Peralta Community College District
Berkeley City College
College of Alameda
Laney College
Merritt College

2024-2025
STUDENT FINANCIAL AID HANDBOOK

Peralta Community College District
Board of Trustees

NONDISCRIMINATION POLICY

The Peralta District, which is comprised of Berkeley City College, College of Alameda, Laney College and Merritt College and does not discriminate in its admissions, financial aid, educational services, activities, programs, or employment on the basis of race, age, ancestry, sex (including sexual harassment), sexual orientation, marital status, color, national origin, creed, medical condition, disability, religious or political affiliation.

Each College has an ADA Coordinator who can be reached by calling the main number of the college.

Each college in the Peralta District is fully accredited by the Western Association of Schools and Colleges. Accreditation information about Campus Security may be obtained from the District Office located at 333 E. 8th St., Oakland, CA 94606. Each college offers support services to make education accessible. To obtain this publication in an alternative format, call the Disabled Students Program at your campus.

www.peralta.edu

TABLE OF CONTENTS

Introduction 2
Purpose Of Financial Aid 4
Student Eligibility for Financial Aid 4
How Financial Aid Eligibility Is Calculated 5
Understanding The Cost of Education 5
How To Apply 6
Deadlines 8
Steps for Financial Aid 9
Notifications 9
Financial Aid Programs 10
Loans 14
Disbursement Of Financial Aid. 16
Other Programs 16
Financial Aid Policies 17
Satisfactory Academic Progress 18
Refunds and Repayments 20
Student Rights and Responsibilities 21
Other Sources of Information 23
Glossary of Terms 25

INTRODUCTION

This financial aid handbook is your student guide to information about the financial aid programs and policies at the colleges of the Peralta Community College District. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive financial aid while you are a student.

The primary purpose of student financial aid is to ensure all students have an opportunity to obtain a college education, and that no student will be denied that opportunity because of lack of funds. Most financial aid is awarded to students based on how much money is needed to meet college costs. Therefore, the financial aid application process is set up to uniformly measure how much financial assistance each individual student needs for college based on the individual circumstances of the student and the student's family.

While the application process may be confusing, it's important to remember that many of the rules associated with applying for and receiving financial aid have been developed to make sure you, as a student, are treated fairly and equitably, and to also guarantee that you take your share of responsibility toward successfully completing your educational goal.

This handbook will give you an overview of financial aid and it will provide you with an understanding of what financial aid is and how to receive it. The Federal, State, and College polices relating to the receipt of financial aid require a lot of documentation from you. If, after reading the handbook you are unclear about any information or have additional questions, the Financial Aid Office at the colleges is available to answer your questions. The Financial Aid Office provides bilingual services for non-English speaking students. You may contact the Financial Aid Office at:

College of Alameda	**Building A**	**Welcome Center**	**(510) 748-2392**
Laney College	**Building A**	**Room 201**	**(510) 464-3414**
Merritt College	**Building R**	**Room 113**	**(510) 436-2465**
Berkeley City College	**2050 Center St, Room 151**	**First Floor**	**(510) 981-2807**

Tagalog
Pero tandaan na ang lahat ng ito ay kailangan para sa proteksyon ng lahat. Ang Financial Aid Office Staff sa mga paaralan ng Peralta Community College District ay makakatulong at makakasagot sa inyong mga tanong. Tumawag or magpunta sa opisina ng Financial Aid:

Spanish
Si después de leer la información en este manual esta confundido o tienes preguntas acerca de los requisitos. La Oficina de Ayuda Financiera tiene personal que es apto para ayudar y contestar tus preguntas en español

Vietnamese
Sau khi doc xong sach nay, neu cac ban khong ro ve bat cu thong tin nao trong sach, hoac cac ban co them cau hoi ve nhung yeu cau gi, cac nhan vien cua Van phong Tro giup Tai chinh tai moi Dai hoc Cong dong se san sang de tra loi cac cau hoi cua ban. Ho cung co the ho tro cac sinh vien khong noi Anh ngu va ban co the lien lac tai:

如果你读后有不清楚的地方或其它的疑问，各所院校助学金办公室的工作人员都会为你解答。他们还能够服务不懂英文的学生。请联络：

College of Alameda	Building A	Welcome Center	(510) 748-2392
Laney College	Building A	Room 201	(510) 464-3414
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PURPOSE OF FINANCIAL AID

Central to the purpose of financial aid is the belief that students and their families, to the extent possible, have the primary responsibility to pay for the student's college education. Financial aid is made available to assist students when family resources are not sufficient to meet college costs.

The purpose of financial aid at the colleges in the Peralta Community College District is to assist students who have the ability to benefit from the post-secondary educational opportunities. The PCCD colleges provide those who have limited resources, by providing the funding to support the completion of the student's educational goal.

The purpose is also to provide fair and equitable treatment of all students by applying Federal, State & District policies in the process of determining student eligibility consistently.

STUDENT ELIGIBILITY FOR FINANCIAL AID

Eligibility to receive financial aid:

- Be a U.S. Citizen, eligible noncitizen or AB540;
- Be enrolled in an eligible program at their home college and be a regular student working toward a degree, certificate or degree/transfer to a four-year institution;
- Have a valid Social Security Number (for Federal Aid);
- Be registered with Selective Service if required to register;
- Not be in default on a federal student loan or owe a repayment on a federal student grant or Perkins Loan;
- Have a high school diploma, GED or equivalent;
- Be achieving satisfactory academic progress; and
- Have a need for financial aid as demonstrated by completion of the Free Application for Federal Student Aid (FAFSA) or California Dream Act application (AB540).

* New regulation: Elimination of ATB testing for new students as of July 1, 2012

HOW FINANCIAL AID ELIGIBILITY IS CALCULATED

Financial aid comes in the form of grants ***(gift aid)***, low interest loans ***(that must be repaid)***, work-study, and scholarships. The financial aid programs are funded and regulated through Federal, State, and local agencies, and through the colleges themselves. Most of the financial aid available is based on need. The process used to determine how much financial aid is needed is initiated when a student completes the Free Application for Federal Student Aid (FAFSA). The information supplied on the FAFSA is processed through a formula which produces the Student Aid Index (SAI) based on the unique student and/or family information provided. The SAI is the amount of money the student and family are expected to pay toward the student's annual college costs. The difference between the college costs and the SAI is the student's need, or eligibility for financial aid as demonstrated below:

Cost of Education
- Student Aid Index
= Student's Financial Need

UNDERSTANDING THE COST OF EDUCATION

The cost of education is an estimated amount that a student will need to cover costs related to college attendance. Nine-month student budgets are constructed using surveyed costs of California students based on their living and enrollment status as follows:

Component	Away from Home	At Home
Enrollment Fee	$1,104	$1,104
Other Fees	$154	$154
Books/Supplies	$1,492	$1,492
Room/Board	$22,820	$12,344
Transportation	$2,856	$2,856
Personal Expenses	$6,986	$5,706
Total	**$35,412**	**$23,656**

Other fees include: student representation and use fees, as well as the AC Transit fee. Out of State Students/Non-Residents tuition is $406.00 per semester unit.

Students must be enrolled in an eligible program of study (courses leading to a degree, certificate or degree/transfer).

**Student loan fees will be added for borrowers*
***The less than half-time budget is used in calculating Pell Grant eligibility only.*
****Tuition subject to State changes.*

Other Budget Adjustments:

Reasonable Dependent/Child Care expenses must be documented for each requesting student. Budgets will be adjusted accordingly.

CHILD CARE: Students who have childcare expenses relating to their attendance may receive an additional budget allowance based on documentation of reasonable expenses for the number and ages of their children.

OTHER: If you have other costs (such as the documented purchase of a computer or expenses related to a disability) that are directly related to your ability to attend college, you should contact the Financial Aid Administrator at your home campus to determine if a budget adjustment can be made to include those costs.

HOW TO APPLY

All financial aid applicants must complete certain forms. Some forms must be completed each year. In addition, some students may be required to complete and submit more forms than others depending on their individual circumstances. A packet of supplemental application materials with instructions is available in the college Financial Aid Office.

FAFSA or Dream Act

All applicants for financial aid must complete the Online Free Application for Federal Student Aid at www.FAFSA.gov or the California Dream Act application (for AB540 students) at dream.csac.ca.gov. When it is completed and transmitted to the federal processor, a formula to determine eligibility and a Student Aid Index (SAI) is calculated. The SAI is emailed to you on a Student Aid Report (SAR). In order to expedite processing of your financial aid award, please submit all required documents to the home college Financial Aid Office.

Home College

Home college is your school of record at which you plan to complete degree, certificate or degree/transfer requirements. Please be sure to list your home college first when completing your financial aid application

Financial Aid TITLE IV
Codes:
Berkeley City: 014311
College of Alameda: 006720
Laney College: 001266
Merritt College: 001267

RENEWAL FAFSA

In the second or subsequent year(s) of application, a Renewal FAFSA (FOTW) is available to you at www.FAFSA.gov. The Renewal FAFSA asks you to update the information from the previous year. Completing and submitting the Renewal FAFSA will result in a current year SAR being generated.

FSAI ID NUMBER ONLINE

Students may apply and make corrections to the FAFSA online at http://www.fafsa.gov. In order to access the FAFSA submit a correction, a personal pin number is required. Students and parents may obtain a financial student aid ID number online at https://studentaid.gov/fsa-id/create-account/launch.

Student Aid Report (SAR)

The federal processor may take from three days to two weeks to process your FAFSA and transmit data to the college. The Student Aid Report (SAR/ISIR) is your notification that the FAFSA has been processed. When the SAR/ISIR is received, it must be checked for accuracy. The following is a list of additional documents that may be required by your home college.

TRANSCRIPTS

If you have attended college(s) prior to attending your home college, whether or not financial aid was received at the other college, and you plan to use transfer credits toward a degree/ certificate from the Peralta Community College District, you must submit a completed transcript evaluation form to your home college from the prior college(s). All applicable degree/certificate transfer credits will be computed toward the Satisfactory Academic Progress maximum time frame of 90 units for a standard 2-year program or 45 units for a certificate of achievement. In addition, you must inform your home college if you attended another college during the same academic year.

SOCIAL SECURITY NUMBER VERIFICATION

Be prepared to submit a photocopy of your Social Security card if asked to verify your valid Social Security number. Submit this directly to your home college Financial Aid Office.

VALID PERSONAL IDENTIFICATION

Students may be required to provide a copy of valid identification such as a California Driver’s License, DMV Identification, or current Campus Solutions.

ELIGIBLE NONCITIZEN VERIFICATION

Students who are not U.S. citizens but are eligible noncitizens may be required to supply a photocopy of *both sides* of their immigration card (I-551, I-151, or I-94) to the home college Financial Aid Office with their initial application.

ABILITY TO BENEFIT

Only continuing with completed coursework prior to July 2012 students who do not have a high school diploma, GED, or equivalent, may be able to take an assessment test to make sure they are able to benefit from the college's curriculum. Verifying test scores must be sub- mitted to the Financial Aid Office. If the Financial Aid Office notes conflicting information concerning a student's high school graduation status, the student may be required to submit verification of high school diploma/GED or equivalent. As of July 1, 2012 new students without a high school diploma or GED will be ineligible to receive financial aid.

OTHER FORMS

A certain number of students are required each year to verify the information they supplied on the FAFSA. Those students will be required to submit additional information after the SAR/ISIR is received and reviewed by the Financial Aid Office. If a student is selected for Verification of income, student and parent (when applicable) will be required to produce an IRS tax transcript. Copies of personal tax forms will not be accepted. It is strongly advised that students and parents indicate, when filing the FAFSA, permission to access IRS data match. Tax information will be directly imported to the FAFSA, and eliminate the need for verification of a separate IRS transcript. Students will be able to go to their FAFSA data and allow this permission after initial application is submitted.

DEADLINES

You may file your FAFSA or Renewal FAFSA anytime after October 1st preceding the award year for which you are applying. Because financial aid funds are limited for the Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work- Study (FWS) programs, and different colleges within the District have varying amounts of aid to award from those programs, to make sure your application is considered for FSEOG and FWS, the FAFSA should be completed no later than April 1st preceding the award year for which you are applying for financial aid. If funds remain after awarding students who have met those deadlines, the colleges will continue to make awards on a first-come, first- serve basis.

March 2nd is the deadline for filing a FAFSA and submitting the GPA Verification Form to the California Student Aid Commission if you are applying for a Cal Grant (Dream Act students may file for March 2nd GPA). A second GPA Verification period has been added by the California Student Aid Commission for Community College students, (excluding Dream Act students) requiring GPAs be submitted by September 2nd. Check with your home college to verify if your GPA has been electronically submitted for the Cal Grant.

Applications for financial aid funds that are not limited, such as **Pell Grants** and **Direct Loans**, can be filed at anytime through the Spring term of the award year. The absolute dead-line for filing a FAFSA for Pell Grant for the 2024-2025 award year is **June 30, 2025**.

California Promise Grant (formerly the Board of Governor's Enrollment Fee Waiver) applications must be submitted during the current academic year. Retroactive fee waivers cannot be issued for prior year fees.

STEPS FOR FINANCIAL AID

STEP 1 - Complete a Financial Aid Application
Fill out the FAFSA online at www.fafsa.gov or California Dream Act Application at dream.csac.ca.gov. It usually takes 5-7 business days for the process to upload your FAFSA information into your Campus Solutions account.

STEP 2 - Complete your Financial Aid “To-Do” list using Peralta Campus Solutions Self Service
• Log on to your Campus Solutions account, navigate to the Student Center, and view your “To Do List”. Complete the To Do items as soon as possible. Until these items are complete, we cannot create a financial aid offer.
•“To Do List” items may be added throughout the year. Regularly check your To Do List and resolve items quickly to receive your financial aid in a timely manner.
• Make copies of all completed documents prior to submitting them. We cannot make copies or return documents submitted to us.
• List your Peralta student ID number on all documents.

STEP 3 - Do Your Part
• Start enrolling in classes
• Complete your semester units successfully. Your academic performance will impact current and future financial aid eligibility. For more information, view the PCCD Satisfactory Academic Progress Policy online.
• Ensure your mailing address is correct. You can update your contact information using self-service from your Campus Solutions account or by visiting your campus Admissions and Records office.
• Check your To Do items and your Peralta email account often.

NOTIFICATIONS

When your home college Financial Aid Office needs additional information from you to complete your file, you will be advised by email or through your Peralta Campus Solutions account when you are submitting documents to complete your file. Once your file is complete, reviewed, and your eligibility determined, you will receive an award notification.

The Financial Aid Office will provide a checklist of documents you may be required to submit for verification purposes. These documents may include:

Student/Parent IRS tax transcript (Not a copy of filed 1040) /Unemployment Benefits Social Security card
Valid Photo I.D.
Verification of Eligible Non-Citizen Status
Citizenship Documentation Verification of Ward of Court (Foster Youth) High School Diploma Final High School Transcript GED

Certificate Academic Transcripts (When Applicable)
Verification Forms
Educational Goal Plan
Verification of Child Care Expenses
Verification of Dependent Care Expenses
Verification of Selective Services
Registration Verification of Food Stamps
Verification of Child Support
Paid Statement of Educational
Purpose

Note in 2024-2025 students may be required to verify specific item based upon selection by the Department of Education.

Documents may be printed from your home college Financial Aid website via The Peralta Colleges website, www.peralta.edu.

For a comprehensive overview of programs and eligibility for financial aid, click on “Financial Aid TV” (FATV) on your home college webpage.

Please note financial aid will not be finalized or disbursed until all documents are received and verification is complete.

FINANCIAL AID PROGRAMS

Note: Please be advised that award amounts are tentative and subject to change due to Federal and State budgets.

CALIFORNIA PROMISE GRANT (ENROLLMENT FEE WAIVER)

The State of California offers a California Promise Grant for students who are residents of the State of California. CCPG-A is available to students who are receiving TANF/CalWORKS, General Assistance or SSI. CCPG-B covers students whose in-come falls below state levels as listed below. CCPG-C is awarded to students who are eligible for financial aid or who demonstrate financial need by completing the FAFSA or Dream Act. Please contact your Financial Aid Office for further information. The CCPG pays all enrollment fees the academic year once eligibility has been determined. The CCPG does not cover the Campus Fees, AC Transit or fee-based courses.

Students who do not apply for financial aid may qualify for a CCPG if they meet the income and other eligibility requirements printed on the CCPG application. CCPG applications are available in the Financial Aid Office.

(NOTE: Students with a prior bachelor’s degree are eligible to receive a CCPG if need is demonstrated).

CCPG-B Income State Criteria for 2024-25
INCOME 2022

Family of 1 = Income below $21,870/year
Family of 2 = Income below $29,580/year
Family of 3 = Income below $37,290/year
Family of 4 = Income below $45,000/year

**Add $7,710 for each additional family member. (Future income levels are subject to change).*

Note: Loss of Entitlement for California Promise Grant
Students who do not maintain minimum academic and/or progress* standards for two consecutive primary semesters (More than 50% completion rate and cumulative GPA above 2.0) will be subject to loss of eligibility for the CCPG. *Registered Foster Youth are exempted from these requirements.*

FEDERAL PELL GRANT

Pell Grant is gift aid that is awarded to students with the highest need. Students are automatically considered for Pell Grant when they file the FAFSA application. Students may receive a Pell Grant for enrollment in 0.5 or more units, however, awards for students enrolled less than full-time (12 units) are pro- rated based on their enrollment status. Lifetime duration of Pell eligibility is the equivalent of 12 full time semesters (600%) for all new and continuing students. The FAFSA application deadline for the 2024-2025 school year is June 30, 2025. Annual awards range from $740 to $7,395. Students may receive additional Pell Grant funds for the Summer semester, adjusted to their enrollment status.

CAL GRANTS

Cal Grants are awarded to California state residents. Cal Grant A Entitlement and Competitive awards assists students with tuition and fees at UC, CSU and Independent 4-year colleges. Community College students can generally not utilize a Cal Grant A, but can reserve it until transfer to a four-year college.
AB540 students (Dream Act Students) may apply & receive a Cal Grant. GPA verification for Dream Act students must be submitted by March 2nd. Cal Grant B Entitlement and Competitive awards provide a living allowance and tuition and fee assistance to very low- income students. Students attending a community college can receive only the living allowance portion of Cal Grant B. Cal Grant C assists with books, tools and equipment for occupational or vocational programs.

Cal Grant students who have dependent children under 18 years of age for whom they provide more than half of their support may be eligible for an award up to $6,000. For more information, please go to www.csac.ca.gov or contact your home college financial aid office.

Graduating High School seniors must have GPA verification data submitted by their high school. GPA data will be submitted through a Peralta College once a student has completed 24 degree applicable credits. Reestablished GPAs may be submitted for Community College Competitive Cal Grant B awards once a student has completed 16 degree applicable credits.

There are two deadlines, March 2nd for both Entitlement and Competitive grants, and a second deadline of September 2nd, to apply for a Competitive Cal Grant-B at a community college. All students must complete a FAFSA prior to March 2nd in order to be considered for eligibility for Cal Grant awards.
Peralta CCD transmits eligible GPA's electronically to the Student Aid Commission. Inquire at your home high school concerning the paper GPA form. Most students will not need to submit a paper form. Students must be enrolled at least half-time (6 units) in order to receive a Cal Grant. Awards for less than full-time (12 units) are prorated based on enrollment status.

GPA verifications are due by March 2nd each year and September 2nd (for community college students).

Maximum Awards are:	Cal Grant B	$1,648
	Cal Grant C	$ 1,094

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):

SEOG is a grant award made by the college to students with exceptional need. Due to limited funds students who apply early and are eligible for Pell Grant receive first priority consideration for SEOG. Students are considered for SEOG when they complete the FAFSA by April 1 or the college priority deadline (See Deadlines, Page 8). Awards vary depending on home college enrollment and the amount of funding available at each college.

Average awards range from: $500 - $1,000
Priority application deadline: April 1, 2024

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):

EOPS is a state funded program which may provide grants, books, vouchers, employment and support services to high need, educationally disadvantaged students who are California residents. Including Dream Act eligible students. Students must be enrolled full time at the home college and must complete the FAFSA to apply. Final eligibility is determined by the EOPS Office. Types and amounts of awards vary depending on funding available at each college.

FEDERAL WORK STUDY (FWS):

FWS is employment financed primarily with federal funds. Students who apply for financial aid, demonstrate a financial need for FWS and indicate they will accept work will be considered for Federal Work Study. Students receive a monthly check for hours worked and the amount a student may earn depends on the amount of the student's award which is determined by the college Financial Aid Office based on the funds available to the College. Students should be enrolled 1/2 time. There are also some off-campus jobs available with non-profit organizations.

Awards Range From: $300 - $10,000 Priority
Application Deadline: April 1, 2024

CHAFEE GRANT:

The Chafee Grant provides up to $5,000 annually in free money to foster youth and former foster youth for vocational school training or college courses. To be eligible, students must have been in foster care between their 16th and 18th birthday and not reached their 22nd birthday as of July 1st of the award year. Students may apply for the Chafee Grant at www. chafee.csac.ca.gov or call 1-888-224-7268.

LEARNING ALIGNED EMPLOYMENT PROGRAM (LAEP):

The Learning-Aligned Employment Program (LAEP) is a state program which offers eligible students at public colleges and universities the opportunity to earn money to help defray educational costs while gaining education-aligned, career related employment. For more information on the LAEP program please visit https://www.csac.ca.gov/learning-aligned-employment-program.

STUDENT SUCCESS COMPLETION GRANT:

The Student Success Completion Grant provides up to $8,000 annually in free money to full-time students enrolled in 15 units or more or $2,596 for students enrolled in 12-14.99 units (2024-2025 figures). To be eligible, students must also be a Cal-Grant recipient.

LOANS

- Loans are financial aid funds that are borrowed and repaid after a student completes their academic program or stops attending school. Educational loans have a low interest rate and an extended repayment period, making them easier to repay than most non-educational loans. Peralta District colleges recommend that students use all other possible resources first and borrow only when it's absolutely necessary because loans must be repaid from future earnings. If you are planning to transfer to a four-year college/university, be aware that loans are usually the largest portion of a financial aid package at four year institution. You should consider your total educational indebtedness before borrowing at a community college.

- Inquire at the Financial Aid Office at your home college for information about loan forbearance and consolidation or visit www.loanconsolidation.ed.gov.

- Students who do not meet Satisfactory Academic Progress requirements, will not receive a second loan disbursement for the academic year. Loans are for school-related expenses only. We are required to assist students in meeting the elements in the published student expense budget only.

- Note: Student will be certified as second year students if 30 degree applicable units have been earned. These units may include units earned at institutions outside the Peralta District.

- Students who wish to apply for the Student Loan must complete a FAFSA and be enrolled in six units and maintain attendance in a minimum of six units for the entire loan period. To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan students must complete the online Loan Entrance interview every year before receiving the initial loan disbursement, and complete the Loan Exit Interview prior to leaving the college, at https://studentaid.gov.

Students should consult their home college for specific information and policies relating to Direct Loan eligibility. Inquire at your home college for information about loan forbearance and consolidation or visit https://studentaid.gov/loan-consolidation/.

FEDERAL DIRECT LOAN

Direct Loans are originated through the Department of Education and disbursed directly to the student by the home college. Students who are enrolled at least half-time and who
demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on Direct loans by the federal government while they are in school.

Students who are at least half-time but who ***do not*** demonstrate need for a subsidized Direct may still obtain the loan, however, interest will be unsubsidized and start to accrue while the student is in school. Students are advised to repay on this interest while still attending school.

Direct loan interest changes annually and is based on the federal Treasury Bill rate. Interest will never exceed 9%, however. Monthly payments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will never be less than $50 per month. In addition to the FAFSA, these loans require a separate loan application (available in the Financial Aid Office).

Sample Direct Repayment Chart

	Loan $ Amount	Monthly Payment	Total Interest	Total Repaid
5 year period	3000	62.00	728	3,728
10 year period	6000	74.00	2,736	8,736
10 year period	8000	98.00	3,774	11,774
10 year period	12000	147.00	5,662	17,662
10 year period	20000	245.00	9,437	29,437

Direct loans have a minimum repayment rate of $50 per month for a maximum of 10 years. This chart shows sample repayments for amounts borrowed at 8.25% interest on a standard repayment Plan.

Enrollment information for loan deferment is submitted by each college to the National Student Loan Clearinghouse. Students requiring a deferment for service in the Peace Corps; under the Domestic Volunteer Service Act; or comparable community service as a volunteer for a tax-exempt organization, should inquire at the home college Financial Aid Office.

Student Direct Loans have origination and insurance fees of 1.057% of the loan amount deducted from the loan proceeds before the loan is received. These fees must also be repaid. (NOTE: The Student Direct Loan Interest Rates is 6.53% for all loans disbursed between 7/1/24 and before 7/1/25). Subsidized Direct Annual Maximum:

$3,500 until completion of first year
$4,500 after completion of first year

The Annual Maximum Unsubsidized Direct Loan is $6,000 for independent students; $2,000 for dependent students. Application Schedules and Deadlines are posted in the Financial Aid Office of the home college.

DISBURSEMENT OF FINANCIAL AID

Federal Pell grant is disbursed in three installments during the term. The first Pell book installment is usually available the week before the start of classes. The second is disbursed during the first week of class and the third installment is during the mid-point of the term. A disbursement calendar can be viewed on the Financial Aid website.

Direct loan payments are disbursed in two installments during the term and are also disbursed through BankMobile. The first loan payment of the year for first-time borrowers will not be disbursed until 30 days after the beginning of the first term of the year.

Federal Work Study checks are disbursed by the home college Bursar's Office at monthly intervals based on the amount of time worked and reported on the time sheet for the prior month. You must present Student ID in order to pick up your check.

Federal and State funds are disbursed through BankMobile Disbursements, a technology solution, powered by BMTX, Inc. New students will receive instructions from BMTX, Inc. on how to select a refund preference. Visit this link for more information: https://disbursements.bmtx.com/refundchoices/.

OTHER PROGRAMS

EMPLOYMENT

In addition to the Federal Work-Study program, colleges in the District have non-work-study positions for students who are either not eligible for financial aid or who don't have Federal Work-Study as part of their financial aid award. Students are hired by various departments on campus and paid an hourly wage. Individual campuses also provide placement services for students seeking part-time employment off-campus or those looking for summer employment.

SCHOLARSHIPS

Scholarships are made available from local and business organizations, community and service organizations, employers, foundations, and any number of other sources. Scholarships are usually based on academic achievement, demonstrated leadership, community involvement, need, or a combination of those factors. Each college posts information about scholar- ships when application materials or information is made available to the college. Consult the Transfer Center, Office of the Dean of Student Services and Associated Student's Union for information about scholarships. Information on the Peralta Community College District Chancellor's Trophy is posted in the Student Services Office at each campus.

OSHER

OSHER scholarships are intended to support those students with the most financial need who have demonstrated success and commitment in their coursework. To qualify, students must have completed 24 units of degree-applicable study, be enrolled in at least six units for the ensuing semester, and qualify for a California Promise Grant waiver. The scholarship is $1,000 per year for full time enrollment (prorated for part-time study), and funds are limited to each college. Applications are distributed by Scholarship and Financial Aid Offices each Fall with instructions and deadlines. A selection committee reviews all applications. Dream Act eligible students may apply.

VETERANS

Students who qualify for Veteran's Benefits for college attendance should contact the Veteran's Office at their home campus. Veteran's Office phone numbers are listed in the Peralta District's Class Schedule.

FINANCIAL AID POLICIES

PERALTA CONSORTIUM AGREEMENT

If you are attending more than one college in the District you can use combined Peralta units in calculating aid, however, you may receive financial aid only from your home college. This is the college at which you intend to complete your program of study. You must submit an application for financial aid and advise your home college Financial Aid Office of your intent to enroll at another Peralta college. Some forms of aid may be limited if you are not enrolled in at least six units at your home college. Consult the Financial Aid Office at your college to see what limitations may apply to you.

PELL GRANT RECALCULATION DATE

Pell Grant recipients who change their enrollment status (adding or dropping classes) will have their eligibility recalculated throughout the semester. For full-term students, this is typically at the time of the 2nd Pell Grant disbursement in October for Fall, March for Spring or July for Summer. Students in short term/late starting classes will have their awards recalculated on the day their classes start. Not further Pell Grant adjustments are made after the 2nd Pell Grant disbursement or last late starting class begins for which the student is already enrolled in begins, whichever is later.

Students who drop course(s) may be required to repay a portion of their disbursement. Students have the option to enroll in later starting classes within the same term to retain their eligibility and avoid an overpayment before their last late starting class begins or 2nd Pell Grant disbursement, whichever is later. It is critical that students always contact their home college financial aid office before dropping any classes in the term to determine the financial impact.

SATISFACTORY ACADEMIC PROGRESS (SAP)

In accordance with Federal and State regulations, to qualify for and receive financial aid, students are required to make progress toward completion of their educational goals to continue to receive financial aid

Cumulative Units Attempted	Cumulative Units Must Earn
60 credits attempted	40 credits Earned
36 credits attempted	24 credits Earned
24 credits attempted	16 credits Earned
12 credits attempted	8 credits Earned

- Students must complete and earn above 66.67% of the cumulative attempted credits at the end of each semester to maintain satisfactory academic progress

- Maintain a cumulative 2.0 Grade Point Average, and

- Complete their educational objectives within a maximum time frame of 90 attempted semester units for a standard 2-year program. Programs shorter than two years will be monitored for completion of 150% of the program. Other components of satisfactory academic progress include:

- Grades of “W”, "EW", “F”, “FW”, ”NC”, “CR”,”P”,”NP” and “I” will be monitored and included toward calculation of the 150% unit maximum time frame.

- The completion of a course grade “I” (Incomplete) will not be included for purposes of determining enrollment status in a subsequent term.

- A student may repeat a course one time for which a grade of “D” or “W” is received. A student may repeat but not exceed the allowed number of repeats for courses listed in the Class Schedule Course Repetition List. These classes will be included in enrollment status and must receive a grade. Financial Aid will not issue payment for unofficial repeated coursework.

- A student may repeat a course for which an earned grade of “F” was received. A student with a grade of “F” must provide documentation from the grading instructor that the “F” was earned in order to receive payment for that grade.

- A student who will use transfer credits from college(s) outside the Peralta College District must submit Transcript(s) for evaluation by an Academic Counselor or Admissions and Records Office toward a Degree or Certificate. The units will be included in the calculation of the 150% program maximum time frame.

- Students with a Baccalaureate or other graduate degree are considered to have surpassed the maximum time frame, and will be required to complete a Financial Aid petition/appeal.

If you receive Financial Aid for Remedial Coursework, and complete one year or 30 units, no further aid will be paid for remedial study. You may continue to enroll in remedial classes, but financial aid payments will be calculated only for degree applicable coursework. Satisfactory academic progress is monitored each term.

Students who fail to meet term GPA, unit completion, or time frame requirements are placed on Financial Aid Warning and may be removed from Warning if minimum requirements are met in the Warning term. (Students may also remove deficiencies or prior academic years in the Summer session without receiving financial aid. Students must notify the Financial Aid Office when this option is used.) Students who fail to meet minimum requirements after the Warning term will be disqualified from financial aid eligibility. Students may reinstate eligibility by complying with Satisfactory Progress standards in a term without receiving financial aid.

Students not on track to complete his/her. The college may allow but is not required to grant the student an opportunity to appeal Financial Aid SAP Dismissal. The Student must document mitigating circumstances that warrant special program of study on-time must have an academic plan to complete their program of study. If it is determined that a student cannot complete his/her program of student within 150% of that program, financial aid must be discontinued consideration (such as a medical or family emergency or change of major course of study). There will be only two appeals granted within the Peralta District. Financial Aid appeals will require submission of an EdPlan from an Academic Counselor. The student is required to follow the EdPlan or aid will be disqualified. Decision on appeals is final and incontestable.

REFUNDS AND RETURN TO TITLE IV REPAYMENT

If you withdraw completely from classes during the tuition and fee refund period, and you had a CCPG to waive your fees, you will not receive a refund on the fees waived by the CCPG. A student who receives financial aid and then completely withdraws from classes prior to completion of 60% of the semester will be assessed a percentage of unearned financial aid which must be repaid to the Federal government. Students will be required to repay the institutional portion of assessed refunds. Students who fail to make satisfactory repayment arrangements will be referred to the U.S. Department of Education and will be ineligible to receive further aid at all colleges.

If a portion of aid received is from a Loan, the assessed repayment will be made according to the conditions indicated on the Loan Promissory Note.

Any aid received under the Federal Work Study Program will not have to be repaid.

If you completely withdraw after you have attended 60% of the semester, you will have earned all financial aid for that semester.

AND: If you withdraw and have not received all earned financial aid, your home college will calculate a post-withdrawal refund that may be disbursed to you.

NOTE: The Financial Aid Office follows the course start date through the last course each semester. No adjustments will be made to your financial aid award for classes added or dropped after the last start date of a late starting class for the term. Students will not be asked to repay funds for dropped classes after the last course start date for the term, nor will they receive additional aid for classes added after the last course start date for the term.

For instance, when a student is paid an initial Pell Grant disbursement at full-time status (usually 25% of the term award), and then drops enrollment to less than six units, the Pell Grant will be recalculated to less-than half-time status. The student will be required to repay the calculated balance to the Department of Education.

Assessed repayments will be refunded to the financial aid programs from which they were paid in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Pell Grant
4. Supplemental Educational Opportunity Grant

If you receive an overpayment of financial aid, even if it is a result of an institutional error, you will be required to repay the overpayment in order to maintain eligibility for financial aid.

STUDENT RIGHTS AND RESPONSIBILITIES

FERPA - Family Education Rights and Privacy Act of 1974 applies to the education records of persons who are, or have been in attendance in postsecondary institutions. The Peralta Community Colleges will not release student information without the written consent of the student unless specifically allowed according to FERPA regulations. Please refer to your home campus catalog for the complete FERPA policy.

You have the right to:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution and other financial aid) were considered in the calculation of need;
- Know how much of your financial aid eligibility has been met as deter- mined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and the consequences are if your are not;
- Access student right-to-know information consisting of campus security statistics, graduation and completion rates, and institutional demographic statistics.

- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive, your deferment, cancellation, and forbearance rights;

You have the responsibility to:

- Complete all application forms accurately and submit them on time;
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of federal law and may be a criminal offense;
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
- Read and understand all forms that you are asked to sign and keep copies of them;
- Accept responsibility for all agreements that you sign;
- Repay all loans including the interest on those loans;
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner;
- Be aware of refund and repayment procedures;
- If you are a recipient of a student loan, notify your lender, the Financial Aid, and
- If you have a loan, attend a loan Entrance Interview prior to receiving the first disbursement of your loan(s) and an Exit Interview prior to graduation or prior to leaving your college for any other reason;
- File all required student loan deferment or cancellation forms on time;
- Report any change in the information used to determine your eligibility, including name, family size, or financial resources;
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.

OTHER SOURCES OF INFORMATION:

FEDERAL STUDENT INFORMATION CENTER
For questions about federal student financial aid:
Box 84 Washington, D.C. 20044 9
a.m. - 5 p.m. Eastern Time
(800)-4-FEDAID 1-800-433-3243 TTY
Users Call 1-800-730-8913

CALIFORNIA STUDENT AID COMMISSION
For questions and information about Cal Grant B and Cal Grant C:
P. O. Box 419026
Rancho Cordova, CA 95741-9026
(888) 224-7268
http://www.csac.ca.gov

DIRECT LOANS/ECMC (Formerly EDFUND)
Educational Credit Management CORP
(800)-867-1589
http://www.ecmc.org

U.S. DEPARTMENT OF EDUCATION (Regional Office)
For policy information about the federal student aid programs:
50 Beale Street
San Francisco, CA 94102
(415) 486-5708
http://www.ed.gov

FEDERAL DIRECT LOANS
http://www.direct.edu
NATIONAL STUDENT LOAN DATA SYSTEM
http://www.nslds.ed.gov

FAFSA ON THE WEB (FOTW)
http://www.fafsa.gov

DEPARTMENT OF HOMELAND SECURITY
IMMIGRATION & NATURALIZATION SERVICE (INS):
Appraised Bldg., Room
300 630 Sansome Street
San Francisco, CA 94111
(415) 293-1234

SCHOLARSHIP SEARCH

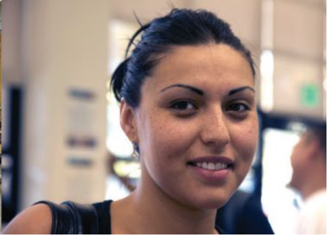
http://www.fastweb.com

PERALTA DISTRICT SCHOLARSHIPS:
Inquire at home college Associated Students League

Glossary of Terms

ATB	Ability To Benefit (exam for non-high school graduates)
BIA	Bureau of Indian Affairs
BOGFW	Board of Governor's Fee Waiver
EFC	Expected Family Contribution
EOPS	Extended Opportunity Programs and Services
FAFSA	Free Application for Federal Student Aid
FERPA	Family Education Rights and Privacy Act
FFEL	Federal Family Educational Loans
FOTW	FAFSA on the WEB
FSEOG	Federal Supplementary Educational Opportunity Grant
FWS	Federal Work Study
GED	General Education Diploma
GPA	Grade Point Average
PIN	Personal Identification Number
RT24	Return to Title IV (refund of unearned financial aid)
SAP	Satisfactory Academic Progress
SAR/ISIR	Student Aid Report





2024-2025 Student Financial Aid Handbook

Peralta Community College District

Berkeley City College • College of Alameda • Laney College • Merritt College

Design by: Suzanne Cancilla-Fox 2013