FINANCIAL AID

Orange Coast College participates in multiple federal and state financial aid programs. Students apply by completing the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov (http://www.fafsa.gov). This application is available on October 1 of each year for the following academic year; students should apply as early as possible.

Students who are not eligible to apply for FAFSA but have an AB 540 status, must apply for the Dream Act Application, which is also available on October 1 of each year. For more information regarding the Dream Act, please see detailed information under the Dream Act of 2011.

The Orange Coast College Federal School Code is 001250.

Please visit the financial aid website (https://orangecoastcollege.edu/admissions-aid/financial-aid/) to learn more about resources available to help with your cost of education including tuition, fees, food and housing, books, supplies, and transportation. Students are welcome to visit the Financial Aid Office with their financial aid inquiries or use the Chat function on the financial aid website.

The Financial Aid Office is located on the fourth floor of Watson Hall. Students also can contact the financial aid office via email at occfinaid@occ.cccd.edu.

Student Aid Index (SAI)

The Student Aid Index (SAI) is an eligibility index number financial aid offices uses to determine how much federal student aid a student would receive once enrolled at the college. This number results from the information provided on a student's FAFSA form. This number is not a dollar amount of aid eligibility or what families are expected to provide. A negative SAI indicates the student has a higher financial need. The financial aid office will determine financial need by subtracting SAI from the cost of attendance.

The FAFSA Simplification Act replaced the Expected Family Contribution (EFC) with the SAI. The SAI will be listed on the student's FAFSA Submission Summary.

Federal Financial Aid Programs

Below are some legislative changes effective July 1, 2012, for Federal Student Financial Aid Recipients

- Students without a high school diploma or its equivalent are ineligible for funds. If the student passed an ATB test prior to July 1, 2012, and began an eligible program, the student is still eligible for federal student financial aid funds.

Federal Grants

(money awarded that does not need to be repaid)

The **Federal Pell Grant** is available to undergraduate students. The award amount is based on the student's Student Aid Index (SAI) (determined by FAFSA) and is prorated according to the number of units in which students are enrolled. There is a six-year maximum for the Pell Grant (full-time equivalent semesters) from the date that the student began receiving Pell Grant funds.

The **Federal Supplemental Educational Opportunity Program (FSEOG)** is for students with exceptional financial need.

The **Federal Work-Study Program** provides jobs for a limited number of students with financial need, allowing them to earn money to help pay for educational expenses.

Federal Loans

(money which must be repaid)

The William D. Ford Federal Direct Loan (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is the lender. The interest rate is variable (adjusted annually on July 1) and will not exceed 8.25 percent.

Direct Subsidized Loans are loans made to eligible students who demonstrate financial need to help cover the costs of education.

Direct Unsubsidized Loans are made to eligible students, but in this case the student does not have to demonstrate financial need to be eligible for the loan.

Direct PLUS Loans are loans made to parents of a dependent student to help pay for education expenses not covered by other financial aid.

Private Loans

When federal loans and other aid do not cover your cost of education, private or alternative educational loans are available. Orange Coast College recommends reviewing your options, including federal, state, and institutional grants and loans before applying for private loans. Contact the financial aid office or view the financial aid website to check your eligibility.

Orange Coast College encourages you to explore how student loan debt may affect your financial future through financial aid counseling and education provided through the school and federally available web sources.

State Financial Aid Programs

Cal Grant

The California Student Aid Commission awards Cal Grants. Students must be legal residents of California and have financial need. To apply, students complete a Free Application for Federal Student Aid (FAFSA) at http://www.studentaid.gov (http://www.fafsa.gov) or California Dream Act Application (CADAA) at https://dream.csac.ca.gov/landing,   and submit a grade point average (GPA) Verification form by March 2 and September 2

Cal Grant B

Assists low income, first-year students with living expenses, books, supplies, transportation and other non-tuition costs. (Renewals also may cover tuition/fee costs).

CAL GRANT C

Assists low- and middle-income vocational students with tuition and training costs. Recipients must be in a program of study that is four months to two years in duration, at a vocational school, community college, or independent college.

For more information, visit the California Student Aid Commission website at www.csac.ca.gov (http://www.csac.ca.gov).

Students with Dependents (SWD)

Cal Grant recipients who have dependent children and are attending a University of California, California State University, California Community college, or Private non-profit institution may be eligible for an access award of up to **$6,000** for qualifying Cal Grant A and B recipients, and up to **$4,000** for eligible Cal Grant C recipients.

To qualify, the student must have dependent children that are under 18 years of age for whom they provide more than half of their financial support during the academic year.

California College Promise Grant

The California College Promise Grant (formerly known as BOGFW) waives students' course enrollment fees if they are California Residents and meet the eligibility requirements. If a student is eligible for the California College Promise Grant, they are still responsible for the student health fee, College service charge, material fees, student representation fee, parking permit, and any other fees associated with courses.

Students will lose their California College Promise Grant eligibility after two consecutive primary semesters (fall and spring semesters) of not meeting academic progress or progress standards. Academic requirements for California College Promise Grant are a cumulative GPA of at least 2.0 and a cumulative satisfactory completion of more than 50 percent of cumulative attempted units (in two consecutive semesters). Students who lose their California College Promise Grant may appeal to reinstate their California College Promise Grant eligibility. Students may submit a *Petition to Reinstate Priority Registration and/or California College Promise Grant* (formerly BOGFW) for consideration.

Chafee Grant

This grant is only available to foster youth. Students who are eligible for a Chafee Grant also should contact the EOPS office to learn more about qualifying for the Guardian Scholars Program (https://orangecoastcollege.edu/services-support/guardian-scholars/).

California DREAM Act

The California Dream Act of 2011 is the result of two bills: Assembly Bill 130 (AB 130) and Assembly Bill 131 (AB 131). Together, these bills allow students who meet certain provisions of AB 540 law to apply for and receive private scholarships funneled through public universities (AB 130), state-administered financial aid such as the Cal Grant programs, university grants, and community college fee waivers (AB 131). You must be eligible for AB540 status for your Dream Act application (https://dream.csac.ca.gov/landing/) to be processed.

Pirates' Promise Program

The Pirates' Promise Program provides qualifying first-year students free tuition who do not qualify for other forms of financial aid. The Program also provides additional financial support for books and other materials fees. To enroll in the Promise Program or see if you qualify, please visit the Pirates Program information page. (https://orangecoastcollege.edu/services-support/student-equity/pirates-promise.html)

Student Success Completion Grant

The Student Success Completion Grant (SSCG) is a financial aid program for Cal Grant B and C recipients attending a California Community college full-time (12 units or more). In addition to the Cal Grant B or C award paid at community colleges, the SSCG pays full-time Cal Grant B or C recipients a maximum of $2,596 annually at $1,298 per semester for eligible students who enroll and attend 12 through 14.99 units per term and a maximum of $8,000 annually at $4,000 per semester for eligible students who enroll and attend 15 units or more per term. Must meet Federal Satisfactory Academic Progress (SAP) standards and have unmet need to receive SSCG.

Satisfactory Academic Progress (SAP) Standards for Financial Aid Recipients

SAP standards apply to all federal and state aid applicants whether or not they have previously received student financial aid.

Students receiving financial aid must meet Satisfactory Academic Progress (SAP) (https://www.cccd.edu/students/financial-aid/satisfactory-academic-progress-policy.html) toward an eligible educational goal. Failure to maintain these standards will result in loss of eligibility for financial assistance. These standards apply to students receiving assistance from those financial aid programs administered by the Orange Coast College Financial Aid Office and is separate from the College's academic progress policies. All students must meet the SAP policy to be eligible to receive financial aid.

The Financial Aid Office reviews SAP at the end of each semester. SAP includes measures of cumulative GPA, pace or progress of unit completion, and a maximum number of attempted units allowed.

Return of Title IV Funds

Recipients of federal aid programs (Title IV grants or Direct Loans) who withdraw completely from the College before completing at least 60 percent of their enrollment period may be required to repay all or part of the aid received. The Financial Aid Office will officially notify the student regarding the amount owed and the repayment deadline.

Course Exclusions of Title IV Funds

Coast District Financial Aid Offices will not acknowledge enrollment or pay Title IV funds for self-paced courses attempted.