# Coastline College Financial Aid: What You Need to Know

### WHAT IS FINANCIAL AID?

Financial Aid is designed to help students pay for college expenses including tuition and fees, food and housing, books and supplies, transportation, and miscellaneous costs. Coastline College offers several types of financial aid, such as grants, work-study, loans, fee waivers, and scholarships. Federal, state, and institutional guidelines determine the amount of financial aid a student receives.

### FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

For students who are U.S. Citizens or eligible noncitizens, the <u>FAFSA</u> is the first step toward getting federal and state aid for college. The U.S. Department of Education uses the FAFSA to determine student eligibility for federal student aid.

The State of California also uses the FAFSA to determine student eligibility for the CA College Promise Grant (CCPG) fee waiver and Cal Grant.

Students can apply for the FAFSA online by going to <a href="https://studentaid.gov">https://studentaid.gov</a> and listing our school code **013536**. Applications are accepted beginning October 1st of every academic year.

### CALIFORNIA DREAM ACT APPLICATION

For AB540 and Deferred Action for Childhood Arrivals (DACA) students, the <u>CA Dream Act Application</u> is the first step toward getting aid for college. The State of California uses the Dream Act application to determine student eligibility for the CCPG fee waiver and Cal Grant.

Students can apply for the Dream Act online by going to <u>dream.csac.ca.gov</u> and listing our school code **013536**. The priority deadline to apply is March 2nd of every academic school year. Students may continue to complete the Dream Act application throughout the academic year to apply for the CCPG fee waiver.

### FINANCIAL AID DEADLINES!

Financial Aid has specific deadlines that are crucial for students to be aware of. Not meeting the deadline may affect the eligibility of financial assistance. Visit <a href="https://www.coastline.edu/financial-aid">www.coastline.edu/financial-aid</a> for deadline dates.

## AB 19 (CALIFORNIA COLLEGE PROMISE) FREE COMMUNITY COLLEGE TUITION FOR 2 YEARS

The AB 19 provides state funding to eligible students to help with tuition waiver, books & supplies grant (\$1,000/year) for two years. The requirements for AB 19 are:

- Not eligible to receive a CCPG (formerly known as BOG Fee Waiver)
- Must be CA resident or nonresident exemption

- Must have FAFSA or CA Dream Act (CADAA)
- Must be a first-time college student
- Must attend full time, at least 12 units

Login to MyCoast to apply!

### WHAT DO I NEED TO APPLY?

### **FSAID**

The FSA ID — a username and password — must be used to log in to certain U.S. Department of Education websites. Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature.

Do not give your FSA ID to anyone or allow anyone to create an FSA ID for you—not even your parent, your child, or someone helping you fill out the FAFSA form. Sharing your FSA ID is like teaching someone to forge your signature, and it could put you at risk of identity theft!

If you do not already have an FSA ID, you can create one when logging in to <a href="https://studentaid.gov">https://studentaid.gov</a>. If you are a dependent student's parent, you will need your FSA ID to sign your child's FAFSA electronically. Parents with more than one child attending college can use the same FSA ID to sign all applications.

**Note:** Each FSA ID user must have a unique email address; a parent and student may not use the same email address.

### **How Do I GET AN FSA ID?**

You can create an FSA ID when logging in to FAFSA websites at <a href="https://studentaid.gov">https://studentaid.gov</a>. The FSA ID process consists of three main steps:

- 1. **Enter your log-in information.** Provide your email address, a unique username, and password.
- 2. **Enter your personal information.** Provide your name, date of birth, social security number, mailing address and phone number, and complete the four challenge questions and answers.
- 3. **Submit your FSA ID information.** Agree to the terms and conditions and verify your email and/or phone number.

You can use your FSA ID to sign a FAFSA right away.

If you have changed your first name, last name, or middle initial, it is essential that you inform the Social Security Administration of the change before updating your FSA ID account information; otherwise, the reverification of your information will not be successful.

Once your FSA ID has been updated, you will also have to update your name on <a href="https://studentaid.gov">https://studentaid.gov</a> to ensure that the personal information you listed on your Free Application for Federal Student Aid (FAFSA) form matches your FSA ID account.

### WHAT KIND OF AID COULD I GET?

### **STATE GRANTS**

### CALIFORNIA COLLEGE PROMISE GRANT (CCPG)

The CCPG (formerly known as the BOG fee waiver) is a state-sponsored program that waives enrollment fees for qualifying students who are California residents or AB 540 as determined by the Admissions Office. CCPG applicants do not have to be enrolled in a minimum number of units for enrollment fees to be waived. CCPG applicants only need to apply once per year for the fees to be waived for the academic year.

### How do I apply?

- 1. By completing the FAFSA or California Dream Act Application (preferred method) or
- 2. Complete the CCPG Application available through OpenCCC.

Note: Only one CCPG application is needed if you plan on taking classes within our Coast Colleges District (CCC, GWC, & OCC).

### How do I qualify?

**Method** A - for students on public assistance programs such as TANF/Cal Works, SSI/SSP, or General Assistance. Documentation will be required to verify your eligibility and must be dated within the last 60 days.

**Method B** - for low-income students whose prior year's income was within qualifying income guidelines established by the California Student Aid Commission (CSAC).

**Method** C - you must have applied for the FAFSA/CA Dream Act Application and been determined to have at least \$1,104 of financial need. No CCPG Application is required for Method "C" waiver.

### Loss of CCPG Regulations

Students receiving the CCPG must meet the minimum academic and progress standards below to remain eligible for the CCPG:

**Academic:** maintain a cumulative GPA of 2.0 or higher.

**Progress:** complete more than 50% of coursework.

If a student does not meet a standard or a combination of these standards, the college will send a communication to those students who failed to meet the standards for two consecutive primary terms and will include instructions on how to appeal the loss of the CCPG.

### **CAL GRANT**

Cal Grants are offered by the State of California and administered by the California Student Aid Commission (CSAC). Like Pell Grants, Cal Grants do not have to be repaid. Cal Grants are available for undergraduate students who are enrolled in at least six units per semester and who have not earned a bachelor's or a

professional degree. You may not receive Cal Grant funds from more than one college at a time. To apply for a Cal Grant, you will need to complete the FAFSA or the CA Dream Act Application.

There are currently three types of Cal Grants that a student might receive at Coastline College:

- 1. Cal Grant A only eligible students with dependent children can use Cal Grant A to offset educational expenses.
- 2. Cal Grant B designed for financially needy students who graduated from high school and met the grade point average and family income asset requirements determined by the CSAC. The maximum eligibility amount is \$1,648 (the offer amount may vary per academic year). If eligible, your offer amount will depend on your enrollment status, financial need, and Cost of Attendance.
- 3. Cal Grant C designed for students in occupational or career training programs to help with tuition and training costs. The Cal Grant C award is for books and supplies. The maximum eligibility amount is \$1,094 (the offer amount may vary per academic year). If eligible, your offer amount will depend on your enrollment status, financial need, and Cost of Attendance.

### When should I apply for a Cal Grant?

You should submit your FAFSA or CA Dream Act application before the March 2nd priority deadline. There is a second FAFSA/CA Dream Act deadline of September 2nd for the competitive Cal Grant for California Community College students; however, priority is given to those who apply by March 2nd. Your current high school records office will send your GPA to CSAC. For continuing Coastline students who have completed 24 or more transferable units, we will submit your GPA electronically to CSAC.

### **STUDENT SUCCESS COMPLETION GRANT (SSCG)**

The SSCG Grant provides the student with additional financial aid to help offset the cost of community college attendance and to encourage full-time attendance and successful on-time program completion.

To be eligible, the student must be a Cal Grant recipient, attend full-time, and meet the federal Ssatisfactory Academic Progress (SAP).

The amount of the SSCG offer will depend on the number of units enrolled, and the offer amount may vary per academic year:

- Enroll in 12 to 14.99 units = \$1,298 per semester
- Enroll in 15+ units = \$4,000 per semester

### **CAL GRANT ACCESS AWARDS**

Students with dependent children\* attending a CA Community College may be eligible for an access offer of up to \$6,000 for qualified Cal Grant A & B recipients and \$4,000 for qualified Cal Grant C recipients (the offer amount may vary per academic year).

\*Dependent children must be under 18 years of age and receive more than 50% of their support from the student.

### WHAT KIND OF AID COULD I GET?

### FEDERAL GRANTS

### **FEDERAL PELL GRANT**

A Federal Pell Grant does not have to be repaid. Pell Grants are available for undergraduate students who have not earned a bachelor's or a professional degree. You may not receive Pell Grant funds from more than one college at a time. To apply for a Pell Grant, you will need to complete the FAFSA.

### How do I qualify for a Pell Grant?

To qualify for a Pell Grant, you must meet the general federal student aid eligibility requirements:

- 1. Obtain a high school diploma or a General Educational Development (GED) certificate, or complete a high school education in a home-school setting approved under state law
- 2. Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- 3. Have a valid social security number
- 4. Not in default on a student loan and owe a refund on a federal grant
- 5. Maintain Satisfactory Academic Progress (SAP)
- 6. Must be a U.S. citizen or eligible non-citizen

### How much money can I get?

The maximum offer is \$6,895 (the offer amount may vary per academic year). Your offer amount will depend on your Expected Family Contribution (EFC), cost of attendance, and enrollment status.

### How will I be paid?

When you complete a file with Financial Aid Office, a Financial Aid offer will be sent via email with disbursement/refund dates and instructions on how to set up your preferred refund method.

You can log into MyCoast to check the status of your refund via the BankMobile portlet on the right-hand side of the Home Tab.

The earliest Pell disbursement/refund begins a week before the start of the semester, provided you are eligible.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This grant is available to undergraduate students with exceptional financial need. The FSEOG does not have to be repaid.

### How much can I get?

You can receive up to \$600 a year, depending on your financial need, when you apply, the amount of other aid you get, and the availability of funds at Coastline College.

### When will I receive it?

The FSEOG is disbursed once per semester.

### WHAT OTHER AID IS AVAILABLE?

### WORK-STUDY & LOANS

### FEDERAL WORK-STUDY

The Federal Work-Study Program provides on-campus jobs for undergraduate students with financial needs, allowing them to earn money to help pay for education expenses. The hourly pay starts at \$15 an hour. Depending on the amount of financial need, the Work-Study offer starts at \$6,000. To be eligible, you must be enrolled in at least six units and must be meeting Satisfactory Academic Progress (SAP).

### Common Work-Study Questions

Won't working hurt my grades? A number of recent studies show a correlation between good grades and working less than 19 hours per week. In addition, you'll achieve an excellent tool to gather the work experience necessary for finding employment after college. If you choose not to work, you can decline the work-study offer. Contact the Financial Aid Office if you are interested.

What happens if I drop below six units? You must stop working immediately and notify the Financial Aid Office.

How often will I get paid? You will get paid monthly. It is usually on the 10th of each month.

### **FEDERAL DIRECT LOANS**

Federal Direct Loans are low-interest loans for students and parents to help pay for college. Direct loans are borrowed directly from the U.S. Department of Education (ED). They are available for undergraduate students who are enrolled in at least six units (half-time).

### Types of Loans

**Subsidized:** for students with demonstrated financial need, as determined by federal regulations. No interest is charged while a student is in school at least half-time, during the grace period, and during deferment periods.

*Unsubsidized:* not based on financial need; interest is charged during all periods, even during the time a student is in school and during grace and deferment periods.

**PLUS Loan**: Helps pay for education costs not covered by other financial aid. To be eligible, you must be the parent of a dependent and have a good credit history. Parents must apply directly with Federal Student Aid at <a href="https://studentaid.gov">https://studentaid.gov</a>.

# WHAT IS SATISFACTORY ACADEMIC PROGRESS?

### **SATISFACTORY ACADEMIC PROGRESS**

You must demonstrate Satisfactory Academic Progress (SAP) toward your degree/certificate to be eligible for financial aid. SAP measures your progress and includes three standard measures:

### Standard 1: Grade Point Average (GPA)

Maintain a cumulative 2.0 GPA or higher. Your grade report and financial aid status are available in MyCoast.

### Standard 2: Pace of Progression

Complete at least 67% of the units you attempt each semester and overall to maintain your eligibility (this is defined as your "Pace of Progression").

**Note:** Students not meeting GPA and/or Pace of Progression requirements are placed on one semester of financial aid warning and/or financial aid disqualification.

### Standard 3: Maximum Timeframe

All students who attempt 120% of units (or 72 units) required for their program of study (including all other institutions attended) are disqualified from financial aid at Coastline College.

For more information on SAP, visit: <a href="https://www.cccd.edu/students/financial-aid/satisfactory-academic-progress-policy.html">https://www.cccd.edu/students/financial-aid/satisfactory-academic-progress-policy.html</a>

### **ASK FINANCIAL AID!**

Visit our Financial Aid chatbot for assistance at http://www.coastline.edu/services/financial-aid/#bot.

### FINANCIAL AID CONTACT INFORMATION

### **ADDRESS**

Fountain Valley Student Services Center

11460 Warner Ave., Fountain Valley, CA, 92708

### **TELEPHONE**

(714) 241-6239

### **E-MAIL ADDRESS**

financialaid@coastline.edu

### **WEBSITE**

http://www.coastline.edu/financial-aid

### **OFFICE HOURS**

Monday - Friday, 8:00 A.M. - 5:00 P.M.

### **FINANCIAL AID CHECKLIST**

Apply for financial aid (submit your <u>FAFSA</u> or <u>CA Dream Act application</u> ).
After submitting your application, check the Financial Aid tab in MyCoast for any required documents
and submit them to the Financial Aid Office to complete your financial aid file.
Check your financial aid status regularly in MyCoast.

If you have more questions, email the Financial Aid office at <a href="mailto:financialaid@coastline.edu">financialaid@coastline.edu</a> and please provide your first and last name and student ID.