



# 2018-19 Student Financial Aid Handbook

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**Disclaimer**

Information in this handbook is subject to change as required by new federal, state, or institutional policies and regulations.

## WELCOME!

Welcome to Southwestern College (SWC). This Financial Aid Handbook is intended to help you understand the timeline and policies of processing financial aid. We hope you will review the handbook carefully before applying for aid for the 2018-19 academic year.

We recognize that many students need or will need financial help in order to attend school. Aid is available and we encourage you to apply if you need assistance in meeting part of your educational costs. It is also recommended that students become familiar with our [financial aid website](#) and also check their SWC emails regularly for important information and financial aid updates.

We understand that the rules governing financial aid programs can be complicated. Our entire staff are available to answer your financial aid questions and provide one-on-one or group assistance if and when you need it. Whether your goal is to obtain a certificate, degree or transfer to a university, the SWC Financial Aid office is here to assist you. We wish you success in your future educational endeavors!

Sincerely,

SWC Financial Aid Staff

## SWC MISSION STATEMENT

Southwestern Community College District (SWC), the only public institution of higher education in southern San Diego County, provides services to a diverse community of students by providing a wide range of dynamic and high-quality academic programs and comprehensive student services, including those offered through distance education. SWC also stimulates the development and growth of the region through its educational, economic and workforce opportunities, community partnerships and services.

Southwestern Community College District promotes student learning and success and prepares students to become engaged global citizens by committing to continuous improvement that includes planning, implementation and evaluation. The College District provides educational opportunities in the following

areas: associate degree and certificate programs, transfer, professional, technical, and career advancement, basic skills, personal enrichment and continuing education.

## INTRODUCTION

Southwestern College's Financial Aid office believes that student aid programs facilitate and foster the successful academic participation of financially needy students. As part of its commitment to support student success, the Financial Aid office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is assistance made available by federal and state funding and private sources in the form of grants, loans, scholarships and employment. This aid makes it possible for students to continue their education beyond high school, even if they cannot meet the full cost of attending the college or university of their choice.

Southwestern College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges (WASC). A copy of the report may be accessed from the college website [here](#).

The Southwestern College Financial Aid Office is located in the Cesar Chavez Student Services Center, First Floor.

**Hours of Operation:** Monday – Thursday 8:00am to 6:30pm  
Friday 8:00am to 3:00pm  
Closed Weekends (*and Fridays during the summer*)

**Website:** <http://www.swccd.edu/financialaid>

**Phone Number:** 619.482.6357

**Email:** [financialaid@swccd.edu](mailto:financialaid@swccd.edu)

**School Code:** **001294**

**Walk-In Hours:** Financial Aid Specialists are available for one-on-one consultation on a walk-in basis Monday through Friday during business hours or by appointment. There are also walk-in hours at the San Ysidro Higher Education Center.

**Higher Education Centers:** Financial aid documents may be submitted at all Higher Education Center Student Services desk. There is also a Financial Aid Technician at HEC San Ysidro available for walk-in assistance.

**STUDENT COMMUNICATION**

[SWC Student Email Accounts](#)

All admitted students are given a SWC Student Email Account. The college uses this account to share important information about student financial award. Students are encouraged to log into their account at least once a week and it is the student’s responsibility to check their account on a regularly to stay informed of important updates and notices. The SWC Financial Aid Office uses only SWC student email as the primary means of communicating with students.

**IMPORTANT DATES FOR FINANCIAL AID APPLICANTS**

	Summer 2018	Fall 2018	Spring 2019	Summer 2019
Last day to apply 18/19 CCPG	N/A			05/24/19
Deadline to appeal SAP disqualification	08/02/2018	12/07/2018	04/12/2019	08/02/19
Deadline to submit application for Direct Loan	06/20/2018	11/09/2018	06/27/19	06/27/2019
First day of registration	04/30/2018	07/09/2018	11/13/2018	04/29/2019
Drop for Non-payment	05/16/18	1 <sup>st</sup> drop: 07/23/18 2 <sup>nd</sup> drop: 08/13/18	1 <sup>st</sup> drop: 12/5/18 2 <sup>nd</sup> drop: 1/17/19	05/15/2019
Freeze date for assessing financial aid unit load	06/14/2018	09/07/2018	02/15/2019	06/14/2019
Last day to submit FAFSA for 2017/18	06/30/18			
First day to submit FAFSA for 2018/19		10/01/17		
Last day to submit FAFSA for 2018/19				06/30/19
Semester sessions	06/04/2018 – 08/05/2018	08/20/2018 – 12/07/2018	01/28/2019 – 05/24/2019	06/03/2019 – 08/04/2019

Breaks		12/19/2018 – 01/01/19	03/25/2019 – 03/31/2019	
Deadline for submitting 18/19 Verification docs- all verification documents should be submitted to the Financial Aid Office <b>no later than Wednesday, July 31, 2019</b> in order to complete processing by the end of the award year on September 30, 2019.				

- For additional date information, please click [here](#) for the 2018-2019 Academic Year Calendar.
- For important dates and deadlines for Admissions, please click [here](#).

## ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

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

1. Be a US citizen or \*eligible non-citizen with valid and appropriate documentation.
2. Have a valid Social Security Number. Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement. Also, Dream Act students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid.
3. Demonstrate financial need (*except in the case of unsubsidized federal loans*) as demonstrated by a completed FAFSA (*available online at [www.fafsa.gov](http://www.fafsa.gov)* )
4. Possess a high school diploma or valid equivalent.
5. 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. You are encouraged to follow a Student Educational Plan (*available through the Counseling Office*) and should enroll only in classes that count toward your stated educational goal.
6. Submit all required forms and documents requested by the Financial Aid Office or U.S. Department of Education.
7. Be making Satisfactory Academic Progress (SAP) as defined in the Financial Aid Handbook
8. Be in compliance with Selective Service Registration. Federal law requires men 18 through 25 years of age to be registered with the Selective Service System. Individuals assigned the gender

of female at birth are excluded from this requirement. Registration forms are available at any post office, at the Financial Aid Office, online at [www.sss.gov](http://www.sss.gov). Students wishing more information may click [here](#) to access our Selective Service Form.

9. Not be in default on a federal educational loan at any college or educational institution.
10. Not owe a refund or repayment on any Title IV grant program (*Pell, FSEOG, etc.*) at any college or institution.
11. Not have a conviction for a drug-related crime (*possession or sales*) that occurred when you were receiving federal aid. Click [here](#) for more information.
12. Be a resident of the state of California if enrolled exclusively in online courses. Students enrolled only in online courses must be able to provide proof of California residency. Online only students who are not residents of the state of California are not eligible for financial aid.
13. Not have been awarded a Bachelor's or higher degree. Generally, students who have already been awarded a foreign or domestic bachelor's degree or higher degree are not eligible for federal or state aid. However, students meeting eligibility requirements may receive BOG Fee Waivers and, in some cases, federal direct unsubsidized loans.

**\*Eligible Non-Citizen:** US Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Residents (I-551C) or those with an Arrival-Departure Record (I-94) showing the designations of Refugee, Asylum Granted, Parole or Cuban-Haitian Entrant or those with an Immigration Court document approving Asylum or documentation of entering the U.S. under provisions of the Victims of Trafficking and Violence Protection Act may be eligible for federal financial aid.

**More information on programs, requirements, eligibility, resources and more can be found on our website at [www.swccd.edu/financialaid](http://www.swccd.edu/financialaid).**

## APPLYING FOR FINANCIAL AID

Students, parents, and borrowers are required to use an [FSA ID](#), made up of a username and password, to access certain U.S. Department of Education websites such as [fafsa.gov](http://fafsa.gov) and [StudentLoans.gov](http://StudentLoans.gov). For additional information regarding FSA ID's, please visit: [FSA ID Frequently Asked Questions](#)



## FAFSA Friday Workshops

Students (and parents) needing assistance in completing their FAFSA or Dream Application can attend our open FAFSA labs at the main campus and HEC's on Fridays during the Fall and Spring semesters. For more information regarding dates and locations please visit our [Apply for Financial Aid](#) webpage.

## Steps to Apply for Financial Aid

### STEP 1 — APPLICATION

Free Application for Federal Student Aid (FAFSA)

- **Create a Federal Student Aid ID (FSA ID)** at <https://fsaid.ed.gov/npas/index.htm>
- **Complete the FAFSA** at <https://fafsa.gov/>. If you are a dependent student, the parent you live with or provides you the most support must be the parent included on the FAFSA. (*Parent must also have an FSA ID in order to sign FAFSA*)
- **School Code** - Enter Southwestern College School code: **001294**.
- **Tax Information** - Students and parents who have completed their 2016 IRS tax return will be able to use *IRS Data Retrieval Tool (DRT)* to electronically view their tax information and securely transfer the tax information to the online application. This method is preferred, if available. If you are unable to use the DRT and your 2018-19 FAFSA application was selected for verification you would then be required to request a 2016 tax return transcript, please go to [www.irs.gov](http://www.irs.gov) and select "Get Transcript of Your Tax Records."
- **Sign** the FAFSA online using your FSA ID, or mail in your signature page within 3 days, so your application may be processed. (Paper signature process can take weeks to process) ***If you have questions while completing the FAFSA call 800-433-3243 for help. (TTY 1-800-730-8913)***
- **Deadline** – Your FAFSA must be completed, signed, submitted, and received by the federal processor by June 30, 2019 in order to receive financial aid for the 2018-2019 school year.

### Do I Need My Parent's Information on the FAFSA?

An important step in establishing financial aid eligibility is determining whether a student can apply as an independent or dependent.

Students who meet one of the conditions below will be considered independent and do not have to provide parental information on the FAFSA:

- Students who were born before January 1, 1995.
- Students who are veterans of the U.S. Armed Forces.
- Students who are active duty military for purposes other than training.

- Students who were deemed an unaccompanied youth.
- Students who are orphaned or who were wards of the court since age 13.
- Students who were an emancipated minor as determined by *a court*.
- Students who have legal dependents other than a spouse.
- Students who are graduates or students in a Master’s Degree Program.
- Students who are married

Students who do not qualify as independent students must provide parental information on the FAFSA application. \*Students with special circumstances who are unable to provide parent information should contact the Financial Aid Office and refer to section titled “Professional Judgment”.

## **STEP 2 — EMAIL RESPONSES**

After completing the FAFSA, you will receive the following responses:

### **From the Federal Student Aid Center**

- **Student Aid Report (SAR)** — All applicants who apply for financial aid will receive an e-mailed SAR *if* an email address was provided. If you didn’t include an email on your FAFSA, you will receive a paper SAR through the mail. Please review the report for accuracy, and make corrections if necessary. The SAR usually has estimated information about your eligibility for Pell Grants and Direct Student Loans. Please keep a copy of your SAR for your records.

### **From the Southwestern Community College Financial Aid Office**

- **Welcome Email** — You will receive an email from the Financial Aid Office acknowledging the receipt of your financial aid application. Your email contains vital information regarding further communication from the financial aid office and explains how to access your student Portal.

*Note: You **MUST** activate your college assigned email **and** read your email from the Financial Aid Office. Some students forward their email from the College to their personal email so that they do not miss any important messages.*

- **Financial Aid Student Handbook** – The handbook you are currently reading.
- **Document Request Email** —You will receive an email notification of any requirements you need to complete which may include verification documentation. This missing information is often because you have been selected for Verification. For more information regarding this please see the section titled “Selected for Verification”.

### STEP 3 – COMPLETING THE PROCESS

Once the financial aid office has reviewed and processed your completed application and/or verification information you will receive one of the following:

- Award letter notification – received via college assigned email directing you to review your award on My Financial Aid, available through the Student Portal.
- If you received this notification and do not see a financial aid award in your account, please contact the Financial Aid Office.

Your financial aid award letter is a detailed account of the amounts of financial aid that you are awarded for the financial aid year. The awards are split between the Fall, Spring, and Summer semesters. The types of financial aid that you may see on your award letter are Federal Pell Grant, California College Promise Grant (CCPG), CalGrant, Federal Supplemental Educational Opportunity Grant (FSEOG), Work-Study, Federal Direct Loans, etc... \*Definitions for each type of financial aid is defined in the section titled “Financial Aid Programs”.

The FAFSA filing deadline is June 30<sup>th</sup> (end of every academic year); however, the Cal Grant Programs have a March 2nd deadline.

#### Packaging Policy

SWC awards most funds on a ***first-come, first-serve*** model. This means that we award students in the order in which applications are received.

***SWC awards all financial aid at full-time status***, which is 12 or more credit hours per semester (*including the summer semester*). If a student takes less than 12 credits, their award disbursement will be prorated, based on the number of units enrolled.

#### Verification - What is it? What to do if selected?

The U.S. Department of Education (DofEd) requires a percentage of financial aid applicants to complete a process called “Verification.” This process is used to check the accuracy of information the student gave when applying for federal financial aid. The Financial Aid Office will notify students who are selected by DofEd to complete this process.

In order to verify the student's and/or parent's tax information, the student and parent must have filed his/her 2016 Federal Income Tax Return (if required). SWC recommends students use the IRS Data Retrieval Tool (DRT). If you or your parent(s) (if dependent) are unable to use the DRT, you will be required to provide a **Tax Return Transcript** from the IRS. You can order a mailed copy of your tax return transcript from [www.irs.gov](http://www.irs.gov).

If you are an independent student and if wages were earned from U.S and not required to file a 2016 tax return, you must request an IRS "Verification of Non-filing letter" from IRS dated on or after 10/1/17.

**For Parent(s) ONLY**, if wages were earned from U.S. and not required to file a 2016 tax return, they must request an IRS "Verification of Non-filing Letter" from IRS dated on or after 10/1/17.

For a more information on ways to Get Transcripts and for a list of Transcript Types at no charge to you, please click [here](#).

If you and/or your parent(s) filed a tax return using something other than a common IRS form, such as a foreign or Puerto Rican tax form, you need to report on the FAFSA the amounts (converted to U.S. dollars) from the lines of the form that correspond most closely to those on the common IRS form.

*Additional documentation may be required when conflicting or missing information is found in the student's record. You will receive an e-mail to your college assigned email requesting additional information, if needed. You can also see any requested documents on your Student Portal, they will be highlighted in red. The Financial Aid Office will be unable to award you until verification is completed.*

## California Dream Act Application

The California Dream Act Application allows students enrolled in eligible California colleges, universities and Career Education Programs to apply for **state** financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program.

Complete the Dream Application if you are an AB540 and/or DACA student at <https://dream.csac.ca.gov/>.

*Note: CA Dream Act Applications are also subject to verification.*

Once your FAFSA/Dream application has been processed, you will be notified about your eligibility by SWC email. The email will instruct you with comments and/or additional information that we may need. After you are notified of your financial aid, you should also investigate other opportunities and support services. See *“Other Resources and Programs”*.

## Non-Resident Student Tuition

Students that are not a legal resident of California are required to pay the current California enrollment fees of \$46/unit, plus the additional non-resident tuition of \$245/unit.

**For example:** When a non-resident student registers for 12 units for the Fall semester, the number of units will be multiplied by the cost of tuition and enrollment fees to equate to their total cost for that semester: 12 units x \$46 (or \$552) + 12 units x \$245 (or \$2940) = \$3,492.

Payment of non-resident tuition must be made at the time of registration, in accordance with the number of units in which the student enrolls. If non-resident student has applied for financial aid and is pending a decision, the student may complete a [Non-Resident Tuition Deferment Form](#). This form does not guarantee that the student will receive aid and does not prevent a hold from being placed on the student’s account. This form will prevent the student from being dropped due to non-payment until the student’s file is reviewed and awarded.

## Study Abroad

For semester Study Abroad programs students must have completed 12 units at an accredited educational institution, and have a cumulative GPA of 2.0 or higher. Participants must be 18 years of age or older. Each program has a required cost depending on the site of the Study Abroad program, the length of stay, and the living arrangements that a student selects. Students generally must pay the cost of tuition, books, food, and other personal items in addition to the program cost. Students can use financial aid to pay program costs and there are a number of scholarships available to students who choose to Study Abroad, please contact the Center for International Studies for more information on these funding opportunities.

**Note: Study Abroad program is on hold and we will update this webpage as new information becomes available . Please contact the Office of Student Affairs at (619) 421-6700 ext. 5816 for further assistance.**

## STUDENT RIGHTS & RESPONSIBILITIES FOR FINANCIAL AID

### Legal Rights of Financial Aid Recipients

- The student has the right to know what financial aid assistance is available at Southwestern College (SWC), including information on all Federal, State and Institutional financial aid programs.
- The student has the right to know all deadlines for submitting applications for each of the available financial aid programs.
- The student has the right to know how financial aid will be distributed and how and why these decisions are made.
- The student has the right to know how financial aid eligibility is determined, including how the Cost of Attendance (COA) (*which includes tuition and fees, room and meals, transportation, books, supplies and personal /miscellaneous expenses*) is subtracted from the Expected Family Contribution (EFC) to determine financial need.
- The student has the right to know what resources (*such as parental contribution, other financial aid, assets, etc.*) were considered in the calculation of determining his/her Expected Family Contribution (EFC).
- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.
- The student has the right to request an explanation of the various awards in his/her student aid package.
- The student has the right to know the school's refund policy.
- The student has the right to request reconsideration of his/her financial aid package if the student feels that a mistake has been made in determining eligibility, and or special circumstance.
- The student has the right to know how the school determines whether he/she is making Satisfactory Academic Progress, and the results of not meeting these standards.

- The student has the right to know what portion of the financial aid he/she receives must be repaid and what portion is a grant (*free*). If the financial aid is a loan, the student has the right to know what the interest rate is, fees during repayment, how to pay back, the total amount of repayment, the amount of time the student has to payback, when repayment will begin and available options for consolidation.
- The student has the right to know if he/she is eligible to apply for a Federal Work Study job, if offered, he/she has the right to know the required work hours, job duties, rate of pay, and how and when paychecks are received.

### Legal Responsibilities of Financial Aid Recipients

- The student must complete all application forms accurately and submit them on time to the Financial Aid Office.
- The student is responsible to comply with the deadlines for application or reapplication for aid.
- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which an application was submitted.
- The student must report to the Financial Aid Office any additional financial resources received by him/her during the period of his/her financial aid award.
- The student is responsible for reading and understanding all forms that he/she is asked to sign and it is recommended that a copy be maintained for recordkeeping.
- The student must accept responsibility for all agreements that he/she signs.
- The student is responsible for maintaining Satisfactory Academic Progress (SAP) as published by Southwestern College SAP Policy.
- The student must perform the work that he/she has agreed upon in accepting College Work-Study or regular student employment.

- The student should be aware of the school's refund and withdrawal policy.
- If the student receives a loan, he/she must notify the lender if any of the following occurs before the loan is repaid:
  - Graduation.
  - Withdrawal from school or less than half-time enrollment.
  - Change of address.
  - Name change.
  - Transfer to other school(s).
- The student must repay all student loans, which will include accrued interest (*if applicable*), in accordance with the repayment schedule.
- The student must notify the lender of any occurrence which may affect eligibility for a deferment of repayment.

## COST OF ATTENDANCE AND FINANCIAL NEED

At Southwestern College, the Cost of Attendance (COA) is a budget of student expenses that is used to estimate how much it will cost to attend college and support yourself during the period of attendance. Your expected family contribution (*the amount you and/or your parents are expected to contribute for educational costs*) is calculated taking into account your taxable income, non-taxable benefits, and assets. This is then added to any expected parent contribution, calculated from their taxable income and non-taxable benefits and assets, if applicable, and is subtracted from your student budget.

The difference is your financial need. The family contribution is determined using a federal formula which takes into account the size of the household, the number of students attending college, your age and /or your parents' age, as well as other factors. Any additional financial resources such as AmeriCorps, or any outside scholarships, fee waivers, etc. will be deducted from your financial need.

The calculation is outlined below.

$$\begin{array}{r}
 \text{Cost of Attendance (COA)} \\
 - \text{ Estimated family Contribution (EFC) } \\
 = \text{ Total Need}
 \end{array}$$



\*Please see **Appendix** for the 2018-2019 COA chart. Your actual costs may differ from our standard COA.

\*For a list of **Tuition and fees** please click [here](#)

## ACADEMIC YEAR DEFINITION

Southwestern College's academic year, for federal student aid purposes, is comprised of two 16-week semesters (*Fall and Spring*), which meets the federal minimum academic year definition (*a minimum of 30 weeks of instruction*). SWC also offers a selection of courses during the summer term as well as a January term. Students are required to be enrolled in and attending at least 12 units each semester (*including summer term*) to be considered a full-time student, which means a full-time student is expected to complete a minimum of 24 units per year.

Enrollment status is determined based on the number of units in which students are officially enrolled, according to student records. It is the student's responsibility to ensure that all course adds and drops have been properly, promptly and accurately posted to their record prior to the freeze date for each semester (dates are posted in *Important Dates for Financial Aid Applicants* section).

## SATISFACTORY ACADEMIC PROGRESS

Federal and state financial aid regulations require Southwestern College to establish, define, and apply standards of Satisfactory Academic Progress (SAP) for all financial aid applicants, regardless of previous financial aid history. These standards are created to help students successfully achieve their program of study within the Federal maximum time allowed.

SWC requires 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*). For more information about SAP, please click [here](#).

SAP standards apply to all students requesting financial aid from the following federal and state funded programs listed below:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal William D. Ford Direct Loan Program
- Federal Work-Study Program (FWS)

- Iraq Afghanistan Service Grant
- State Cal Grant Program (B & C)
- Student Success Completion Grant (SSCG)
- State Chafee Grant Program

## Disqualification

Any student who fails to meet all of the above listed SAP standards will be disqualified through a process that measures all qualitative and quantitative standards and checks each student's record for an eligible program of study. Students that do not meet the SAP standards will be notified via SWC email of the disqualification and will not be eligible to receive financial aid. SAP disqualified students are not eligible to receive Federal or State aid, with the exception of a California College Promise Grant (CCPG), which is exempt from SAP regulations but subject to income eligibility requirements and its own eligibility standards set by the state legislature. *Please see "California College Promise Grant" section.*

## Appeal

Students may appeal their SAP disqualification by completing an online SAP Orientation Workshop and then submitting a completed appeal packet to the Financial Aid Office. **Appeals submitted without requested supporting documentation will automatically be denied.** For a complete list of what students must submit and for more information about disqualification and the appeal process, please click [here](#).

The Committee will review the appeal and notify the student of the results. The committee attempts to approve or deny appeals in a fair and equitable manner, taking into consideration each student's situation. The committee communicates its decision to the students via email sent to the student's college assigned email address. All decisions made by the Financial Aid Appeal Committee will be final. If the Committee approves the appeal and the student is able to meet SAP standards within one semester, the student will be reinstated for financial aid and placed on "Academic Plan". During their probationary semester, the student will be placed on an academic plan, meaning they must not receive any grades of F, W, NP, or I and must maintain a GPA of 2.0 or better and follow their Student Education Plan **exactly**.

In order to remain eligible for financial aid, the student must comply with the conditions of the plan. If the appeal is denied, the student will remain disqualified and ineligible for financial aid.

**Deadlines to submit SAP appeals are as follows:**

**Summer 2018 term** - 08/02/2018

**Spring 2019 term** - 04/12/19

**Fall 2018 term** - 12/07/2018

**Summer 2019 term** - 08/02/19

### Academic Plan

Students are placed on financial aid Academic Plan are eligible for Federal and State financial aid, if all other eligibility requirements are met. In order to be considered eligible for financial aid funds for subsequent semesters, students must meet all SAP standards at the end of the semester and/or meet all requirements of the student's Academic Plan.

SAP will be evaluated at the end of the probation semester after grades have been recorded to determine future eligibility for financial aid. The awarding and disbursement of subsequent financial aid may be delayed until grades are reviewed and an updated SAP status can be determined.

### Reinstatement

Students who are placed on an Academic Plan but do not meet SAP standards at the end of the probationary term are disqualified for future aid until they can meet the standard. Students placed on an Academic Plan will have progress reviewed. Reinstatement is not automatic and is not guaranteed.

## CALIFORNIA COLLEGE PROMISE GRANT (CCPG)

The State of California has renamed the Board of Governor's Fee Waiver (BOGFW) the California College Promise Grant (CCPG), which is a grant for students who are residents of the State of California and who are eligible for need-based financial aid. The CCPG pays enrollment fee for the academic year once eligibility has been determined. Other fees, such as the health, materials, parking, student body, and student representation fees must be paid by the student (*\*CCPG-A and CCPG-B can pay for some of these fees; please see various CCPG methods in \*SWC BOG Fee Waiver link below*).

It is strongly recommended that students complete the [FAFSA](#) or [Dream Application](#) for the CCPG program. CCPG-only applications are available on-line through [CCCApply](#). Students must be admitted SWC before accessing CCCApply.

Eligibility for a CCPG may be determined under less strict dependency criteria than federal funding requires. For more information about how to apply and the various types of CCPG Fee waivers and eligibility please go to our [CCPG webpage](#).

**Important! Effective Fall 2016, there are important eligibility changes to the CCPG program**

The California College Promise grant (CCPG), available to eligible students, will waive your per unit enrollment fee at any California community college throughout the state. Once you've qualified for the CCPG Grant, it's important to ensure that you're meeting the academic and progress standards in order to avoid losing it.

**Academic - Sustain a GPA of 2.0 or higher**

If your cumulative GPA falls below 2.0 for two consecutive primary terms (fall/spring semesters, or fall/winter/spring quarters), you may lose your fee waiver eligibility.

**Progress - Complete more than 60 percent of your coursework**

If the cumulative number of units you complete is not more than 60 percent in two consecutive primary terms (fall/spring semesters, or fall/winter/ spring quarters), you may lose your fee waiver eligibility.

**Combination of Academic and Progress Standards**

Any combination of two consecutive terms of cumulative GPA below 2.0, and/or cumulative unit completion of not more than 60 percent may result in loss of fee waiver eligibility.

Students have the right to appeal this disqualification to regain eligibility. Click [here](#) for more information.

**AB540 STUDENTS/DREAMERS**

Assembly Bill 540 ([AB540](#)), signed in 2001, adds a new section to the California Education Code. It creates a new exemption from payment of nonresident tuition for certain nonresident students who have attended high school in California and received a high school diploma or its equivalent. This law provides an exemption from paying non-resident fees, however, it does not give the student resident classification status for any other purpose. Students who receive this exemption would be required to establish residency for any state-funded program (EOPS, BOGW, and Financial Aid).

Students must meet all of the following criteria:

- Attended a California high school for three or more years.
- Graduation or attainment of graduation equivalency from a California High School.
- Enrollment at a college not earlier than the Fall 2001 semester.
- Undocumented persons must complete an affidavit stating that the student has filed an application to legalize immigration status, or will do so as soon as the student is eligible.

Under AB131, students who are registered as AB540 students are entitled to apply for a CCPG and should complete the [CCPG application](#). For students needing to qualify under the CCPG-C, students with a valid SSN should complete the FAFSA application and students without a valid SSN and/or with a DACA SSN should complete the [California Dream Application](#).

## FINANCIAL AID PROGRAMS

When a student applies for financial aid, funds usually come from more than one source (*federal, state, private, etc.*) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

The aid year for 2018-2019 at Southwestern College covers Fall 2018, Spring 2019 and Summer 2019.

**Please follow the links below** to learn more about the various types of Financial Aid that are available at Southwestern College:

Funding Source	Repayment Obligation	Additional Information
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## FEDERAL

<a href="#">Pell Grant</a>	Grant does not have to be repaid.	Available to mostly undergraduate students. Eligible students will receive the amount they qualify for. Eligibility is determined by the federal review of FAFSA data and a student's enrollment status.
<a href="#">Federal Supplemental Educational Opportunity Grant (FSEOG)</a>	Grant does not have to be repaid.	For undergraduates with exceptional financial need. All applicants must complete the FAFSA by March 2nd. Funds are limited and are awarded on a first come, first served basis.
<a href="#">Federal Work-Study</a>	Money earned while attending school; does not have to be repaid.	Funds are limited and are awarded on a first come, first served basis.
<a href="#">Federal Direct Loans</a>	Loans <b>DO</b> need to be repaid.	Low-interest loans for students to help pay for the cost of a student's education.

## STATE

<a href="#">Cal Grant B</a>	Grant does not have to be repaid.	Students with 2.00 GPA meet the basic requirements.  Apply by March 2 <sup>nd</sup> , or September 2 <sup>nd</sup> (California Community College deadline).
<a href="#">Cal Grant C</a>	Grant does not have to be repaid.	Helps vocationally oriented students acquire marketable job skills.
<a href="#">Chafee Grant</a>	Grant does not have to be repaid.	Provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses.
<a href="#">California College Promise Grant (CCPG)</a>	Fee does not have to be repaid.	Must meet eligibility requirements and be able to provide documentation.
<a href="#">EOPS</a>	Special assistance program for students who are socially, economically, and academically or language disadvantaged.	Assists students with counseling, money for books, emergency loans, priority registration, unlimited tutoring, and specialized support workshops.
<a href="#">Student Success Completion Grant</a>	Grant does not have to be repaid.	Community college financial aid program for Full Time Cal Grant B and Cal Grant C recipients enrolled in 12+ units.

## INSTITUTIONAL

<a href="#">Scholarships</a>	Funds do not have to be repaid.	They vary in amount, requirements, criteria and many are not subject to federal aid eligibility requirements.
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SWC Promise Grant	Fee does not have to be repaid.	
<a href="#">SWC Emergency Grant</a>	Grant does not have to be repaid.	Students must be enrolled in at least six unit and have a certifiable, unforeseen financial emergency. Grants are only available as funding allows.

### Important Information – Federal Direct Student Loans

SWC is a participant in the Federal Direct Loan Program in which students borrow their Stafford Loan funds directly from the U.S. Department of Education rather than from a lender. \*For more information regarding student loans, steps to apply, and repayment information, please refer to “Federal Direct Loans” hyper link above.

- Federal Direct Stafford Subsidized Loan** – This loan is only offered to students who demonstrate need which is determined through the FAFSA. Subsidized loans are need-based and are available to help meet financial need and applied to balance after all other need-based aid has been subtracted. This loan **does not** accrue interest while you are enrolled in school at least half-time (*6 credit hours or more*). Students are required to pay this loan back.
- Federal Direct Stafford Unsubsidized Loan** – This loan is not based on financial need and is available if your Estimated Cost of Attendance (COA) is greater than your financial aid and you have not reached your maximum loan limit. You are **charged interest** on this loan from the time the loan is disbursed until it is paid in full. Students are required to pay this loan back.

### Experimental Sites Initiative for Student Loans

Effective 2017-18, Southwestern College has been approved by the U.S. Department of Education to participate in an experimental initiative to reduce the risk of loan default. This allows Southwestern College to require certain groups of students to undergo additional Direct Loan Entrance Counseling.

### Student Loan Reporting

All federal student loans obtained by a student are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users in order

to calculate future aid eligibility, or to resolve questions about the student loans or grants on a need-to-know basis.

### **Accessing NSLDS**

Student loan borrowers may view their federal loan information at [NSLDS](#) using their [FSA ID](#).

### **Entrance/Exit Loan Counseling**

Students are required to complete the Entrance Loan Counseling every academic year when applying for a loan. Exit Loan Counseling is required if a student drops below half time, withdraws or graduates. You may complete the Entrance/Exit Loan Counseling via the StudentLoans.gov Web site at <https://studentloans.gov>.

### **Master Promissory Note**

The MPN is the legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the Department. It also explains the terms and conditions of your loans. A Direct Loan MPN can be used to make loans for up to ten (10) years. You may complete a Direct Loan MPN electronically via the StudentLoans.gov Web site at <https://studentloans.gov>.

To complete a Direct Loan MPN electronically, you must have a FSA ID. The FSA ID is the same identification used to complete the Free Application for Federal Student Aid (FAFSA). To create a New FSA ID, please click [here](#).

### **Grace Period**

When borrowers cease to be enrolled at an eligible school on at least a half-time basis, a six-month grace period begins. The repayment period for a Direct Subsidized Loan begins and interest begins to accrue the day after the grace period ends. However, this provision eliminated the interest subsidy provided for subsidized loans first disbursed on or after July 1, 2012 and before Jul 1, 2014.

### **Repayment Plans**

Monthly payment amounts will be based on how much you borrowed and how long it takes you to repay the loan. You can change the plans at any time. There are no penalties if you make payments before they are due or pay more than the amount due each month.

*\*Please see **Appendix** for a link to the various repayment plan options.*



## **Default**

Taking out a Federal Direct Student Loan will have an impact on your future credit and financial aid eligibility. Failure to make regularly scheduled payments on your student loan can lead to a defaulted loan. If you are having difficulty repaying your loan, please contact your Direct Student Loan servicer by logging in to My Federal Student Aid at <https://studentaid.ed.gov>.

## **Direct Loan Application Timelines**

Students are encouraged to submit all direct loan paperwork by the following dates to ensure prompt processing by the end of the term. The deadline dates are also listed on the 2018-2019 Direct Loan Request Form for your convenience.

**Fall 2018:** 11/09/2018

**Spring 2019:** 04/26/2019

**Summer 2019:** 06/27/2019

If you have any questions on Direct Loans or the SWC Student Loan Program, please contact our Student Loan Specialist, Jon Jordan, at [jjordan@swccd.edu](mailto:jjordan@swccd.edu). He is available to meet with students Monday through Friday during business hours or by appointment.

## **Important Information – Lifetime Eligibility Use (LEU)**

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of full time Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100% (or payment for 12 units or more for fall and spring semesters), the six-year equivalent is 600%. This includes Pell funding received at community colleges, vocational schools and four-year public and private universities for the life of your academic career. Percentages are prorated if you enroll less than full time.

You can log on to [National Student Loan Data System \(NSLDS®\)](#) using your FSA ID and view your LEU. The LEU can be found on the Financial Aid Review page.

**PROFESSIONAL JUDGMENT**

## Request for Change of Income

The income information provided on the FAFSA is for the previous/previous (or two years' prior) calendar year. What if a family's income changes because of a loss of employment, an accident, an illness or discharged from the military? There may be a loss of benefits such as child support, a divorce or a disability that changes the family's ability to pay for college. In cases of extenuating circumstances affecting a student's financial aid eligibility, a student can request special consideration by speaking with a Financial Aid Specialist and submitting the necessary paperwork.

Professional Judgment is the ability of an institution to make adjustments to a student's specific FAFSA data elements or his/her Cost of Attendance, based on their documentation.

If a family's income will change for the coming year, you may submit an Income Change Form along with the required documents to the Financial Aid Office AFTER you've been awarded.

Be sure your income change form is complete and all documentation has been submitted. The Financial Aid staff can use documented income changes to re-determine eligibility for aid. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family or unusual debt related to a bankruptcy, adoption, divorce, etc.

## Dependency Overrides

Students who wish to request a change in dependency status are required to meet with a Financial Aid Specialist and submit a Change in Dependency Request Form, which must include a personal statement clarifying the rationale for their request and/or a letter from a third-party professional (*e.g.: pastor, counselor, teacher, caseworker, etc.*) and any other supporting documentation, such as court orders, police reports, etc.

None of the conditions listed below qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.

- Student demonstrates total self-sufficiency.

Decisions to exercise professional judgment or a dependency override will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed. Overrides do not carry over from year to year.

## DISBURSEMENT INFORMATION

Financial aid disbursements are made on a monthly basis by the Finance Office through BankMobile VIBE. 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 (*direct deposit, BankMobile VIBE debit card or paper check*).

Each semester, students' Pell grants will be disbursed in two parts – 30% of that term's eligibility an initial disbursement at the beginning of the semester and the remaining 70% in a second disbursement approximately 60 days later. Students awarded after this disbursement will receive 100% of that term's eligibility. Please visit [Disbursement Schedules](#) for a disbursement calendar for all types of financial aid.

Each semester, students' Cal Grants and Full-Time Student Success Grants will be disbursed after the semester's scheduled freeze date.

### BankMobile VIBE

Southwestern College has partnered with BankMobile VIBE, a financial services company, to enable students to choose how they receive their financial aid funds – direct deposit, BankMobile VIBE debit card or paper check. Financial Aid staff can answer questions and assist in the sign-up process. Students must update their addresses with BankMobile VIBE, as well as in WebAdvisor, to ensure timely delivery of mail items. Click [here](#) for additional information on BankMobile VIBE, including FAQs.

### Credit Balance

Students with a balance remaining on their account **after deducting any outstanding debt to Southwestern College** will have funds transferred electronically (EFT) and will disburse the funds to students by one of the following options:

1. Credit the student's BankMobile VIBE account.
2. Transfer electronically (EFT) to student's preferred bank account.
3. Send a student a paper check.
4. Instant check (*BankMobile VIBE status preference inactive*).

The following funds are currently disbursed by BankMobile VIBE:

1. Pell Grant
2. SEOG Grant
3. Direct Loans
4. Cal Grants
5. Student Success Completion Grant

### **Federal Work Study (FWS)**

Payment is made on the end of each month for the hours worked during the previous month, Checks are available for pickup at the Cashiering Office at the Cesar Chavez Center, First Floor. FWS Funds are disbursed directly to students by the Cashiering Office.

### **Pell Advance**

If you have been awarded a Pell Grant, but did not receive your disbursement within the first seven days of the semester, you may complete a Pell Advancement Request form at the Financial Aid Office and receive credit at the Campus Bookstore for up to \$350. The entire amount of your Pell Advance will be deducted from your Pell disbursement and paid to the Bookstore on your behalf. Any unused portion of your Pell Advance may be cashed out at the Bookstore on the date notated on your request form.

## **WITHDRAWAL FROM COURSES AND RETURN TO TITLE IV (R2T4)**

Title IV financial aid funds are awarded with the assumption that the student will attend school for the entire term for which the aid was awarded. Therefore, if a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds originally scheduled to receive or may be eligible for a post

withdrawal disbursement. For example, a student who withdraws in the second week of the semester has earned less of his/her financial aid than a student who withdraws in the fifth week. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period, and will not be required to return any funds.

Federal regulations require a recalculation of financial aid eligibility if a student:

- Reduces units, or;
- Completely withdraws, or;
- Stops attending before the end of the semester; or
- Does not complete all modules (courses which are not scheduled for the entire semester or payment period for which the student has registered at the time the modules began), or;
- Does not provide written confirmation to SWC at the time of ceasing attendance that the student plans to attend a future module during the same payment period.

Funds subject to a Return to Title IV (R2T4) calculation include Federal Direct Student Loans, Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG). Institutional scholarship funds and Federal Work Study are not subject to these calculations.

### Reduction of Units or Change in Enrollment

When a student reduces his or her course load, the reduction represents a change in enrollment status, not a withdrawal. Therefore, no Return of Title IV calculation is required. However, the student's financial aid amounts will be adjusted accordingly. This could result in a **Student Liability** owed to the Department of Education as a result of the reduction of units/change in enrollment. The student will have 30 days from notification to pay back the Student Liability to the school. Once the 30 days have passed, the **Student Liability** will be forwarded to the Department of Education's Debt resolution Services and reported on NSLDS as an "overpayment". At that moment, the student will no longer be eligible for Title IV aid, until the overpayment is paid in full or a payment plan is arranged with the Department of Education.

After the type and date of withdrawal is determined, the R2T4 calculation will be completed within 30 days. If the student was overpaid, he/she will be notified via email of the amount and program of funds that are required to be returned. Students who have an **Institutional Liability** owed to Southwestern College as a result of an R2T4 calculation/overpayment will have a hold placed on their record,

prohibiting registering for subsequent semesters or receiving academic transcripts until the balance is paid in full.

Students who have a **Student Liability** will be given a period of time to pay off the **Student Liability in full** to the institution. If payment is not received in full by the given date, the overpayment will be reported to NSLDS and referred to the Department of Education's (DoE) Debt Resolution Services for any student portion due. ***Note: Students who have a student liability as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of: 1. the date the school sends the student notice of the overpayment, or 2. the date the school was required to notify the student of the overpayment.***

*Once the overpayment is forwarded, the student must contact the DoE's Debt Resolution Services at 1-800-261-3115 to resolve the student portion of the overpayment.*

### **Federal Direct Loans**

Any student loan funds to be returned must be repaid in accordance with the terms of the promissory note, making scheduled payments to the lender or holder of the loan over a period of time.

### **Order of return of funds**

The order of the R2T4 federal funds by Southwestern College is the following:

1. Federal Direct Loan Program, Unsubsidized.
2. Federal Direct Loan Program, Subsidized.
3. Federal Pell Grants.
4. Federal Supplemental Educational Opportunity Grants (FSEOG).

[Follow this link](#) for more information on Southwestern College's refund policy.

## **FREEZE DATE**

Each semester has a "freeze date" for purposes of determining each student's enrollment level for financial aid eligibility award amounts. On this "freeze date" we 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. Any classes that are added or dropped after this “freeze date” will not impact (*either increase or decrease*) the student’s financial aid unit load for the semester. 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 U.S. Department of Education.

**The “freeze dates” for 2018-2019 are:**

**Fall 2018 – 09/07/2018**

**Spring 2019 – 02/15/2019**

**Summer 2019 - 06/14/2019**

If you are eligible for a Pell Grant or a Cal Grant, the grant amount your will receive is based on enrolled units and is prorated, depending the percentage of full-time enrollment you have on the “freeze date”. Your financial aid eligibility for the term will be based on your unit load, as recorded on March 6th.

12+ units	Full time or 100% eligibility
9-11.5 units	Three-quarter time or 75% eligibility
6- 8.5 units	Half time or 50% eligibility
Below 6 units	Less than half-time or 25% eligibility

- If you are enrolling in a short-term course beginning later in the semester, you MUST add it through WebAdvisor no later than the semester’s freeze date to have the units included in your financial aid unit load for term.
- Classes added after this date will not be included in your financial aid unit load for financial aid purposes for the term.
- Classes dropped after this date will not be deducted from your financial aid unit load for financial aid purposes for the term.
- This “freeze date” is ONLY for financial aid purposes – it does not affect any other eligibility, such as Veterans’ benefits or EOPS.
- BOG Fee Waiver eligibility is NOT affected by the “freeze date”.
- Students who completely withdraw from classes or receive grades 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 U.S. Department of Education. Please click [here](#) for our Withdrawal and Return to Title IV (R2T4) policy.

- Audited and wait-listed courses do not count as enrolled units for financial aid purposes.
- Adds or drops AFTER the “freeze date” will not change funding for the current semester but may impact satisfactory academic progress status.
- Please double check your enrollment status in WebAdvisor prior to the “freeze date” to ensure that you are properly registered in the correct classes.

[Follow this link](#) for more information on Freeze Dates.

## OTHER RESOURCES AND PROGRAMS

SWC is committed to providing students with a wide range of student services that provide support throughout their educational journey and engage them in college life. The Cesar E., Chavez Student Services Center serves as a one-stop location for a wide variety of services, including Admissions, CARE, Counseling, EOPS, Veterans’ Services, Disability Support Services, SWC Cares, Student Employment, Financial Aid and many other critical programs. Students may receive similar services at the college’s Higher Education Centers at San Ysidro, National City and Otay Mesa.

Source	Description
<a href="#">Academic Success Center</a>	The Academic Success Center (ASC) offers free tutoring in subjects from accounting to zoology on a walk-in basis and by appointment. The ASC is managed by the faculty and staff of Learning Assistance Services (LAS).
<a href="#">CARE</a>	CARE is a program provided by the State of California to assist single parents who are attending college. CARE/EOPS services help meet the unique need of single parents by offering various types of assistance such as Grant Aid, Personal Counseling, Academic Counseling, Career Assessment, Workshops, School Supply Grant, Meal Tickets and Gas card or Buss Pass.
<a href="#">Disability Support Services (DSS)</a>	DSS provides services, academic accommodations and resources for students with disabilities to achieve academic success. Accommodations and services include academic advising, counseling,



	<p>registration assistance, test proctoring, sign language interpreting and Personal Development classes.</p>
<p><a href="#">Emergency Loan</a></p>	<p>Emergency Loans in the amount of \$150 per semester are available to students to assist with the costs of attending school. Funds must be repaid within 60 days and funds are subject to availability and a \$6 service fee. Students must be enrolled in at least 6 units, have no holds on their records, currently not owe any fees and agree to repay the loan by the date stated on the agreement. Applications are available at <a href="http://www.swccd.edu/faforms">www.swccd.edu/faforms</a></p>
<p><a href="#">Financial Literacy</a></p>	<p>The Financial Aid Office is proud to announce the development of a new program for financial literacy. Our goal is to offer students a variety of resources to assist them in making sound financial decisions.</p>
<p><a href="#">Foster Youth/Former Foster Youth</a></p>	<p>This program improves access to a postsecondary education for students that are Foster Youth/former Foster Youth and to bring awareness to available support programs and financial aid programs.</p>
<p><a href="#">School of Counseling &amp; Personal Development</a></p>	<p>The School of Counseling and Personal Development offers a comprehensive program designed to ensure student success. Academic advisement and individual counseling appointments are available to all enrolled students as well as a full range of courses in personal growth and development.</p>
<p><a href="#">Student Employment</a></p>	<p>A Federal Work-study job lets you earn part of your college expenses. The purpose of the program is to promote part-time employment opportunities for students currently attending school.</p>
<p><a href="#">SWC Cares</a></p>	<p>Southwestern College believes in providing a supportive learning environment for students. SWC Cares is a new initiative that centralizes the diverse services and resources we provide in one location.</p>
<p><a href="#">Veterans' Resource Center (VRC)</a></p>	<p>The Veterans' Resource Center is dedicated to providing a wide variety of services for our student veteran population.</p>

## CONSUMER INFORMATION

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Southwestern College (SWC). Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained or is hyperlinked. If you have questions or need assistance obtaining information listed, please contact the Office of Communications, Community and Media Relations at 619.482.6304 or via mail at [cmrrequest@swccd.edu](mailto:cmrrequest@swccd.edu).

[Follow this link](#) to view details on all the Consumer Information listed below.

### General Information

Source	
<a href="#">Academic Programs &amp; Calendars</a>	<a href="#">Family Educational Rights &amp; Privacy (FERPA)</a>
<a href="#">Acceptable Use Policy</a>	<a href="#">Gainful Employment Data</a>
<a href="#">Accreditation</a>	<a href="#">GED Testing</a>
<a href="#">CA Licensing Exam Passage Rates</a>	<a href="#">Information Security Program</a>
<a href="#">College Catalogs</a>	<a href="#">Misrepresentation</a>
<a href="#">College Navigator</a>	<a href="#">Net Price Calculator</a>
<a href="#">Complaint Process</a>	<a href="#">Student Activities</a>
<a href="#">Constitution Day</a>	<a href="#">Student Demographics</a>
<a href="#">Copyright Information</a>	<a href="#">Textbook Information</a>
<a href="#">Course Repetition and Course Withdrawal</a>	<a href="#">Transfer of Credit &amp; Articulation Agreements</a>
<a href="#">Disability Support Services</a>	<a href="#">Voter Registration Information</a>
<a href="#">Equity in Athletics Disclosure Act</a>	

### Health & Safety

<a href="#">Campus Safety and Security</a>	<a href="#">Emergency Information</a>
<a href="#">Campus Sexual Violence Elimination (SaVE) Act and Title IX</a>	<a href="#">Prohibition of Harassment</a>
<a href="#">Drug and Alcohol Abuse Prevention Program (DAAP)</a>	<a href="#">Vaccinations</a>

## Student Financial Assistance

[BankMobile Contract and Data](#)

[Return of Federal Financial Aid \(R2T4\) Policy](#)

[Campus Based Funds Policy](#)

[Satisfactory Academic Progress Policy](#)

[Financial Aid Policy and Procedure](#)

[Student Loan Policy](#)

## PRIVACY OF STUDENT RECORDS

### [Family Educational Rights & Privacy Act \(FERPA\)](#)

Southwestern College is committed to the protection and confidentiality of student educational records by adhering closely to the guidelines established by the Family Educational Rights and Privacy Act (FERPA) - a federal legislation established to regulate access and maintenance of student educational records. FERPA affords students certain rights with respect to their educational records, including the right to inspect their education records, request an amendment of the records that the student believes are inaccurate, and the right to control disclosures of their records except to the extent that FERPA authorizes disclosure without consent. Educational records for the most part include, with certain exceptions, all records maintained in any medium, which can identify the student.

FERPA requires that student personal information, such as social security numbers, birthdates, financial and academic records may not be disclosed to anyone other than the student without the student's expressed written permission. This permission is required of **all** students, even if the student is under the age of 18. To ensure compliance with FERPA, all inquiries for specific financial aid information require identification by the student and any other individual wishing to obtain access.

Students wishing to give SWC consent to release their personal information must complete and submit a "Consent to Release Information Form". This form is located in our financial aid website under Financial Aid Forms: [www.swccd.edu/financialaid](http://www.swccd.edu/financialaid)

## FINANCIAL AID FRAUD

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV

programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

### **Policy for Fraud**

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

### **Procedures for Fraud**

If a financial aid officer suspects or 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 information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Vice President for Student Services, the Office of Inspector General of the U.S. Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes.
- Falsified documents - including reporting members that are not part of your household.
- False statements of income.
- False statements of citizenship.
- Use of fictitious names, addresses or Social Security Numbers.
- False claims of independent status.

Cases of fraud will be reported to the Office of Inspector General (OIG):

Inspector General's Hotline: 1-800-MIS-USED

<http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General

U.S. Department of Education

400 Maryland Avenue, SW  
Washington, DC 20202-1510

In compliance with the 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, Southwestern 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.

## APPENDICES

[2018-19 Cost of Attendance Chart](#) (link)

[Code of Conduct for Educational Loans](#) (link)

Financial Aid [Policy and Procedure](#) (link)

[Net Price Calculator](#) (link)

[Withdrawals & Return to Title IV](#) (link)

[Satisfactory Academic Progress](#) (link)

[Student Loan Repayment plans](#) and [interest rates](#) (link)