

# FINANCIAL AID

## CESAR CHAVEZ ONE STOP CENTER

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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).

## 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 eligible non-citizen 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 making Satisfactory Academic Progress
- 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

More information on programs, requirements, eligibility, and resources can be found on our website.

## DISBURSEMENTS

Financial aid disbursements are made on a regular schedule by the Finance Office (for more information, go to [www.swccd.edu/fadisburse](http://www.swccd.edu/fadisburse)). Students awarded financial aid will receive "Refund Selection Kit" packet from Bank Mobile, 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 Bank Mobile 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 eligible 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 mid-term of the semester. Students awarded after the mid-term disbursement will receive 100% of that term's eligibility.

### Freeze (Pell Recalculation) Date

Each semester will have a Freeze (Pell Recalculation) Date for purposes of determining each student's enrollment level for financial aid eligibility award amounts. The Freeze (Pell Recalculation) Date is only for financial aid purposes – it does not affect any other eligibility, such as Veterans' benefits, EOPS or CCPG.

On the Freeze (Pell Recalculation) Date, our office will record each student's unit load (number of units enrolled) as of that date, which will determine the student's eligibility for financial aid awards for the semester. The unit load for students who have not been awarded financial aid by the Freeze (Pell Recalculation) Date will be based on the units enrolled on the day the file is processed. Audited and wait-listed courses do not count as enrolled units for financial aid purposes.

If a student is also enrolling in a short term course beginning later in the term, the student must add the short term course through their MySWC student portal (WebAdvisor) by the Freeze (Pell Recalculation) Date, in order to have the short term units included in the student's financial aid unit load.

If a student is only enrolled in short term classes, our office may be able to consider those units past the Freeze (Pell Recalculation) Date. The student is encouraged to check with the Financial Aid Office for more information regarding short term only classes.

Any classes that are added or dropped after the Freeze (Pell Recalculation) Date will not impact (either increase or decrease) the student's financial aid unit load for the semester but may impact a student's Satisfactory Academic Progress (SAP) status.

However, students who withdraw from all classes or receive a grade of F, W, or NP, in all classes, will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to Southwestern College and/or the Department of Education.

Students who never attend class will have a 100% Institutional Liability (debt owed directly to Southwestern College).

### 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.

When a Title IV financial aid recipient withdraws from all classes, the percentage of the period completed, based on class days will be calculated. The Department of Education mandates that students who withdraw may only keep the financial aid they have 'earned' up until the time of withdrawal. Title IV funds in excess of this amount must be

returned by Southwestern College and/or Student to the Department of Education.

If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post withdrawal disbursement of the earned aid that was not received.

### 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. In compliance with these regulations, SAP is evaluated every academic year and measures both the qualitative standard (cumulative GPA) and quantitative standards (completion rate or Pace of Progression 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, EW, 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 Certificates of Achievement 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 a maximum of 30 units of ESL courses will be excluded from the maximum time frame calculation

Students who are disqualified have the right to appeal the decision by completing and submitting a SAP appeal, which includes participating in an online SAP Workshop and providing a written statement describing the special circumstances the student experienced, 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).

### COST OF ATTENDANCE

The Cost of Attendance (COA) is an estimated figure used to determine financial aid eligibility, using data standards from the California Student Aid Commission (CSAC). It includes costs for tuition and fees as well as average amounts for standard living expenses, such as books, supplies, room, board, and other living expenses for students' term(s) of attendance. The COA is updated annually and individual student expenses may differ. The current COA can be viewed at [www.swccd.edu/](http://www.swccd.edu/)

[coa \(https://www.swccd.edu/admissions-and-financial-aid/financial-aid/\)](https://www.swccd.edu/admissions-and-financial-aid/financial-aid/).

### CONCURRENT ENROLLMENT

Students are eligible to receive financial aid at only one college and/or university each enrollment period, with the exception of scholarships and the Board of Governors Fee Waiver/California College Promise Grant. 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. Some institutions offer Concurrent Enrollment Agreements, so students attending multiple institutions are encouraged to check with each institution's Financial Aid Office regarding its rules for eligibility.