



MiraCosta College Financial Aid Student Guide 2016-2017

Oceanside Campus Location:
1 Barnard Drive, Building 3000
Oceanside, CA 92056

San Elijo Campus Location:
3333 Manchester Ave, Admin Building 800
Cardiff, CA 92007

Phone: (760) 795-6711 or (760) 944-4449, Extension #6711
*See website for office hours: www.miracosta.edu/financialaid

WHAT IS FINANCIAL AID

Financial Aid is assistance made available by federal funding, state funding, and private sources in the form of grants, scholarships, loans, and wages. Such aid can make it possible for you to continue your education beyond high school even if you and your family cannot meet the full costs of the college/university you choose to attend. It is intended to supplement, NOT SUPPLANT, resources needed to meet the cost of education. Please review all information in this brochure that might be of assistance to you.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

- (1) Be a U.S. citizen, permanent resident, or resident-alien with an appropriate visa.**
- (2) Possess a high school diploma or its equivalent.**

Ability-to-Benefit (ATB) alternatives for high school diploma (or recognized equivalent). Beginning July 1, 2012, a student must have a high school diploma or its equivalent such as a GED or California High School Proficiency Exam (CHSPE) to be eligible for federal student financial aid (Title IV funds). Students that meet one of the ATB alternatives such as passing an approved assessment test or successfully completing at least six (6) credit hours and enrolled in an eligible program prior to July 1, 2012 will continue to be eligible for federal funds. Students that were enrolled in an eligible program prior to July 1, 2012 may still take the Ability-to-Benefit test. Students that were not enrolled in an eligible program prior to July 1, 2012 and are 18 years or older, are not eligible to take the Ability-to-Benefit test and may be able to earn a high school diploma or GED through an adult school education program.

Note: a postsecondary student is **not** permitted to receive financial aid (excluding BOGW) while he or she is concurrently enrolled in an elementary or secondary school.

(3) Be enrolled in an eligible educational program for the purpose of obtaining a certificate, associate degree, or completing requirements to transfer to another college. Certificate programs must provide at least 16 units of instruction and offered during a minimum of 15 weeks of instruction.

(4) Be enrolled in and attend the appropriate number of units. Some programs may require 12 or more units, others require at least half-time enrollment. If eligible, Pell funds may be available for students enrolled below half-time.

IMPORTANT NOTE: Enrollment status is determined based on the number of units in which you are officially enrolled in, according to the Admissions and Records Office, as of the published Add/Drop Deadline. Waitlisted units do not count toward enrollment. Students who withdraw after the add/drop date may be required to repay a portion of their financial aid funds.

(5) Be making satisfactory academic progress. Prior unsatisfactory academic progress will require an appeal or the satisfactory completion of a term without receipt of federal aid, meeting the requirements of a cumulative 2.0 GPA and the cumulative 70% (Pace) completion rate. (See Satisfactory Academic progress Policy in this student guide for more detail.)

(6) Be in compliance with Selective Service Registration. Federal law requires men, 18 through 25 years old, to be registered with the Selective Service System (SSS). Females are excluded from the requirement. The law applies to male citizens and immigrant aliens, but not to foreign students who hold valid student visas. Men must be registered before they can receive federal or state financial aid for school, including loans and grants. Registration forms are available at any post office or on campus. You can also register online at: www.sss.gov or click the link for Selective Service on MiraCosta College's Financial Aid Website.

(7) Not be in default on a federal educational loan.

(8) Not owe a refund or repayment on a federal grant.

Federal Refund and Repayment calculations (R2T4) must be performed if you receive any Federal (Title IV Aid) and officially withdraw from all units, drop out of all units, are expelled, or take a leave of absence prior to the 60% date of the term. All unearned aid must be returned to the federal aid programs as determined by the Financial Aid Office. Once you have maintained enrollment for at least 60% of the payment period (term), you have earned 100% of the Title IV funds disbursed. Therefore, you must maintain attendance and complete at least one class each term that you receive federal aid to avoid repayment of funds. (Different requirements apply to maintain financial aid satisfactory academic progress, please refer to policy.) You may also be subject to this calculation if you receive all grades of F's and/or W's in a term.

How the Calculation Works

- 1) Number of days attended ÷ days in a term = % of term completed
- 2) Total \$\$ disbursed X % completed = Earned \$\$
- 3) Total \$\$ disbursed - earned \$\$ = \$\$ to be returned

Once it is determined that you owe money back to any of the federal aid programs, you will be ineligible to receive further federal aid until this debt is cleared.

HOW TO APPLY FOR FINANCIAL AID

File your FAFSA electronically. You must renew the FAFSA each year.

The Free Application for Federal Student Aid (FAFSA) is available for the upcoming academic year on October 1 each year. You (and your parents, if appropriate) may complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. If you plan to attend MiraCosta College, please include MiraCosta College, **Title IV Code 001239**, on your FAFSA.

Undocumented Students - If you are an undocumented student and are not eligible to complete the FAFSA, you may complete the California Dream Act Application (Dream App) at dream.csac.ca.gov.

FSA ID

The FSA ID is comprised of a user-selected username and password. It is the electronic signature process by which students, parents, and borrowers authenticate their identity to access their federal student aid information including the FAFSA, the National Student Loan Data System (NSLDS), StudentLoans.gov, StudentAid.gov, and the TEACH Grant website.

NEXT STEPS

After you submit your FAFSA, you will receive an electronic Student Aid Report (SAR). If you have listed MiraCosta College on your FAFSA, we will also receive your information electronically. A valid Institutional Student Information Record (ISIR) must be on file in our office while you are still enrolled during the current aid year at MiraCosta College. If there is more than one applicant in your family, each applicant must file a FAFSA or CA Dream Act Application. Students who are dependent per federal guidelines, but whose physical or emotional welfare would be jeopardized by contact with their parents should schedule an appointment with the Financial Aid Office before completing their FAFSA.

Students selected for verification by the Department of Education are required to submit documents to substantiate information provided on their FAFSA. This could include IRS Tax Transcripts, copies of W-2's, verification of non-filing from IRS if no tax return is filed, verification of untaxed income and earnings, and/or documentation of assets. Complete and return all forms and documents requested as soon as possible. If you have any questions, please contact our office. Please log onto your SURF account and check your To-Do list for required documentation. **Make sure your full legal name and Student ID are on all forms you submit to our office.**

Cal Grant Program Application: You must be a California Resident. **Deadline to apply: March 2nd each year.** Students applying for a new Cal Grant should complete both the FAFSA and the California Student Aid Commission (CSAC) Grade Point Average (GPA) Verification form. To apply for a new Cal Grant, your FAFSA and GPA Verification form must be postmarked by March 2nd. If you missed this deadline, your FAFSA will still be processed for all other types of aid. An additional deadline of September 2nd each year is for community college students only. Students who currently have a Cal Grant (including a Cal Grant A Reserve award) need to file a FAFSA each school year. No specific deadline must be met but early filing is recommended. GPA verification form is not required for renewal Cal Grant students.

COST OF ATTENDANCE AND FINANCIAL NEED

Each year, colleges establish a Cost of Attendance which takes into account average costs of such things as: room and board, books and supplies, enrollment fees, personal expenses, and educational transportation costs. It does not include maintenance costs for a student's dependents because a standard allowance for dependents is already included in the federal need analysis calculation.

The MiraCosta College financial aid student Cost of Attendance is used to calculate eligibility for the federal aid programs. This does not represent the total amount of aid that will be awarded. The information you report on your 2016-2017 Free Application for Federal Student Aid (FAFSA) is used to determine your Estimated Family Contribution (EFC), using the standard "federal need analysis" formula. Your official EFC is deducted from the assigned Cost of Attendance, which results in your official "financial need." Various aid programs are then awarded based on eligibility and availability of funds.

Cost of Attendance may be increased for non-resident tuition, documented non-reimbursed excessive medical costs, and other unusual expenses. Documentation is required. Cost of Attendance may be reduced for unusually low living costs, all online enrollment, additional resources, and/or other unusual circumstances. Cost of Attendance for students enrolled less-than-half-time will only include tuition and fees, allowance for books and supplies, and transportation. Less-than-half-time students may be eligible for the Board of Governors (BOGW) Fee Waiver, the Federal Pell Grant, and FSEOG.

Specific information regarding the 2016-17 Cost of Attendance is available from the Financial Aid Office, Building 3000, located on the Oceanside campus.

TYPES OF FINANCIAL AID AWARDED

Once we determine your financial need, you will be awarded aid in the following order until your need has been met or until no additional funds are available. The aid year for 2016-2017 at MiraCosta College covers fall 2016, spring 2017, and summer 2017.

Board of Governors Waiver (BOGW): BOGW eligibility can change, to be eligible you must be a California resident, maintain a cumulative 2.0 GPA, and successfully complete more than 50% of units attempted. Students who are placed on academic and/or progress probation for two consecutive primary terms* may lose BOGW eligibility. Eligibility will be determined at the end of each semester based on these requirements. Enrollment Fee and fees in excess of \$20.00 of your fall and/or spring parking fee will be waived if you can verify that you meet the eligibility requirements. Public Assistance recipients (TANF/CalWorks, SSI, and General Relief) will also have their Student Center Fee waived. Verification of program or income is required. The BOGW application is no longer available online. Students are encouraged to complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov to be determined eligible for BOGW. Students that are not eligible to complete a FAFSA can complete a California Dream Act Application (DreamApp) at <https://dream.csac.ca.gov>.

If a Board of Governors Waiver (BOGW) is listed on your Award Letter, please check below to see what fees will be waived for you:

BOGW A: Enrollment Fee, Student Center Fee, Parking Fees in excess of \$20.00 for fall and spring.

BOGW B & C: Enrollment Fee, Parking Fees in excess of \$20.00 for fall and spring

If you receive the fee waiver for a semester you have already paid for, you will receive a refund. Allow approximately two (2) weeks for your refund to be processed. All fee waivers expire at the end of summer 2017. You must reapply using the 2017-2018 application for terms after summer 2017. If you are awarded BOGW A or B, you may be eligible for the [EOPS](#) program.

Bureau of Indian Affairs (BIA): BIA is a scholarship for students that are a member of, or are at least one-quarter Indian blood descendent of a member of an American Indian tribe and demonstrates documented financial aid need.

Chafee Grant: Chafee is available to eligible students who can document that they are current or former foster youth with financial need.

Cal Grants: Cal Grants A, B, and C are for undergraduate students who meet the financial and academic eligibility requirements. Awards may be used only at qualifying colleges in California and do not need to be paid back.

Cal Grants B and C are the only programs that are offered at MiraCosta College. You must be enrolled at least half-time (6 units) to receive this award. All students may apply for Cal Grants A, B, and C for school year 2016-2017 by filing the 2016-2017 FAFSA and the California Student Aid Commission's GPA Verification Form no later than the postmark deadline of March 2, 2016. If you are in high school, you may apply in your senior year. An additional deadline of September 2, 2016 is for community college students only.

Full-Time Student Success Grant (FTSSG): The Full-Time Student Success Grant is a financial aid program that pays \$600 annually to Cal Grant recipients attending a California community college full time (12+ units). Only full-time students can receive this award.

Federal Pell Grant: Pell Grant eligibility is determined from the Estimated Family Contribution (EFC) on your 2016-17 FAFSA. The amount you receive is prorated based on your financial aid enrollment status. Pell Grant awards will be recalculated if your financial aid enrollment status has changed from what is on your original award notice. All calculations are based on the 34-week Academic Year definition. If you have a Pell Grant award you may use a portion of those funds to purchase books and supplies.

Note: Effective 7-1-2012, the Department of Education is limiting Pell Grant awards to the equivalent of 12 semesters of full time study.

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG funds must be awarded to Pell-eligible students who have the lowest expected family contribution based on availability of funds.

Federal Work Study (FWS): Federal Work Study (FWS) is a federally subsidized program which enables eligible students to work part time while in school and earn money to help pay school costs.

You must notify the Financial Aid Office in writing if you want to participate in Federal Work Study. You will receive an email notification with further information and instructions once we receive your request. You will also receive a confirmation email notification if you are awarded FWS including the total amount of money you are eligible to earn for each term that you are eligible to work. **If you do not get placed in an assignment within four weeks after your confirmation is sent out, you may lose your award.** It is important to contact our office if you are still in the process of selecting an assignment. If funds are not available at the time of awarding, you will be placed on a wait list and notified if funds become available at a later date.

You must maintain at least HALF-TIME enrollment throughout any term that you work. If you drop to Less-Than-Half-Time, you lose your remaining work study for that term. (Refer to “Enrollment Status” section.)

Contact the **Career Center/Student Employment Office** – (760) 757-2121 Ext. 6493 – Oceanside Campus, for selection of assignment and completion of the required hire paperwork. You are not legally permitted to work any hours on campus (whether it is work study or not) until all required forms and documentation have been submitted to Human Resources. You must complete this process in person through the Student Employment Office.

As a student employee, you are permitted to work no more than 8 hours per day and 19.5 hours per week during periods of enrollment. If you want to work during a break period, check with the Financial Aid Office before you work. The earliest date that FWS can be used during an award year is August 1 of that year. Your actual start date will be assigned at the time of hire. The last date that FWS can be used during an award year is commencement. Your actual ending date may be different, depending on eligibility, number of hours already used, or other factors.

The current hourly pay rate for student employment on campus is \$10.00 per hour.

Timecards must be completed and signed by both you and your supervisor and submitted to the Payroll department by the third business day of the month for hours worked the previous month. Late timecards may result in a late paycheck for you and incorrect charges to your supervisor’s department.

If you have any questions regarding your federal work study award, please contact the Financial Aid Office in Oceanside, at (760) 757-2121 extension 6327 or email Lfonseca@miracosta.edu.

Direct Loans (DL): Federally guaranteed loan, which must be repaid, with interest. The maximum eligibility for grade level 1 (freshmen) is \$3,500 per academic year, and the maximum eligibility for grade level 2 (sophomores) is \$4,500 per academic year. Students receiving loan funds for one semester at MiraCosta in order to complete their educational program may receive prorated amounts. Grade level is based on how many college level units you have completed at the beginning of the 2016-2017 school year.

Before any disbursements can be made, ALL MiraCosta College student borrowers must complete the 2016-17 Federal Direct Student Loan Request and a Master Promissory Note (MPN). In addition, new borrowers also complete an Online Direct Loan Entrance Counseling.

If a recalculation of your file is required, which may take as long as 3 to 6 weeks, depending on the number of applications we have received and other workload factors.

No loan checks can be released, per federal guidelines, prior to the 30th day of a semester or summer session. ALL loan disbursements will be disbursed through BankMobile using the preferred delivery method chosen by the student.

We do not participate in certifying alternative/private educational bank loans.

You must maintain half-time enrollment for loan eligibility.

Fall 2016 only loan applications will not be processed after November 18, 2016.

No fall/spring loan applications will be processed after April 27, 2017.

DISBURSEMENT INFORMATION

Please refer to the MiraCosta College Financial Aid Office website at www.miracosta.edu/financialaid for disbursement information and a list of disbursement dates. No financial aid funds will be disbursed until all "To-Do List" requirements have been completed. Depending on when your file review is completed, disbursements may occur in increments or in one lump sum.

MiraCosta partners with a third party servicer, BankMobile, to disburse financial aid funds. By doing so, we are able to disburse funds to students faster and more frequently. You may choose direct deposit to your current bank account, direct deposit to a BankMobile account, or a paper check by U.S. mail as your preferred method of financial aid delivery. A personal code and instructions for making your choice will be sent via email and U.S. Postal mail to financial aid students. This packet will have instructions for account authentication and choosing the preferred disbursement method.

Federal Work Study (FWS) payment is made on the last working day of each month for the hours worked during the previous month. Checks are mailed to the student's mailing address.

ACADEMIC YEAR DEFINITION

The U.S. Department of Education requires that each institution notify students how the school's Academic Year is defined for the purpose of the federal financial aid programs. MiraCosta College's Academic Year, for federal student aid purposes, is defined as 34 weeks. **Students are required to be enrolled in and attending at least 12 units each semester to be considered a full-time student. This means a full-time student is expected to complete 24 units per school year. Summer term follows the same standard enrollment requirements.**

Enrollment status is determined based on the number of units in which you are officially enrolled according to the Admissions and Records Office as of the published Financial Aid Add/Drop Deadline (waitlisted classes do not count). **It is your responsibility** to make sure that all of your Adds have been posted by the Admissions Office by the last day to add full-length semester classes (even if you are adding a short-term or late start class). It is also **your responsibility** to make sure all of your Drops have been posted by the Admissions Office by the Last Day to Drop with No Grade on your Permanent Record. For financial aid purposes, the dates listed below also apply to late start classes.

2016-17 Last Day to Drop with No Grade on Permanent Record

Fall 2016

September 2, 2016

Spring 2017

February 3, 2017

Summer 2017

See Summer 2017 class schedule

Please use caution when dropping classes. Removal of units from your permanent record may result in a financial aid overpayment.

Your “financial aid enrollment status” is your eligibility level established for payment purposes and can be affected by many things. It is possible that the number of units your aid is based on will be different than the number of units reflected on your permanent record. If your valid Institutional Student Information Record (ISIR) arrives in our office after the Last Day to Drop with No Grade on Permanent Record, your financial aid enrollment status will be determined as of that later date.

Any class removed from your permanent record, for which you have already received payment, may cause an overpayment. For example, if you enroll in a short-term class that begins in the middle of a semester and the class is included in your payment status, you may have received an overpayment if you fail to attend that class, or if the class is cancelled. No further aid can be received until the overpayment is repaid.

Once you have attempted 30 units of remedial course work (whether successfully completed or not), we will not include any more remedial units toward your enrollment status for payment of financial aid. However, these units will still be included in your academic progress evaluation.

Warning: We are unable to increase your award for classes added after the date your payment status is established, regardless of the effective date of the Add. However, we must collect back any funds paid to you if an overpayment results from a retroactive drop.

DEADLINES AT MIRACOSTA COLLEGE

Priority Deadline: April 1, 2016

Priority consideration will be given to students who complete their aid file by April 1, 2016. We will continue to process applications as long as funds are available.

Loan Deadline: April 27, 2017 - No fall/spring loan applications will be processed after that date.

FAFSA Deadline: June 30, 2017

If you are enrolled in the summer term, your 2016-2017 FAFSA must be on file in our office before the end of the aid year, **June 30, 2017**, and/or while you are still enrolled. If you are not enrolled in the summer term, your FAFSA must be on file before the last day of your enrollment. If we receive your 2016-2017 application after the mid-point of spring 2017, you will have limited time to complete your file. For more information, contact the Financial Aid Office.

SATISFACTORY ACADEMIC PROGRESS (SAP) DEADLINES

Satisfactory Academic Progress (SAP) appeals will not be accepted after the 60% date of the term in which the student wishes to appeal. The 60% date is October 31, 2016 for the fall term, April 10, 2017 for the spring term, and July 11, 2017 for the summer term. For students enrolled in spring 2017, no appeals for the summer 2017 term will be accepted between April 10, 2017 and the official posting of spring grades.

**FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY
2016-17 ACADEMIC YEAR**

Effective fall 2016 and supersedes all previous policies.

In accordance with federal regulations, the MiraCosta College Satisfactory Academic Progress (SAP) Policy requires review of each student’s academic record at the end of each term. Pace of progression/maximum time frame (quantitative) and GPA (qualitative) standards apply to all financial aid students regardless of previous financial aid history. These standards, outlined below, must be met in order to maintain financial aid eligibility. The SAP policy covers all federal programs including: Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Full-time Student Success Grant (FTSSG), Work Study (FWS), and Direct Loans. Satisfactory Academic Progress also applies to the state Cal Grant program. A similar but separate academic progress policy now applies to the Board of Governors Fee Waiver (BOG FW) program beginning with the 2016-17 academic year.

The following pages specify the qualitative and quantitative SAP requirements. This SAP policy also defines other eligibility requirements and outlines the disqualification and reinstatement processes at MiraCosta College.

- A. **GRADE POINT AVERAGE:** A student must maintain a cumulative GPA of 2.0.
- B. **PACE (UNIT COMPLETION RATE):** A student must successfully complete 70% of units attempted. All degree applicable units shown on a student’s permanent record are considered units attempted.
 - a. Pace is calculated as units completed (UC) ÷ units attempted (UA).
 - b. Grades such as A, B, C, D, CR, or P are considered successfully completed.
 - c. Grades such as F, W, NC, NP, RD, or I are NOT considered successfully completed.
- C. **MAXIMUM TIMEFRAME:** The total number of units attempted from all schools will be limited to 150% of the units required to complete the program. You may be paid financial aid for up to 30 attempted units of remedial course work, and, a maximum of 30 units of remedial course work will be excluded in the maximum time frame calculation. Generally, students in a Transfer or General Associates Degree program will be required to appeal once they reach 90 units.

<u>Program</u>	<u>Units</u>
Transfer Program/Associates Degree	150% of degree applicable units including electives (Typically 90 units)
Certificate Programs	150% of the units required for program completion*

*Refer to Current Course Catalog for Major or Certificate Program requirements.
*Certificates of Proficiency are not approved for federal financial aid programs.

ACADEMIC PROGRESS CHECK:
Satisfactory Academic Progress is reviewed after each term.

NOTIFICATION, WARNING, APPEAL PROCESS, REINSTATEMENT, AND PROBATION

Students who have not met the Satisfactory Academic Progress standards will be notified in writing of their status. A student may be placed on warning for one term or disqualified from financial aid eligibility.

A student that may bring themselves back into compliance with the SAP standards in one term will be placed on a warning status. If the student successfully completes the term, meeting the SAP standards, financial aid eligibility will continue uninterrupted. If not, the student will be disqualified.

Students that are disqualified will have the right to appeal for reinstatement of financial aid. Appeals for reinstatement will typically only be reviewed for documented extenuating circumstances (i.e. serious illness, severe injury, car accident, death in the family, etc.) affecting academic progress. Poor time management, class selection, transportation issues, etc. are usually NOT considered extenuating circumstances.

Appeals should include an explanation of the extenuating circumstances contributing to the lack of progress, documentation of those circumstances, and must outline corrective or preventative measures to ensure compliance with SAP standards in the future. Instructor signed grade reports, indicating your progress in each class, are required documentation for appeals submitted after October 1 for fall and after March 1 for spring. Appeals must be submitted prior to the 60% Withdrawal Deadline of a term in order for that term to be considered for a probationary period.

Appeals will be reviewed by the Director of Financial Aid. The student will be notified of the decision in writing. If the appeal is denied and the student wishes to appeal the denial, the appeal can be forwarded, at the student's written request, to the Financial Aid Appeals Committee for further review. The decision of the Financial Aid Appeals Committee is final. No in-person appeals will be considered.

Typically, only one major change will be accounted for when a student appeals for reinstatement based on not meeting the Maximum Timeframe standard.

If a student reinstated based on a successful appeal cannot achieve minimum SAP standards by the end of one probationary term, the student will be placed on an academic plan that must be followed as a condition of their reinstatement. The academic plan will be outlined on the letter of reinstatement provided by the Financial Aid Office. If, at any point during a term, the FAO is made aware that a student on academic plan cannot meet the terms of that plan, the student will be re-disqualified at that point and may not be eligible for additional payments in that term.

IMPORTANT DATES AND DEADLINES

Appeals will not be accepted after the 60% date of the term in which the student wishes to appeal. The 60% date is October 31, 2016 for the fall 2016 term, April 10, 2017 for the spring 2017 term, and July 11, 2017 for the summer 2017 term. For students enrolled in the spring 2017 term, no appeals for the summer 2017 term will be accepted between April 10, 2017 and the official posting of spring grades.

RE-ESTABLISHING ELIGIBILITY

An ineligible, non-probation student that does not appeal or has an appeal denied may re-establish eligibility for a subsequent term by meeting the satisfactory progress standards at the end of the prior enrolled term. The student is responsible for notifying the Financial Aid Office of their status change.

ADDITIONAL SAP INFORMATION

Credit by Exam: Units earned through Credit by Exam cannot be counted for federal aid payment purposes. These units will still count toward Satisfactory Progress determination and Maximum Timeframe limits.

ESL Units: An adjustment will be made to exclude up to 30 attempted ESL units from the maximum timeframe limit.

Rounding: Standard rounding rules will apply to SAP pace calculations.

Remedial Units: A maximum of 30 attempted remedial (pre-college) units are allowed in addition to the timeframe unit limitations indicated above. Any remedial units exceeding the 30-unit limit will NOT be included in the financial aid award calculation; however, they will still count toward the overall timeframe maximum, and will still be included in the academic progress evaluation.

Repeated Coursework: For financial aid payment purposes, courses in which a student previously received a grade of F, NC, NP, or W may be repeated and may be financial aid eligible. You may only repeat a previously passed course once (a total of two attempts).

- Some courses are repeatable per college policy and are not restricted by these regulations.
- All repeated courses do affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits. All repeated coursework will count toward the Maximum Timeframe limit.
- Repeating coursework may result in an overpayment. Students should always notify the Financial Aid Office prior to enrolling in any repeated coursework to avoid an overpayment.

Self-Paced/Open Entry-Exit Courses: When enrollment in these courses involves more than one term, it will count as a separate enrollment in each term. Note that this can negatively affect a student's pace (unit completion rate), as well as resulting in rapid accumulation of units. REMINDER: "IP" is not considered a successfully completed grade.

Units Added/Dropped: The 70% unit completion rate is based on all degree applicable classes that appear on the student's permanent record, regardless of the date they were added, or whether or not a student received financial aid for them. Any coursework removed from the permanent record for which federal aid payment was received may result in an overpayment, and the student may be required to repay federal funds.

Declaration of your Major: Students must declare a specific academic goal and major area of study. Please choose the Associate's degree, transfer program or certificate program that best suits your educational goals. Not all goals and majors are eligible for financial aid payment. Our catalog lists the requirements for various majors. If undecided about your major course of study, we suggest you discuss your educational objective with an academic counselor.

OTHER RESOURCES AVAILABLE

Enrollment Fee Deferments: If you are eligible for a Board of Governor's Fee Waiver and are awarded other federal or state aid, you will be eligible for a deferment of your fees when you enroll in classes. Any fees incurred should be paid as soon as possible to the Cashier's office and full payment will be due once classes start.

Non-resident Tuition Deferments: Non-resident students should contact the Cashier's office for payment plans or exploring the possibility of postponing payment of the non-resident tuition.

Extended Opportunity Programs & Services (EOPS): A state funded program to provide special support services to students with educational disadvantages and extreme financial need. Enrollment in 12 units or more and Board of Governors (BOGW) Fee Waiver Method A or B eligibility are generally required. Program eligibility is determined by the EOPS Office.

Health Services: For information on student health, dental, and vision insurance plans contact the health services office located in Building 3300.

Scholarships: For information and deadlines contact the Financial Aid/Scholarship Office.

Student Employment: For information contact the student employment office in Building 3700 on the Oceanside campus. Job listings include on-campus and off campus employment opportunities.

MiraCosta provides a full range of services to its students: **academic and personal counseling, a child care center, disabled student services, health services, student employment, testing, and free tutoring.**

The Department of Health and Human Services may provide Temporary Assistance for Needy Families (TANF); (food stamps, or MediCal); the Department of Rehabilitation provides aid for the physically disabled.

KEEP US INFORMED

Do we have your **current mailing and email addresses**? If not, please come in to our office and complete a Change of Information form NOW. Complete a new form any time your residence and/or mailing address changes.

NOTE: Your change of Mailing Address must be received in the Financial Aid Office at least 7 working days prior to a scheduled disbursement date to ensure we can process the change. If your BankMobile account has already been created, you must also change your address with them.

Legal Name is Required: If your name is different than shown on this letter or if you change your name in the future, please complete a Change of Information form for our office and provide documentation of your new legal name.

Other Assistance Received: The following kinds of assistance should be reported to our office as soon as you know you will receive them:

Military Tuition Assistance
AmeriCorp Benefits
State Rehabilitation benefits

TANF/CalWorks
Veteran's Benefits - if you become eligible but did not report benefits on your aid application

If you are overpaid because you neglected to report additional assistance, you will need to repay that overpayment and will be ineligible for any additional federal funds until repayment has been made.

IS FINANCIAL AID TAXABLE?

Scholarships and financial aid grants must be included as taxable income on your tax return, except for the amounts used for tuition/fees, books, supplies and equipment required for courses. Keep track of the funds you receive and your expenditures in these areas. See IRS Publication 508.

Federal Work Study earnings are taxable. Student loan funds are not taxable.

Hope and Lifetime Learning Tax Credits: Hotline number at MiraCosta College for Hope and Lifetime Learning Tax Credits is 760-795-6780.

IRS Taxpayer Advice by Telephone: 1-800-829-1040

IRS Web Site: www.irs.ustreas.gov

IMPORTANT PRIVACY INFORMATION

Access to your file is restricted by the Family Educational Rights and Privacy Act (FERPA). Confidential

information from the Financial Aid Office regarding your financial aid, financial aid obligations, and account information will only be released to the student, unless proper consent is given. In compliance with FERPA, the MiraCosta College Financial Aid Office needs your written consent if you wish us to release information to a third party. Consent forms are only available at the Financial Aid Office.

OTHER IMPORTANT INFORMATION

You can receive federal financial aid from only one institution for each term of enrollment. If you will be enrolled in two schools at the same time, you must decide from which institution you want to receive aid and advise our office.

In compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975, MiraCosta Community College District will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

For Code of Conduct information, please access the Financial Aid website www.miracosta.edu/financialaid
MiraCosta College does not participate in the TEACH Grant program.

MIRACOSTA COLLEGE FINANCIAL AID FRAUD POLICY

Fraud: There are situations where students and/or parents purposefully misrepresent information in hopes of obtaining financial aid assistance. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse. The intent to secure federal and state aid for the sole purpose of collecting a credit balance rather than the use for educationally related expenses may be considered fraud and is prohibited. [668.53(a) (5), 668.14(g)].

1. Policy for Fraud - Students and/or parents who willfully submit fraudulent information and/or alter documentation to obtain financial aid funds will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

2. Procedures for Fraud - If an Aid Administrator determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Financial Aid Director for further review and possible disciplinary action. If the Financial Aid Director determines fraud exists, all information will be forwarded to the Vice President of Student Services, the Office of Inspector General of the Department of Education, and/or the local law enforcement agency.

3. To ensure that MiraCosta College operates in compliance with the provisions of the United States Higher Education Opportunity Act (HEOA), Public Law 110-315, concerning the verification of student identity in distance education, the Financial Aid Office may deem it necessary to collect additional documents and/or delay disbursement of aid as a fraud prevention measure for students enrolled in all distance education courses until identity and course participation can be established.

Processing of the application or disbursement of funds shall be suspended until the Financial Aid Director has determined that fraud is evident.

Evidence of fraud will be reported to the Office of Inspector General. **Regional Office and Telephone Number: Long Beach, CA (562) 980-4141 Inspector General's Hotline: 1-800-MIS-USED**
<http://www.ed.gov/about/offices/list/oig/hotline.html>

IS THIS ALL I NEED TO KNOW?

The regulations and policies governing financial aid are complicated and lengthy. It would be impossible to include them all in a publication of this size. Here, we have attempted to outline the basic financial aid requirements. This brochure is as accurate as possible as of the date printed. Federal, state, and institutional policies and procedures may change after this document is printed.

Rev 07/2016, 12/08/2016