.gov>.
- **AmeriCorps:** By becoming a volunteer with AmeriCorps, you can receive an education award each year for up to two years. This program provides full-time educational awards in return for work in community service. <https://www.americorps.gov/>
- **U.S. Department of Veteran's Affairs:** If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1888-442-4551 or go to <https://www.gibill.va.gov>
- **Support for Native Americans:** Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs at (916) 978-6058 or go to <https://www.ed.gov/about/ed-offices/oese/oie> (A FAFSA application is required).
- **IRS Tax Benefits:** The Lifetime Learning Credit helps parents and students pay for a college education. A credit of up to \$2,000 per year can be taken for qualified education expenses paid for all students enrolled in eligible 12 educational institutions. For more information, visit <https://www.finaid.org>

FINANCIAL AID RIGHTS AND RESPONSIBILITIES

Rights & Responsibilities

As a student you have the right to know:

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

As a student you have the responsibility to:

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

PAYMENTS

Sierra College Payment Policy

Students who have been awarded a Community College Promise Grant (CCPG), formerly known as the Board of Governors Fee Waiver (BOG), will not be affected by a payment policy. Your CCPG is awarded if eligible when we receive your FAFSA/CADAA. Students who have this award will not be required to pay fees within 10 days.

The Two-Years free grant is awarded to students the week following add/ drop or majority census. If you should drop below 12 units, you will be billed for your tuition fees. You must complete your FAFSA/CADAA application prior to registration or be prepared to pay all your fees at time of registration. Fall 2025, Spring 2026 and Summer 2026 are awarded using the 2025/2026 FAFSA or CADAA. Students who have met the requirements of our Two Years Free program by completing all requirements outlined on our web <https://www.sierracollege.edu/twoyearsfree> will not be affected by a payment policy.

FINANCIAL AID HANDBOOK

The District shall provide access to its services, classes and programs without regard to ethnicity, national origin, religion, age, sex, gender identity, gender expression, race, color, medical condition, genetic information, ancestry, sexual orientation, marital status, physical or mental disability, pregnancy, or military and veteran status, or because he or she is perceived to have one or more of the foregoing characteristics or based on association with a person or group with one or more of these actual or perceived characteristics. Complaints of discrimination should be referred to the Title IX and/or EEO Director or Title IX Coordinator at (916) 660-7006, via email at EEOT9@sierracollege.edu or our address: 5100 Sierra College Blvd., Rocklin, CA 95677, Human Resources (U Building).

Contact the Financial Aid Office with specific financial aid inquiries. Published 2026. Printed in USA. Copyright 2026 All rights reserved. Content cannot be reproduced without permission. Every effort has been made to ensure the accuracy of the information included in this Guide. However, it has not been reviewed by the U.S. Department of Education. For official descriptions of state aid programs, please refer to the California Education Code.