FINANCIAL AID PROGRAMS/ SCHOLARSHIPS

Financial Aid Programs

(BP & AP 5130 - Financial Aid)

FEDERAL PROGRAMS

Federal Pell Grants are awarded to undergraduate students who display exceptional financial need and have not yet earned a bachelor's, graduate, or professional degree. The amount of aid awarded is based upon federal limits and a student's Expected Family Contribution (EFC), the number of units enrolled, and the cost of attendance. Students are eligible to receive the Pell Grant for no more than 12 semesters (or the equivalent) from all schools attended.

Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to eligible undergraduate students with exceptional financial need. It is awarded on a "first-come, first-served" basis and is dependent upon funds available. Students must have a zero EFC and be enrolled in at least six units to receive funds, and must already be awarded Pell grant.

Federal Work-Study (FWS) is a program with limited funding which provides opportunities for potential employment to help pay for part of a student's educational costs. This program is based on financial need and is part of a student's award package. Students on FWS may work approximately 15-20 hours per week for approved employers on or off campus.

Federal Direct Subsidized and Unsubsidized Loans are funds that must be repaid. Students must first complete a FAFSA and, after a student has received a financial aid award letter, the student may request a student loan by submitting an online SWC loan request form to the Financial Aid Office. Loan amounts follow federal guidelines and will be determined at the time the Financial Aid Office certifies a loan request. Completion of the Master Promissory Note and Direct Loan Entrance Counseling are required prior to submitting a loan request. Completion of Direct Loan Exit Counseling is required any time after a loan recipient drops below 1/2 time, withdraws or graduates. Students must maintain at least half-time enrollment status to receive a loan. Once a student receives loan funds, the student must maintain reasonable progress toward their declared, eligible educational program. In reviewing a request for any loan, the Financial Aid Office may use "professional judgment" to deny a student a loan on a case-by-case basis.

STATE PROGRAMS

California College Promise Grant - CCPG (formerly the Board of Governors Fee Waiver or BOGFW) is a program that provides assistance to cover community college enrollment fees. To be eligible, a student must be a California resident or verified AB540 student and must meet the requirements one of the following categories:

- **CCPG/BOGFW-A**: Student or parent must currently be receiving Temporary Assistance for Needy Families (TANF), CalWORKs, Supplemental Security Income (SSI), State Supplemental Program (SSP), or General Assistance (GA). Documentation is required.
- **CCPG/BOGFW-B**: Student must meet income standards based on family size. Documentation may be required.
- **CCPG/BOGFW-C**: Student must have applied for FAFSA or Dream Act Application and demonstrate required level of financial need.

IMPORTANT: Students who are placed on academic and/or progress probation or disqualification in two consecutive primary terms (fall and spring) will lose eligibility for CCPG/BOGFW. Students will be notified within 30 days of the end of the term and will have the ability to regain eligibility via appeal, working back into satisfactory academic status or sitting out two consecutive primary terms. There are special consideration factors for CalWORKS, EOPS, DSPS and student veterans. Foster youth and former foster youth who are 24 years old and younger are exempt from these regulations. For more information, please go to www.swccd.edu/ccpg.

Cal Grants (A, B & C) are state-funded, need based grants given to California college students who are pursuing an undergraduate degree or vocational or career training, and do not have to be repaid. Students must be California residents or verified AB540 students, enrolled at least half-time (6 units), and meet all eligibility, financial, and minimum GPA requirements of the applicable program.

The deadline date for high school students to apply for entitlement grants and for university transfer students to apply for entitlement transfer grants is March 2. To apply, students must file a FAFSA or CA Dream Act and submit a GPA verification to CSAC by the deadline (SWC students who have completed 16 degree applicable units will have their GPA automatically calculated and submitted to CSAC).

Starting with the 2021-22 academic year, students enrolling at a CA Community College have a second filing deadline of September 2nd each year. The Cal Grant Community College Entitlement Award (E3) is for students attending a California Community College (CCC). Applicants must submit a FAFSA or CA Dream Act Application, plus a verified Cal Grant GPA to the California Student Aid Commission by September 2.

AB540 Students:
AB540 students with a DACA social security number or without a valid social security number should submit the California Dream Act Application at https://dream.csac.ca.gov/.

Under AB131, students who are registered as AB540 are entitled to receive Cal Grants, if eligible. Students with valid SSNs should complete the FAFSA application. However, students with a SSN provided through the DACA program and students without SSNs should complete the California Dream Application.

Cal Grant eligibility requirements are as follows:

- Be a California resident or verified AB540 student
- Be a U.S. citizen, eligible non-citizen or verified AB540 student
- Meet U.S. Selective Service requirements;
- Attend a qualifying California postsecondary institution
- Be enrolled at least half time (6+ units)
- Maintain Satisfactory Academic Progress
- Have family income and assets below the established ceilings
- Not be in default on any student loans
- Not owe any federal or state grant refund
- Not have a Bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards for a teaching credential program)

Chafee Grants are administered by the California Student Aid Commission (CSAC). The program is for foster or former foster youth to help pay for college, career or technical training.

To qualify, you must meet the following criteria:

Not have reached your 26th birthday as of July 1st of the award year.
AND
Be a current or former foster youth who was a dependent or ward of the court, living a in out-of-home foster care placement, between the ages of 16 and 18.
OR
Be a youth who was placed in out-of-home care by a tribe or tribal organization between the ages of 16-18.

Students must also meet the Chafee Grant Program requirements and be enrolled in a program at least one academic year in length. Chafee Grants are federally and state funded and is subject to the availability of funds each year. More information on Chafee Grants can be found at https://chafee.csac.ca.gov/

Student Success Completion Grant (SSCG) is a state grant provided to students to help offset their total cost of community college attendance.   It incentivizes students to enroll at least full time (12 credits or greater), supporting on-time completion of their program of study. To be eligible, students must be receiving the Cal Grant A, B or C, maintaining Satisfactory Academic Progress and have remaining financial aid eligibility. This grant is contingent on state funding.

Southwestern College (SWC) Promise is a program that provides free tuition for eligible first time college students for their first 2 years. Students must complete the FAFSA or California Dream Act application, enroll in at least 12 units each semester, maintain at least a 2.0 grade point average, be a California resident (or eligible exemption), and complete the SWC Promise application. Students receiving the California College Promise Grant are not eligible for the SWC Promise. More information is available at www.swccd.edu/promise (https://www.swccd.edu/admissions-and-financial-aid/financial-aid/financial-aid-types/grants/southwestern-college-promise.aspx)

Scholarships

A scholarship is aid that does not have to be repaid. The Financial Aid Office and SWC Foundation Office jointly facilitate the scholarship program, consisting of a number of opportunities that may or may not require that the student demonstrate financial need. Students must apply directly for scholarships, which are available in the fall and spring semesters. The online application, as well as additional information on the scholarship process and scholarship eligibility, can be found at www.swccd.edu/scholarships.

More information on all our Financial Aid programs can be found on our website at https://www.swccd.edu/admissions-and-financial-aid/financial-aid/index.aspx (https://www.swccd.edu/admissions-and-financial-aid/financial-aid/).