

# FINANCIAL AID

**CESAR CHAVEZ ONE STOP CENTER**  
Phone: (619) 482-6357

The Southwestern Community College District offers a full array of financial aid programs in the form of grants, fee waivers, employment, loans and scholarships. These funds are intended to assist students with the cost of education, which includes fees, books, supplies, food, housing, transportation and personal expenses. Students who need financial assistance to attend Southwestern College are urged to contact the Financial Aid Office located in the Cesar E. Chavez Student Services Building at the Chula Vista campus or the Student Services Offices at all Higher Education Centers for information and application forms. Additional information regarding Financial Aid programs and services can be found at [www.swccd.edu/financialaid](http://www.swccd.edu/financialaid) or in the 2017-18 Financial Aid Student Handbook at [www.swccd.edu/fahandbook](http://www.swccd.edu/fahandbook).

## Eligibility

Student eligibility for financial aid is dictated by federal and state regulations. Please see [www.swccd.edu/financialaid](http://www.swccd.edu/financialaid) for a complete list.

Federal aid eligibility requirements include:

- Be a US citizen or permanent resident alien with valid and appropriate documentation
- Have a valid Social Security Number (FAFSA applicants only)
- Demonstrate financial need (for most programs)
- Possess a high school diploma or valid equivalent
- Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college
- Be enrolled in and attend the appropriate number of units
- Be in compliance with Selective Service requirements
- Not be in default on a federal education loan at any college or educational institution
- Not owe a refund or repayment on any federal grant program at any college or institution
- Not have been convicted of a federal or state drug charge for an offense that occurred during a period of enrollment for which the student was receiving federal student aid
- Be a resident of the state of California if enrolled exclusively in online courses

## Concurrent Enrollment

Students are only eligible to receive financial aid at one college and/or university each enrollment period, with the exception of scholarships and Board of Governors Fee Waivers. Students attending more than one college and/or university at the same time should check with each institution regarding its rules about scholarship eligibility. If a student receives financial aid from more than one college or university during the same enrollment period, they may be ineligible to receive funds and may be required to pay back the money to at least one of the institutions, and may be assigned to the Department of Education for collections.

## GAINFUL EMPLOYMENT

Federal regulations require higher education Institutions to disclose information regarding the success of its students in certificate programs that lead to employment. The information includes graduation rates,

estimated education costs, median debt of students who completed programs and other information designed to help students make better informed choices about colleges and universities they select. Please visit the Gainful Employment web page at [www.swccd.edu/gainfulemployment](http://www.swccd.edu/gainfulemployment) for detailed information.

## DISBURSEMENTS

Financial aid disbursements are made on a monthly basis by the Finance Office. Students awarded financial aid will receive "Refund Selection Kit" packet from BankMobile, which will enable them to register their refund preference from the following options:

- ACH, in which a direct electronic deposit is made to a student's existing bank account;
- Paper check, which is mailed directly to the student; or
- Refund directly to a BankMobile Vibe Account

There are no charges to students for the disbursement of financial aid and students may change their refund preference at any time and as many times as they wish.

Financial Aid funds will first reduce any debts owed to SWC and the remaining balance will go to students by the disbursement method chosen by the student. The first disbursement of Pell grant each semester will be 30% of that term's eligibility and the balance (70%) will be disbursed in the third payment of the semester. Students awarded after the third disbursement will receive 100% of that term's eligibility.

## Withdrawal from Courses and Return of Title IV Funds

Federal Financial Aid funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the units on which their award was calculated. Students who withdraw from all classes will have the amount of Title IV Federal Financial Aid that was earned and are entitled to keep, determined by a mandated federal formula.

## Satisfactory Academic Progress (SAP) Standards

Federal and state financial aid regulations require Southwestern College to establish, define, and apply Satisfactory Academic Progress standards for all financial aid applicants. The regulations require that SAP be evaluated every academic year, and measure both the qualitative standard (cumulative GPA) and quantitative standards (completion rate, Pace) and (Maximum Time Frame). Students enrolled in a program of less than two years (Certificate of Achievement) are reviewed for SAP after the end of every semester. All periods of enrollment at Southwestern College and applicable transferable units from other colleges will be included as part of the SAP review.

- **Grade Point Average (GPA) Requirement (Qualitative)**  
Students are required to maintain a minimum cumulative GPA of 2.0 or better.
- **Unit Completion Rate – Pace of Progress (Quantitative)**  
Students are required to complete a minimum of 67% of the units in which they have enrolled. The cumulative units completed will be divided by the cumulative units attempted to calculate the pace of progress. All units are considered in this calculation. Units for which a grade of W, I, NP and/or F was received are considered as units attempted but not completed.
- **Maximum Time Frame (Quantitative)**  
Students must complete their academic program within a maximum time frame of 150% of the published program's required units. For example, associate in arts, associate in science and transfer degrees

generally require 60 units to complete, so 150% of these programs would be 90 units. However, not all academic programs are 60 units in length, such as Certificate of Achievements and specialized technical programs so the maximum time limit is calculated specifically for each individual academic program.

- Repeated courses will count toward the 150% maximum units allowed.
- The maximum time frame will not be extended for students who change academic programs or have prior degrees or certificates.
- A maximum of 30 units of Basic Skills/Remedial courses and/or all units of ESL courses will be excluded from the maximum unit limit.

Students who are disqualified have the right to appeal the decision by participating in an online SAP Workshop and providing a written statement describing the extenuating circumstances experiences, what has changed and how those changes will ensure future academic success. More information can be found at [www.swccd.edu/sap](http://www.swccd.edu/sap).