

2024 2025

City College of San Francisco

Financial Aid Consumer Information

Financial Aid Office Ocean Campus Multi-Use
Building, MUB 270
50 Frida Kahlo Way, San Francisco, CA 94112
PH: 415 239-3577
CCSF Virtual Counter [Financial Aid Virtual Counter](#)
EM: finaid@ccsf.edu
[Financial Aid Office Website](#)
Federal School Code: 0012874

Table of Contents

Applying for Financial Aid and Admissions	5
Completing the Application	5
The FSA ID	6
FADDFuture Act Direct Data Exchange replaces Data Retrieval Tool (DRT).....	6
Submitting Corrections to Your FAFSA or CADAA	6
Facts You Need to Know When Completing the FAFSA	7
Are you Dependent?	7

Drug Related Convictions	3
Satisfactory Academic Progress Standard (SAP).....	3
Qualitative Standard:	3
Quantitative Standard:	3
Evaluation	3
SAP Status.....	38
Appeal Process	40
SAP Probation	42
Course Information.....	43
Repeat Course Information	43
How Dropping Courses Can Affect Your Eligibility.....	43
What Happens if I Drop Some of My Classes After Receiving My Financial Aid?	43
What Happens if I Drop All of My Classes After Receiving Financial Aid?	44
How Changes in Eligibility Can Affect Your Financial Aid	45
Grant Overawards and Overpayments	45
Financial Aid Disbursements	46
Additional Information about Your Disbursement	47
Know Your Deadlines	48
Terms and Conditions of Financial Aid	49
CCSF General Information	50
Release of Financial Assistance	50
Student Email Accounts	50
Accountability	51
Financial Aid Transfer Tips	51
California Domestic Partner Rights Act	52
Frequently Asked Questions.....	52
Financial Aid Acronyms	54
Financial Aid Terms	56
Disclaimer.....	59



Submitting Corrections to Your FAFSA or CADAA

Students should submit corrections if

- ‡ The CCSF federal school code 012874 is not listed under the school section of your FAFSA or if the CCSF school code 00450200 is not listed under the school section of your CADAA.
- ‡ There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- ‡ Students and/or parents prefer to update the FAFSA by using the IRS DRT to import tax information onto the FAFSA.
- ‡ SAR Comments or Cal SAR comments indicate a change should be made on the application.

If you are not sure if corrections are needed or what corrections need to be made, contact the CCSF Financial Aid Office. Corrections [for FAFSA](#) can be made online or by mailing Part II of your SAR to the Department of Education Central Processing Center if you received it by mail. Corrections [for CADAA](#) can be made online.

Facts You Need to Know When Completing the FAFSA/CADAA

Are you Dependent or Independent?

When completing the FAFSA/CADAA, you will need to know whose information to report: Your

programs are based on the concept that

the information reported on the FAFSA/CADAA is based on the information reported on the SAR.

- ‡ Are you currently serving on active duty in the U.S Armed Forces for purposes other than training?
- ‡ Are you a veteran of the U.S Armed Forces
- ‡ Do you have children who will receive more than half of their support from you between July 1, 2023 and June 30, 2024?
- ‡ Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you now through June 30, 2024?
- ‡ At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- ‡ As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- ‡ Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- ‡ At any time on or after July 1, 2022, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self





†

- ‡ Orphan or Ward of the Court Status
- ‡ Emancipated Minor or in Legal Guardianship Verification
- ‡ Affidavit of Separate Residence

Necessary forms are available for online submission through your myRAM student account, your Campus Logic Student Account, or [Financial Aid Forms Website](#)

- ‡ If your file is selected for verification, the process can take 4 weeks to complete once all necessary documentation has been submitted.
- ‡ If your file is not selected for verification, the process can take 2-3 weeks to complete.
- ‡

> šš Ć Á] o o • v š š } - q a i Ć • š μ v š
• š μ v š } μ v š μ v Ć š Z ^ Á Ć

Grant (CCPG) will always be awarded first

and you may receive multiple award letters once your financial aid file is completed.

- ‡ If you are not eligible to receive financial aid funds, an award letter explanation to your student email will be sent with alternative options.
- ‡ When your funds are ready to be received, you will receive a Disbursement Notification email to your student email account. You will normally receive funds within the next 7

FADDX (Future Act Direct Data Exchange), now replaces the IRS Data Retrieval Tool (DRT). FAFSA DDX allows FAFSA contributors to consent to the disclosure and use of their IRS federal tax information (FTI) that will be transmitted directly from the IRS into the FAFSA for the purpose of determining a student's eligibility for Title IV federal student aid. This will prevent students from providing additional tax documentation if they are selected for verification.

If you are selected for verification, the U.S Department of Education or CSAC may require the CCSF Financial Aid Office to verify the following information:

- x Tax year (e.g. award year 2024-25 is based on 2022 tax year information from the IRS);
- x Tax filing status;
- x Adjusted gross income (AGI);
- x Number of dependents;
- x Income earned from work;
- x Taxes paid;
- x Education tax credits;
- x Untaxed IRA distributions;
- x Untaxed pension and annuity distributions;





FWS is one of several federal financial aid awards offered through FAFSA application. The FWS award specifies the amount you are eligible to earn in an academic year, which runs from July 1st through June 30th. It is recommended you secure federal work study employment during the months of June and July even if you ~~plan~~ not attending until fall in order to secure the funding for the positions. Once you apply, you are prescreened for eligibility before being officially awarded, so it is very

The Office of On-Campus Student Employment currently lists all student employee positions, both FWS and lab aide available at CCSF. For more information visit [Office of Student Employment Website](#)

1. Complete the FWS eligibility requirements listed under [FWS Eligibility Requirements](#) section.
2. Complete the [Student Hiring Eligibility Process \(SHEP\)](#).
3. Once you have secured on-campus

5. You must be enrolled in at least 6 units, courses are applicable and required towards your degree.
6. You must have a declared academic program (major) on file with Admissions and Records.
7. You must not be delinquent or in default on any Federal Student Loan or owe a refund on Federal/State grant.
8. You may not exceed annual borrowing limits nor can you exceed the aggregate borrowing limits. Aggregate undergraduate loan limits are available online at [Federal Student Aid Subsidized and Unsubsidized Loans Website](#)
9. Complete an [Online Loan Repayment Module](#)
10. Complete Loan Entrance Counseling with a score of 100% online [at the Entrance Counseling Website](#). Please note, Continuing Borrowers may not need to complete this step as it may have been complete when receiving a previous loan at CCSF or other institution.
11. Complete your electronic Master Promissory Note (MPN) Undergraduate Students online at the [MPN for Undergraduate Students Website](#). Once your loan origination has been accepted by the Department of Education. The CCSF Financial Aid Office will notify you via email (CCSF email address) when you can complete your MPN. Please note, Continuing Borrowers may not need to complete this step as it may have been complete when receiving a previous loan at CCSF or other institution.
12. Continuing Borrowers Only (including loans received from other institutions): Attach a printout of your past loan activity from [NSLDS](#)
13. If you have met the above requirements, contact the Financial Aid Office to request a Direct Loan Request Form. For First-time Borrowers who attend the First-time Loan Borrower Workshop, the Direct Loan request will be provided to you after the workshop.
14. Submit the Direct Loan Request Form with any other required documentation. Please note:
 - ‡ Processing time is about 4 weeks after all requested loan documents are received.
 - ‡ If eligible, you will receive a revised Award Letter with loan awards.
 - ‡ Once CCSF releases loan funds to your student account, you have 30 days to request a cancellation of your loan
 - ‡ All loan disbursements are disbursed based on your selected method, either direct deposit, this is the recommended method to receive funds faster, or via check. Loan disbursement scheduled are available [Financial Aid Disbursement Website](#)
 - ‡ All students who leave school, graduate, or fall below half-time enrollment (6 units per semester at CCSF) are required to complete Direct Loan EXIT Counseling online at the [Loan Exit Counseling Website](#)

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, explore other options that do not require repayment! Student Employment is an option for students to work part-time on campus to assist with the cost of educational expenses. You are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review the Federal Work Study section before deciding to borrow a student loan or contact the CCSF Office of Campus Student Employment.

Scholarships are another Student Loan alternative as you can find and apply for many different types of scholarships. For more information, visit the [Scholarship Office Website](#). Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The CCSF Federal Student Loan Default Management Plan requires all students who receive a loan at CCSF to complete a Loan Entrance and Exit Counseling session. Students may complete the Loan Entrance Counseling online at the [Loan Entrance Counseling Website](#) and the Loan Exit Counseling online at the [Loan Exit Counseling Website](#).

[Federal Poverty Guidelines California](#)

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately precede

If you lose your eligibility for CCPG, there are a few ways that you can have it reinstated.

- ‡ Improve your GPA and/or course completion measures to meet the academic and progress standards.
- ‡ Not attending your school district for two consecutive primary terms (fall/spring).
- ‡ Successful appeal regarding extenuating circumstances.

CCPG Appeal Process

A student who is on second term probation will result in the loss of CCPG. Any combination of two

Cal Grant C Assists students with tuition and training costs for technical, occupational, vocational, or career training programs. Awarded each year and funding is available for up to two years, depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California Community College. For more information, visit the [CSAC Cal Grant C Information Website](#)

Cal Grant A and B Competitive Awards are for students who are not eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

For information on the types of Cal Grant awards or for more information about CSAC programs, you can visit the [CSAC Cal Grant Information Website](#)

Applying for Cal Grant

Applying for Cal Grant is a two-step process:

1. You must complete the 2024-2025 [FAFSA](#) or the 2024-2025 [CADAA](#) by the March 2nd deadline (or the September 2nd deadline for Community College students).
2. You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College Students) by one or more of the following methods:
 - ‡ If you have completed at least 16 degree applicable units at CCSF with a 2.0 GPA CCSF will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
 - ‡ If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you must contact that college to have them verify your GPA by the March 2nd/September 2nd deadline.
 - ‡ If you have completed less than 16 degree applicable units but have graduated high school within the past five years, you may ask your high school to submit your GPA by the March 2nd/September 2nd deadline.
 - ‡ If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd/September 2nd deadline.

For information on specific types of Cal Grant awards or for more information about CSAC programs, visit the [CSAC Website](#)

In order to be eligible for a Cal Grant you must:

- ‡ Complete the 2024-2025 [FAFSA](#) or the 2024-2025 California Dream Act application and have your GPA verified by the March 2nd/September 2nd deadline.
- ‡ Meet the Cal Grant Income and Asset Ceilings.
- ‡ Be California resident or meet AB540 criteria.
- ‡ Have registered with selective services, if required to do so.

- ‡
- ‡ Do not owe a refund on any state/federal grants or be in default on a student loan.
- ‡ Show financial need at City College of San Francisco.
- ‡ Be enrolled at least half time (six or more units).
- ‡ Meet the CCSF Financial Aid Satisfactory Academic Progress standards (SAP).

In order to receive your Cal Grant award at CCSF, you must:

- ‡ Complete your financial aid file at CCSF.
- ‡ Have an active program (major), other than Undecided, declared by the Admissions & Records Office.
- ‡ Meet all of the above requirements.
- ‡ If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before CCSF is permitted to release funds. You may verify your high school graduation by logging on to [Webgrants for Students Website](#)
- ‡

Student Success Completion Grant (SSCG)

The Student Success Completion Grant is a financial aid program for A or B or C recipients enrolled full-time at a California community college. In addition to the annual Cal Grant award paid at CCSF, the Student Success Completion Grant pays an additional amount of \$1,298 up to \$4,000 Fall/Spring semester, pending on unit enrollment status. In order to receive a Student Success Completion Grant award at CCSF, you must:

- ‡ Meet all requirements to be awarded a Cal Grant B or C
- ‡ Maintain fulltime attendance (12 or more units) at CCSF
- ‡ Be a California Resident or AB 2000/ SB 68
- ‡ Maintain Satisfactory Academic Progress

Chafee Grant

The California Student Aid Commission (CSAC) awards Chafee Grant to current and former foster youth to use for career and technical training or college courses. The Chafee Grant is awarded for up to \$5,000 annually (or up to the unmet need) for students enrolled in 6 or more units during the Fall, Spring or Summer semesters.

In order to be eligible for a Chafee Grant you must:

- ‡ Be eligible, or have been eligible for foster care between your 16 th and 18th birthday.
- ‡ Have not reached your 21st birthday as of July 1 of the award year.
- ‡ Be enrolled at least half time (6 units) for the semester of disbursement.
- ‡ Maintain Satisfactory Academic Progress (SAP).
- ‡ Be enrolled in a course of study that is at least one year long.

In order to apply for the Chafee Grant at CCSF you must:

- ‡ Complete the 2024-2025 [FAFSA](#) online or 2024-2025 [CADAA](#)
- ‡ Submit the [California Chafee Grant Program Online Application](#). Students need only apply once
- ‡ Complete your 2024-2025 financial assistance file by the established deadline.
- ‡ Enroll in 6 or more units per semester as early as possible. Former foster youths are eligible for priority registration!
- ‡ The CCSF Financial Aid Office will send a Financial Needs Analysis to CSAC when the funds are available CSAC will send the student an email. The check is mailed to the CCSF Financial Aid Office. When Chafee funds are available for students, the Financial Aid Office will

according depending on your method disbursement you selected; direct deposit or check.

Priority of Chafee Grant payment sent from CSAC:

1. *Paid renewal students who have not reached their 26th birthday as of July 1st of the award year.
2. New and **nonpaid renewal students who will be 26 years old as of July 1st of the award year.
3. New and nonpaid renewal students who have dependents.
4. New and nonpaid renewal students who have an unmet need of \$5000 or more.
5. New and nonpaid renewal student who have an unmet need of less than \$5000.

*

Free City Application Process:

- ‡ Complete the Free City affidavit when registering for classes on your myRAM Portal
- ‡ Your balance will continue to appear on your student account until your financial aid, including Free City, is confirmed

Free City covers the following fees:

- ‡ \$46 Enrollment fee per unit

Free City does not cover the following fees:

- ‡ \$20 Health fee
- ‡ \$3 Web registration fee
- ‡ \$7 Student activities fee Optional
- ‡ \$2 Student representative fee Optional
- ‡ Varies Course material fee

Free City Grant

Students who are eligible for Free City and are recipients of the California Colleges Promise Grant will be eligible for an additional Free City Grant.

- ‡

- ‡ Remain a California resident or qualify for a ~~resident~~ exemption (AB 540, AB 13, AB 2000, SB 68)
- ‡ Meet the California residency requirement as a homeless person or foster youth
- ‡ Remain a San Francisco resident
- ‡ Continue to follow college policies and requirements listed in [the CSF Catalog](#)

Additional Programs & Assistance

CalWORKs

The CalWORKs Education and Training Program provide essential support services that enable students

For more detailed information, contact the CalWORKs Department at calworks@ccsf.edu or via phone at (415) 452-5700. Visit the [CalWORKs Website](#) for more information. You may also contact CalWORKS on their [CalWORKs Virtual Counter](#)

Extended Opportunity Programs & Services/CARE (EOPS)

EOPS is a state funded program designed to help low income, educationally disadvantaged and nontraditional college students attain a higher education. The program provides a variety of services to support achievement of educational and career goals.

CARE is a program designed to help single parent students receiving county cash aid to succeed in college. The CARE programs provides participants a chance to expand their educational and job training opportunities and overcome some of the obstacles of being a single parent.

The EOPS program offers the following services:

- ‡ Program Orientation
- ‡ Priority Registration
- ‡ Academic Counseling and Educational Planning
- ‡ Book Vouchers
- ‡ Peer Mentoring
- ‡ Financial Aid advising
- ‡ Transportation

EOPS Program Eligibility:

- ‡ Be a California resident/AB540 eligible
- ‡ Be enrolled full time, 12 or more units each semester (unit enrollment exceptions for verified DSPS students)
- ‡ Not have completed more than 70 degree applicable units.
- ‡ Be educationally disadvantaged
- ‡ May not have earned a college degree
- ‡ Be qualified for a CCPGA or B, or C with an \$0 EFC (Expected Family Contribution)

For more detailed information, contact the EOPS Program via email at eops@ccsf.edu or via phone at (415) 239-3562. Visit the [EOPS Website](#) for more information.

Guardian Scholars (GS)

The Guardian Scholars Program is committed to helping current and former foster youth ~~the college~~ students complete their educational goal in areas such as: Associate Degree, Transfer, and Certificates, by providing comprehensive support services. The GS program offers the following services:

- ‡ Priority Registration
- ‡ Program Orientation
- ‡ Academic Counseling and Educational Planning
- ‡ Book assistance
- ‡ Monthly transportation assistance
- ‡ Summer Academy
- ‡ Scholarships

Guardian Scholars Program Eligibility:

- ‡ Complete the [Steps to Become a CSF Student](#)
- ‡ Be a highly motivated current or former foster youth between the ages of 18 to 26.
- ‡ Ability to provide "Ward of the Court" or "Out of Home Placement " verification letter which notes the applicant was in care for at least one year.
- ‡ Bring a copy of their Student Educational Plan to the Guardian Scholars office.
- ‡ Enroll in a minimum of 9 units (DSPS enrolled: 6 units)
- ‡ Attend a Guardian Scholars orientation

For more detailed information, contact the Guardian Scholars Program via phone at (415) 723-7239. Visit the [Guardian Scholars Program Website](#) or our [Guardian Scholars Virtual Counter](#) for more information.

Homeless At-Risk Transitional Students (HARTS)

The Homeless At-Risk Transitional Students (HARTS) Program is to serve students ~~who are~~ experiencing or at risk of experiencing housing insecurity by providing student-centered academic support services designed to remove barriers to student success, decrease the achievement gap and assist students in reaching their full potential for academic success by realizing their educational goals. The HARTS program offers the following services:

- ‡ Priority Registration
- ‡ Program Orientation
- ‡ Academic Counseling and Educational Planning

Some of the documents that may be submitted to verify immigration status are:

- ‡ Original Alien Registration Card 551 ; OR
- ‡ I-94 Stamp.

All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact The CCSF Financial Aid Office.

U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees immigration to the United States. For information go to [the USCIS Website](https://uscis.gov) or contact the National Customer Service Center (NCSC)-800-375-5283 (or 1800-767-1833 TDD for the hearing impaired).

Selective Service System

Effective for the 2024-25 Award Year, the FAFSA form will no longer contain the Selective Service and Drug conviction questions

Satisfactory Academic Progress Standard (SAP)

The United States Department of Education requires that students applying for financial assistance must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial assistance meet two standards.

Qualitative Standard:

All students at CCSF must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard:

All students must complete a certain percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

1. Pace of Progression:
Students must complete at least 67% of the total (cumulative) units attempted.
2. Maximum Time Frame:
The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at CCSF will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial assistance for a maximum



Warning Progress Students failing to meet 67% of attempted units (Quantitative) SAP standard will be placed on a on

meeting the SAP standard, they will become Ineligible.

Warning Progress & GPA Students failing to meet both 2.0 cumulative GPA (Qualitative) AND 67% receive financial assistance even though they are not Tj /C2_0 1 Tf 21.81 0 Td <01C1015A015D0110015A>Tj

Cumulative is defined as the total amount of grades received regardless of academic renewal. The financial aid office must also consider the grades (as well as the credits in the quantitative measure) from transfer courses when completing SAP evaluations for students.

Appeal Process

Students on a SAP Ineligible status can appeal at CCSF. If eligible to appeal, there are three types of Appeals:

Extenuating Circumstance Appeal

You are ineligible because of a grade point average (GPA) less than a cumulative 2.0 GPA and/or a completion rate of less than 67%. In order to appeal, the student must have extenuating circumstances that occurred during the period that the student did not meet SAP. To appeal, the student must document the circumstance for not meeting SAP and must provide official documentation.

Examples of Extenuating Circumstances that must be supported by providing official documentation may include:

- ‡ Death of an immediate family member
- ‡ Documented illness/hospitalization
- ‡ Major accident or injury of yourself or an immediate family member
- ‡
progress

Required Appeal Documents: The six (6) documents that must be submitted to be eligible for an extenuating circumstances appeal:

- ‡ Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- ‡ Complete a SAP Appeal Application.
- ‡ A typed statement explaining your situation and what changes you have made to meet SAP standards.
- ‡

You are ineligible due to your attempted units exceeding the 150% of the published length of your educational program. Students with 120 units attempted or more are not eligible to submit an appeal for review.

In order to be eligible for a maximum timeframe appeal, the student must meet the following requirements:

- ‡ Extenuating circumstances documentation is not required
- ‡ Student has reached 90 units or exceeded 150% of their educational program and enrolled in a high unit major
- ‡ Change of academic program will be considered on a case by case basis
- ‡ Student has reached the maximum time frame of attempted units, but a portion of the unit total is comprised of remedial coursework which would reduce the unit attempted total

Note: Change in degree/major with extraordinary circumstances does not constitute sufficient reason for exceeding the 150% limit.)

Required Appeal Documents: The five (5) documents that must be submitted to be eligible for a Maximum Timeframe appeal:

- ‡ Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- ‡ Complete a SAP Appeal Application.
- ‡ A typed statement explaining your situation and when your educational program will be completed
- ‡ A current comprehensive Student Educational Plan (SEP) outlining courses required to complete CCSF financial aid eligible educational program. A counseling appointment is needed to develop an Educational Plan. ***Note General Counseling appointments are not made during the first 2 weeks of the semesters. Please plan accordingly.

Completion of an Associate Degree Appeal:

You are ineligible due to the completion of an Associate degree at CCSF or another college. This appeal is only required if you are not meeting the Maximum Timeframe Standard.

Required Appeal Documents: The six (6) documents that must be submitted to be eligible for an extenuating circumstances appeal:

- ‡ Complete an Online Satisfactory Academic Progress (SAP) Workshop.
- ‡ Complete a SAP Appeal Application.

semester of approval in order to maintain their Probation Status. If students fail to meet SAP while in a Financial Aid Probation Status, they will become Ineligible to receive financial assistance until they bring their SAP up to Qualitative Standard of 2.0 GPA and Pace of Progression of 67% completion rate prior to exceeding the Maximum Time Frame.

Approved Class List

Probation students will only receive financial assistance for courses that are listed on their Approved academic year and approved, funding will only be disbursed for the semester in which they were approved.03e(F4 (6F0102d fo)0((e)9)ybnC)-2 (y)7 (ear and)5 (app)5 (r)12 (o)-5 (vfo)-4 hich were

- ‡ If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned.
- ‡ If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those earned funds not yet received.

The CCSF Financial Aid Office is required to calculate how much aid you earned during the semester, based on the final date you withdrew and will notify you of any repayment due to the school or any post-withdrawal disbursement

‡ Withdrawal from class(es) after receiving a disbursement

‡

9. Your eligibility for financial aid is contingent upon meeting Satisfactory Academic Progress (SAP) standards according to the CCSF SAP Policy.
10. You must enroll in at least six (6) units per semester to qualify for Federal Student, FSEOG, Federal Direct Loans, and Grant programs.
11. You must comply with Federal Regulations which prohibit a student from receiving Federal Pell Grant from more than one institution at the same time.
12. If you stop attending a class, you are responsible for withdrawing with the Admissions and Records Office. If you receive financial aid funds and withdrawal from one or more courses this may result in cancellation or repayment of all or part of your aid.
13. If you withdraw from CCSF, any fee refund due may be returned.

information will be given out over the phone or via the internet. For more detailed information regarding FERPA, please review the annual FERPA notification to students on the [CCSF FERPA Website](#)

Student Email Accounts

CCSF students are assigned a free student email account. The CCSF Financial Aid Office will use the CCSF Student email to communicate with students regarding their financial aid applications, steps to complete their financial aid file, as well as updates and additional opportunities, such as scholarships. In addition, important notices from Admissions and Records, faculty, and many other campus resources are sent to the CCSF student email account. A CCSF email account is the only approved method of formal communication between CCSF and students. It is important that students check their student email daily.

Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and CCSF. If at any time, an error or conflicting information on the FAFSA/ CA Dream Application is determined, it is the responsibility of both CCSF and the student to correct/resolve the issue. Once a correction/update is made to the application please be advised that it may result in an adjustment in aid and/or award amounts. In some cases, the student and/or CCSF may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the CCSF Financial Aid Office in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for assistance as well as a delay in the disbursement of funds. It is our primary goal to assist CCSF students in receiving their financial aid in a timely manner.

Financial Aid Transfer Tips

Financial aid does not automatically transfer from one institution to another. You must reapply each year to continue receiving federal and state financial assistance. You may receive financial assistance funds from only one institution per semester. You may, however, receive the CCPG from more than one community college at a time.

If you are transferring to CCSF, you must

2.

Financial Aid Terms

Academic Year A period of time that schools use to measure a quantity of study. For example, a academic year may consist of a fall and spring semester during which time an undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.

Accreditation The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education, to be eligible to participate in the administration of federal student aid programs.

Accrue The process where interest accumulates on a student loan.

Award Letter The award letter explains the type(s) and amount(s) of financial assistance the student may be eligible for based on the various determining factors. The award letter can be found on Web Advisor under the financial assistance section.

Borrower An individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.

CADAA California Dream Act Application allows undocumented students, Deferred Action for Childhood Arrivals, valid U Visa holders and TPS Temporary Protected Status who qualify for AB540 access to receive certain types

Cal Grant A state grant that is given to low and middle income students who meet the specific eligibility requirements.

Capitalized With certain loans, such as the Subsidized Loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least half time and during periods of deferment. However, with Subsidized Loans in forbearance and Unsubsidized Loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is capitalized or added to the principal balance, which increases the outstanding principal amount due on the loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, add an additional expense to the loan.

Consolidation The process of combining BT /GS0 gs uafT (h)3 (e)9gs uaf6 (r)12m (n)3 (o)-r(th)12 (e)-3 (lo)-3 (n)

Default If a student does not repay a loan according to the terms and agreements of the signed loan agreement, assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

Dependent student A student who does not meet one of the criteria for an independent student (E.g. be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse).

Disbursement Scheduled dates in which students will be disbursed financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). View disbursement scheduled dates available on the Financial Aid website.

Direct Loans William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You repay these loans directly to the U.S. Department of Education.

Educational Goal A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credentials. To receive financial assistance, you must be enrolled in an eligible program.

Expected Family Contribution (EFC) The number used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA or CADAA. Your EFC number is located on your SAR or Cal SAR.

FAFSA Free Application for Federal Student Aid Form is required to complete to apply for federal student aid such as grants, work student, and loans.

Grace period After borrowers graduate, leave school, or drop below half-time enrollment, loans that enter the grace period, no interest accrues on Subsidized Loans. Interest accrues on Unsubsidized Loans during grace periods, and this interest is capitalized when borrowers' loans enter repayment.

Half-time At least six semester hours/units of active enrollment per semester at CCSF.

Independent Student An independent student meets the requirements on the FAFSA/CADAA to list only their (and spouse if applicable) information.

Interest A loan expense charged by the lender and paid by the borrower for the use of borrowed money.

Master Promissory Note A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you

agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document because you will need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances. National Student Loan Data System (NSLDS) NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access [NSLDS](#) online.

Principal The amount of money borrowed by the student. Interest is charged on this amount.

Satisfactory Academic Progress To be eligible to receive federal student financial assistance, you must maintain a minimum level of progress (SAP) toward a degree or certificate offered by that institution. Please refer to the SAP section on this guide for additional information.

Subsidized Loan A loan for which a student borrower is not responsible for the interest until they have stopped attending school and have completed their grace period.

Unsubsidized Loan A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on Unsubsidized Loans accrues from the date of disbursement and continues until repaid in full.

Disclaimer

All applications for financial assistance programs (i.e., student loans, work compensation, grants, scholarship, special funds, subsidies, prizes, etc.), will be considered by the CCSF Financial Aid Office without regard to ethnic group identification, national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, or any characteristic listed or defined in Section 11135 of the Government Code or any characteristic that is contained in the prohibition of hate crimes set forth in subdivision (1) of Section 422.6 of the California Penal Code, or any other status protected by law, is strictly prohibited.