

What's New in Financial Aid

2018-2019

California College Promise Grant (formerly known as the Board of Governor's Fee Waiver)

In support of AB1741: California College Promise Innovation Grant Program, the online BOG Fee Waiver Application is changing its name to the **California College Promise Grant Application (CCPG)**. Part-time and full-time students may qualify for the CCPG. The CCPG fee waiver will waive enrollment fees for the academic year. Other fees, such as parking, textbooks, student body and student representation fees will not be covered by the CCPG. Recent eligibility regulations went into effect as of the fall 2016 semester requiring all California Community College students to meet minimum academic and progress standards and maintain eligibility for the CCPG (SB 1456 Student Success Act of 2012)

Students must:

- Maintain a cumulative GPA of 2.0 (Academic Standard)
- Successfully complete at least 50% of all units attempted (Progress Standard)

If a student is placed on academic and/or progress probation for two consecutive primary terms (fall or spring semester), they will lose eligibility of the CCPG as well as priority enrollment. For more information on this regulation and the conditions by which students can appeal, please see <http://smccd.edu/faprobaton/>. Students are encouraged to utilize the numerous support services on campus to help them regain good academic standing.

Students accepted into the Bachelor of Science Respiratory Care program at Skyline College will pay \$130/unit for upper division coursework. If eligible for the CCPG, \$46/unit will be waived and students will be responsible for the remaining \$84/unit. To qualify, student must complete a FAFSA or a California Dream Act.

Skyline College Respiratory Care Bachelor's Degree

All Students that are new graduates and have completed a CoARC accredited Respiratory Care (RC) program equivalent to an A.S in Respiratory Care and are California licensure eligible and accepted into the B.S. Respiratory Care program at Skyline College will pay \$130 per unit for upper division coursework. Students eligible for the CCPG Fee Waiver (FAFSA and Dream Act Application only) will have \$46 per unit waived. The total cost to the student is \$84 per unit.

FSA ID: Starting May 10, 2015, the Federal Student Aid PIN will be replaced by the new FSA ID, which will enable students, parents, and borrowers to create a username and password to access their federal student aid information.

Pell Grant Updates	2017-2018	2018-2019
Pell Grant Award Amount	\$5,920	\$6,095
Maximum EFC	5328	5486

Benefits of the FSA ID

- Requires users to enter less information (2 fields instead of 4)
- Provides more secure access to user's information
- Links to FSA PIN information during registration (not required)
- Allows users to update personal information, such as last name changes, without applying for a new FSA ID (Lifetime ID)

PELL Grant Updates: For 2018-2019, the Pell Grant award amount and the maximum Expected Family Contribution (EFC) for Pell eligibility has changed.

REMEMBER, students are limited to a 600% Pell grant lifetime eligibility (equivalent to 12 full-time semesters/6 years of full-time enrollment).

To view your Lifetime Eligibility Used (LEU), please visit www.nslids.ed.gov

****The State of California recognized GED, HiSET and TASC.**

HiSET, New High School Equivalency Alternative: It's a new program developed by Educational Testing Service (ETS) that can be used as a high school equivalency. The HiSET exam measures knowledge and skills in five subject areas: Language Arts – Reading, Language Arts – Writing, Mathematics, Science and Social Studies.

Currently, there are only 3 locations within 25 mile radius from San Mateo where they can take the HiSET exam. Please refer to the following list:

- South San Francisco Adult School – paper version only
- Alameda Adult School – paper version only
- Berkeley Adult School – paper and computer version

For more information and additional locations, go to <http://www.cde.ca.gov/ta/tg/gd>

Children of Fallen Heroes Scholarship

The Children of Fallen Hero's act was established by Congress to award Pell-eligible students whose parents died in the line of duty while serving as a public safety officer will be eligible under this scholarship to receive a maximum Pell grant award and zero Family Contribution (EFC) for the purpose of financial aid awards.

Criteria: To qualify for the scholarship, the student must be:

- Pell-eligible
- Have a Pell-eligible EFC
- Must be less than 24 years of age
- Or enrolled at an institution of higher education at the time of his or her parents or guardians death.

For purposes of the Children of Fallen Heroes Scholarship, a "public safety officer" is:

- An individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter, or chaplain;
- An employee of the Federal Emergency Management Agency (FEMA) who is performing official duties of the agency, if those official duties:
 - are related to a major disaster or emergency that has been, or is later declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act; and
 - are determined by FEMA to be hazardous duties;

For more information regarding this scholarship and to view definitions, please visit: <https://www.nasfaa.org/news-item/16809/11-19-Children-of-Fallen-Heroes-Scholarship-Act>

Student Eligibility Requirements for Federal Financial Aid

- Have a high school diploma or GED.
- Be enrolled in an eligible program leading to an associate degree, certificate or transfer toward a university at any of the colleges in the San Mateo County Community College District. The Emergency Medical Technician (EMT) certificate program is NOT an eligible course of study for federal and most state financial aid.
- Be a U.S. citizen or eligible non-citizen*. Note: Some State of California programs may have a less restrictive citizenship requirement for non-U.S. citizens.
- Have completed the enrollment process which involves assessment testing and placement, college orientation and completion of a Student Educational Plan (SEP) with a counselor.
- Submit all required forms and documents requested by the Financial Aid Office or Department of Education
- Meet and maintain satisfactory academic progress (SAP) requirements as defined by the Financial Aid Handbook
- Have financial need (except in the case of unsubsidized federal loans) as demonstrated by a completed FAFSA (available online at www.fafsa.gov)
- Register with the Selective Service if you are a male between 18 and 25 years of age.
- Do not owe a refund or repayment on a federal grant.
- Not be in default on a federal educational loan or owe a repayment to a federal grant program.
- Supply an accurate Social Security Number and name. (If you are a dependent student, your parent is not required to have a valid Social Security Number.)
- Not have a conviction for a drug-related crime (possession or sales) that occurred when you were receiving federal aid.
- Students with a Bachelor's Degree are not eligible for Pell Grant or Federal Supplemental Educational Opportunity Grant funds but may be eligible for the CCPG Fee Waiver, Federal Work-Study and/or Federal Direct 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.

How Do I Obtain Financial Aid?

Fill out the FAFSA or Dream Application

Complete the Free Application for Federal Student Aid (FAFSA), if you are a US Citizen or Permanent Resident, at www.fafsa.gov

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

There is no deadline for filing the FAFSA; however, the Cal Grant Programs have a March 2nd deadline.

1. Wait for Notification

Once your FAFSA application is processed, you will be notified about your eligibility by email at the address you listed on your FAFSA

There is a link to view your FAFSA information. Review the comments to see if more information or corrections are needed and to confirm the schools and agencies you listed when you completed the form.

If you do not receive this email within 1 to 3 days, it may mean your FAFSA data was saved but not submitted to the processor. Log back in to www.fafsa.gov and submit.

The FAFSA allows most applicants to request income tax information from the IRS, which will populate the FAFSA. To request a tax return transcript, please go to www.irs.gov and select "Get Transcript of Your Tax Records."

***If you have questions while completing the FAFSA call 800-433-3243 for help.
(TTY 1-800-730-8913)***

Get your FSA ID at www.fsaid.ed.gov to start and complete your FAFSA.

Parents of dependent students will need their own FSA ID (www.fsaid.ed.gov) to electronically sign the FAFSA.

Be sure to save the FSA ID information as it will be used for all federal aid and loan processing.

The Cal Grant Application Process

FAFSA and Dream App information will be sent to the California Student Aid Commission (CSAC). Your confirmation from the FAFSA (Student Aid Report or SAR) will be emailed to you at the email listed on the FAFSA Application. There is a link in that email which will let you confirm the release to CSAC.

All students need to submit Grade Point Average verification to CSAC. Some colleges and high schools do this automatically for their students. You must confirm whether your school will file your GPA, otherwise obtain the form at www.csac.ca.gov

2. Investigate Other Options

After you are notified of your financial aid, you should also investigate other opportunities and support services. Additional campus resources can include EOP&S, CARE, TRiO Student Support Services, Internships and Scholarships. More information may be found later in this publication.

California College Promise Grant (CCPG) formally known as the Board of Governors (BOG) Fee Waiver

In support of AB1741: California College Promise Innovation Grant Program, the online BOG Fee Waiver Application is changing its name to the **California College Promise Grant Application (CCPG)**.

Part-time and full-time students may qualify for the CCPG (see eligibility requirements below). The CCPG fee waiver will waive enrollment fees for the academic year. Other fees, such as parking, textbooks, student body and student representation fees will not be covered by the CCPG.

Recent eligibility regulations went into effect as of the fall semester requiring all California Community College students to meet minimum academic and progress standards and maintain eligibility for the CCPG (SB 1456 Student Success Act of 2012).

Who is eligible for the California College Promise Grant Fee Waiver?

Eligibility Method A

- Be a California Resident
- Receive TANF/CalWORKS or SSI/SSP (Supplemental Security Income/State Supplemental Program) or General Assistance/General Relief while enrolled
- Sign an application under penalty of perjury that he/she is a program recipient and provide documentation such as an Aid Verification Summary (TANF), copy of a Benefits Letter from the Social Security Administration Office (SSI), or photocopy of the most recent public assistance check (General Assistance)

Eligibility Method B

- Be a California Resident
- Meet the **California College Promise Grant Program Income Standards (2018-2019)** for the 2018-2019 academic year.

California College Promise Grant Program
Formerly Board of Governors Fee
Waiver Program CCPG Part B
2018-2019 Income
Standards*

Family Size	Base Year Income
1	\$18,090.00
2	\$24,360.00
3	\$30,630.00
4	\$36,900.00
5	\$43,170.00
6	\$49,440.00
7	\$55,710.00
8	\$61,980.00
Each Additional Family Member	\$6,270

- Meet the **California College Promise Grant Program Income Standards (2019-2020)** for the 2019-2020 academic year.

California College Promise Grant Program
CCPG Part B
2019-2020 Income
Standards*

Family Size	Base Year Income
1	\$18,210.00
2	\$24,690.00
3	\$31,170.00
4	\$37,650.00
5	\$44,130.00
6	\$50,610.00
7	\$57,090.00
8	\$63,570.00
Each Additional Family Member	\$6,480

Eligibility Method C

- Be a California Resident
- Complete the Free Application for Federal Student Aid and list the
- Students will receive a confirmation that their FAFSA application was processed by the Department of Education within three days after submitting the application
- Students qualify based on at least \$1,104 of need based on the FAFSA or Dream Application. *Note: For EOPS students, students are required to be eligible for A or B methods or have an Expected Family Contribution (EFC) of 0 to receive their services.*

Eligibility Method D

- Be under 25 years of age
- Verified with Financial Aid at any time during the 24 months immediately preceding their CCCApply application for admissions as homeless youth, as defined in the federal McKinney-Vento Homeless Assistance Act

Special Classification

- Be a California Resident
- Have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you are eligible for a dependent's fee waiver
- Have a certification from the Department of Veterans Affairs or the CA Victim Compensation and government Claims Board that you are eligible as a recipient of the Congressional Medal of Honor as a child of a recipient or a dependent of a victim of the September 11, 2001 terrorist attack
- Have documentation that you are eligible as a dependent of a deceased law enforcement / fire suppression personnel killed in line of duty

Apply for the online for the California College Promise Grant Fee Waiver in WebSMART.

Fall 2016 - Loss of the California College Promise Grant Fee (CCPG) Waiver and Priority Enrollment Regulation:

New Eligibility Regulations Effective Fall 2016:

California Community College students receiving the CCPG must meet minimum academic and progress standards to remain eligible for the BOGFW due to changes made by SB 1456 Student Success Act of 2012 to Title 5 of the California Education Code.

Students must:

- Maintain a cumulative GPA of 2.0 (Academic Standard)
- Successfully complete at least 50% of all units attempted (Progress Standard)

If a student is placed on academic and/or progress probation for two consecutive primary terms (fall or spring semester), they will lose eligibility for the CCPG Fee Waiver as well as enrollment priority. For more information on this regulation and the conditions by which students can appeal, please see <http://smccd.edu/faprobation/>. Students are encouraged to utilize the numerous support services on campus to help them regain good academic standing.

Skyline College Respiratory Care Bachelor's Degree - Respiratory Care program at Skyline College will pay \$130 per unit for upper division coursework. Students eligible for CCPG Fee Waiver will only have \$46 per unit waived. The total cost to the student is \$84 per unit.

How Do I Manage My Financial Aid Refunds?

All financial aid funds are disbursed on scheduled dates each term. **As long as you are enrolled in an eligible program and your file is complete, you will receive two disbursements of Federal Grant aid each semester, based on your enrollment level and classes actively in session. If you are enrolled in a late start class, it will be paid when your attendance begins.** Federal grant aid includes

Pell Grant and Supplemental Educational Opportunity Grant. Federal Direct Loans are also disbursed in two payments based on the approved loan period. Cal Grant and Full-Time Student Success Grant funds will be disbursed at the beginning of each semester.

Deduction of Fees

Financial Aid (grants, federal student loans, and scholarships) will first be used to reduce current institutional debt you owe to Skyline College, College of San Mateo, or Cañada College, including enrollment fees, health fees, and nonresident tuition. If your financial aid is more than the amount owed, you will be paid the remaining balance.

BankMobile Financial Aid & Scholarship Refunds

The San Mateo County Community College District (SMCCCD) has partnered with BankMobile Disbursements to deliver your financial aid and scholarship refund. We are committed to delivering 100% of your refund at no cost, providing students with clear choices and offering great customer service. [Find out more about how BankMobile works.](#)

Options for Receiving Your Refund

- **Electronic Deposit To Your Bank Account**
Money is transferred to your bank account the same business day BankMobile receives funds from your school. Typically, it takes 1 - 2 business days for the receiving bank to credit the money to your account.
- **Electronic Deposit To A BankMobile Vibe Account**
If you open a BankMobile Vibe account (upon identity verification), money is deposited the same business day BankMobile receives funds from your school. [Find out more about BankMobile Vibe.](#)

Your Refund Selection Kit & Personal Code

Your Refund Selection Kit will be sent by mail to the **Mailing Address** on file in WebSMART. Please be sure that it is up to date. The Refund Selection Kit will be in a bright green envelope with instructions on how to select your refund preference. Watch for an email from Bank Mobile as well. Both will contain your **Personal Code**. You may use any personal code assigned to you to make your refund preference selection.

How to Select Your Refund Option

Follow these steps to make your refund preference selection (you can change your preference at any time):

1. Visit refundselection.com
2. Enter your PERSONAL CODE
3. Select how you want your money delivered

Requesting a Personal Code

Your personal code is only valid once. If you have not received your personal code, you can instantly request one on refundselection.com. When requesting a new or replacement personal code:

1. Visit refundselection.com
2. Click "Need a Code?"
3. Type in "San Mateo County Community College District" under School Name
4. Type in your G Number (including the G) under College ID Number
5. Type in your my.smccd.edu Email Address

Questions about BankMobile?

Questions about BankMobile or BankMobile Vibe? [Visit their site](#) to review FAQ's, access social media accounts or contact a service agent.

Rights and Responsibilities for Financial Aid Programs

You have the right to:

- Know what financial aid programs are available.
- Know the priority dates for submitting applications for each of the programs available.
- Be informed of financial aid policies and procedures.
- The cost of attending and the policy on refunds to students who drop out.
- Know how and when you will be paid a refund (if applicable).
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need.
- Request an explanation of your financial aid and how much of your financial aid eligibility has been met as determined by the Financial Aid Office.
- Know what portion of your financial aid must be repaid, and what portion is gift aid or aid received from work.

- Know how the Financial Aid Office determines whether you are making satisfactory academic progress (SAP) and what the consequences are if you are not.
- Know the terms of any loans you receive, deferment options, cancellation, forbearance rights, and repayment options.
- Request reconsideration of your financial aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.

You have the responsibility to:

- Complete all application forms accurately and submit them on time.
- Provide correct information. Intentional misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense.
- Return all documentation, verification forms, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements that you sign.
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner.
- Be aware of refund and repayment procedures (Return of Title IV or R2T4).
- Understand the SMCCCD refund policy.
- Understand the SMCCCD Satisfactory Academic Progress (SAP) Policy for Financial Aid.
- Understand the SMCCCD over award policy.
- Understand the required 150% maximum enrollment for financial aid purposes.
- Make sure your mailing address is current at all times. Failure to maintain a correct mailing address may delay receipt of your financial aid.
- If you are a recipient of a student loan-
- Repay all loans, including the interest on those loans.
 - Notify your servicer, your College Financial Aid, and Admissions and Records Offices of any changes of address, name and/or enrollment status.
 - File all required student loan deferment or cancellation forms on time.
 - Report any change in the information used to determine your eligibility, including enrollment status and financial resources.
 - Notify the Financial Aid Office and your Federal Student Loan Servicer immediately if you withdraw from school.

Cost of Attendance

College Costs for Aid Year 2018-2019

Below is a standard budget which reflects the Cost of Attendance at the colleges in the San Mateo County Community College District. Some expenses such as Enrollment Fees, Student Representation Fees and Health Service fees are direct costs at the college. Your actual

personal expenses will vary depending on your living arrangements, personal and miscellaneous expenses, method of transportation and other factors. These expenses are limits determined by federal and state agencies and are for your planning purposes. ***Fees are due to the college unless covered by waivers or financial aid. Allowances are not paid to the college but are shown for your planning purposes.***

The table below is based on full time enrollment for the academic year. Enrollment fees will vary depending on the number of enrolled units. Check with your Financial Aid Office for additional information on summer terms or for less than full-time enrollment budgets.

Budgets are for the academic year unless otherwise noted	Lives with Parent(s)	Lives Away from Parent(s)	Non-Resident
Fees ¹	\$1,344 ¹	\$1,344 ¹	\$7,588 ²
Room and Board Allowance	\$4,968	\$12,492	\$12,492
Transportation Allowance	\$1,107	\$1,242	\$1,242
Miscellaneous and Personal Allowances	\$3,177	\$2,916	\$2,916
Books and Supplies	\$1,791	\$1,791	\$1,791

1. Includes Enrollment, Health, Student Body and Student Rep fees
2. Includes tuition and fees

Special (Unusual) Circumstances

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual or special circumstances that may not be evident in the standard process of determining eligibility.

Students with special circumstances are encouraged to contact the Financial Aid Office at their campus for review of their financial aid package based on those individual circumstances.

Students should complete the Unusual Circumstances Form and attach documentation supporting those circumstances. Income adjustment requests are based on the prior year information.

Special (Unusual) Circumstances for Families

The income information provided on the FAFSA is for the previous calendar year. What if a family's income changes because of a loss of employment, an accident, or an illness? 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.

If a family's income will change for the coming year, you may submit a "Special (Unusual) Circumstance" application to the Financial Aid Office after you've filed your FAFSA.

Verification and Special Circumstances

A student/family selected for Verification by the Department of Education may not be considered for a Professional Judgement Review until that review process has been completed.

Be sure to watch WebSMART for requests for any additional information needed to complete your file.

Students will also be notified through WebSmart for any resulting changes to aid eligibility.

Be sure your file is complete and all documentation has been submitted. The Financial Aid staff can use documented income changes to determine eligibility for programs. 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.

Remember, when you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college, unless done under Special (Unusual) Circumstances.

Students wishing to request an adjustment to their FAFSA will need to submit a completed Unusual Circumstance form to the Financial Aid Office. Any appropriate adjustments to a student's financial aid will not be taken into effect until after October 1st of the award year.

Dependency Override

Basic Dependency Information

Federal Policy on Dependency

Students are considered to be dependent until they reach the age of 24, unless they:

- Are married;
- Are an orphan;
- Are a ward of the court;
- Are an emancipated minor;
- Are determined to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless;
- Are currently serving active duty for purpose other than training;
- Are a veteran;
- Are in graduate school; or
- Have dependents.

Federal Policy on Schools Overriding Dependency:

Federal guidelines allow schools to exercise “professional judgment” in overriding a student’s dependency status. The student would need to verify “unusual” family circumstances before the Financial Aid Office can change a dependent student’s status to that of independent.

Examples of an “Unusual” Family Circumstance:

There are no absolute definitions for “unusual” family circumstances. However, examples might include abusive family situations, dysfunctional families, or families who have broken up because of alcohol or drug abuse. The parent’s unwillingness to assist a student, though, will not solely be used for a dependency override.

To request an override of your dependency status by the SMCCCD Financial Aid Office you must submit (at least) the following:

- 2018-2019 Dependency Status Change Request form
- Additional documentation as outlined on Section C – Submit Documents section of the Dependency Status Change Request form

Please Note: All reviews of “override requests are done on a case-by-case basis. Since each case is unique, additional information may be requested

Conflicting & Inaccurate Information

In reviewing application and data match information provided by the CPS, a school must have an adequate internal system to identify conflicting information—regardless of the source and regardless of whether the student is selected for verification. The school is responsible for reconciling any conflicting information that it has.

From the FSA Handbook, *“If your school has conflicting information concerning a student’s eligibility or you have any reason to believe a student’s application information is incorrect, you must resolve the discrepancies before disbursing FSA funds.”*

If a discrepancy is discovered after disbursing funds, the information must still be reconciled and appropriate action must be taken.

APPLICANTS SELECTED FOR VERIFICATION

If any information used to calculate the EFC is believed to be inaccurate or any documentation is believed to be incorrect or incomplete, adequate documentation must be required to resolve it. Any corrections regardless of magnitude or effect on the EFC must be submitted to CPS for reprocessing. In reviewing files the application will be reviewed for other conflicting items beyond those required to be verified.

APPLICANTS NOT SELECTED FOR VERIFICATION

The Financial Aid office must examine any documents even if they weren’t requested. This includes but is not limited to tax return transcripts. All comment codes on the Institutional Student Information Record (ISIR) must be resolved.

DISCREPANT TAX DATA

Financial aid professionals are required to know whether a person is required to file a tax return, what the correct filing status for a person should be, and that an individual cannot be claimed as an exemption by more than one person.

If a financial aid applicant who has been selected for verification is required to file taxes and did not file, he or she will be required to complete the appropriate tax form before processing of the financial aid application will continue.

If it is discovered that a student and spouse, or a dependent student’s married parents, have each filed as “head of household” the individuals will be required to amend their tax returns and file under the correct filing status. It is *not* acceptable to simply add the two tax returns together. If both parents worked and filed “married but separate”, we must review both tax return transcripts.

Beginning in the 2014-2015 school year, unmarried parents living in the same household must submit identifying and financial information for both parents. **If it is discovered that the parents are not married but living together and both parents work, then we will need both IRS tax return transcripts.** They are unable to use the IRS Data Retrieval Tool (DRT).

IRS Publication 17, *Your Federal Income Tax*, is an excellent resource, which may be viewed at www.irs.gov.

OTHER APPLICANT INFORMATION RECEIVED BY THE SCHOOL

A school must have an adequate internal system to identify conflicting information that it may have, regardless of the source, such as information from the Admissions Office as to whether the student has a high school diploma. At SMCCCD, if there is a conflict between the college admissions application and an ISIR regarding high school completion status, a tracking requirement is set up and the student is notified he/she must resolve the conflict.

CAL GRANT ELIGIBILITY

It is necessary to review financial eligibility for all new Cal Grant recipients who have been selected for verification or who have an ISIR loaded into our system with a transaction number of 2 or greater. The purpose of this review is to ensure that changes to a student's application do not result in the student's information exceeding the Cal Grant income and assets ceilings.

INDEPENDENT STATUS

If a student is below the age of 24 and answers "Yes" to one of the Dependency questions on the FAFSA, we may require him or her to provide documentation to verify their independent status. Failure to provide documentation or parent information if later requested will halt processing of the financial aid application.

OTHER DISCREPANT INFORMATION

Financial aid funds will not be disbursed until there is resolution on all conflicting information. If the conflict involves a previous award year, it must still be resolved as long as the student is attending any College within SMCCCD.

The resolution is considered to be complete when a final determination has been made as to which information is correct and that determination has been made in writing.

REFERRAL OR FRAUD CASES

If we suspect that a student, employee, or other individual has misrepresented information or altered documentation to fraudulently obtain federal funds, we will report our suspicions and provide any evidence to the Office of Inspector General. The contact information for OIG is:

(800) MIS-USED

Email: oig.hotline@ed.gov

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

Financial Aid Programs

Summary of Federal and California State Aid Programs Available to Help You Pay for Your School

Funding Source	Repayment Obligation	Additional Information
Federal Pell Grant	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.

Federal Supplemental Educational Opportunity Grant (SEOG)	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.
Federal Work-Study	Money earned while attending school; does not have to be repaid	All applicants must complete the FAFSA by March 2nd. Be sure to answer “Yes” to the question that ask “Are you interested in being considered for work-study?” Funds are limited and are awarded on a first come, first served basis.
Federal Direct Loans	Loans DO need to be repaid	Low-interest loans for students and parents to help pay for the cost of a student’s education.
State Cal Grant A	Grant does not have to be repaid	Students with 3.00 GPA meet the basic requirements. Apply by March 2 nd . There is a secondary deadline, specifically for California Community College students, September 2 nd . There will be a limited number of awards for the second deadline.
State Cal Grant B	Grant does not have to be repaid	Students with 2.00 GPA meet the basic requirements. Apply by March 2 nd , or September 2 nd (California Community College deadline).
State Cal Grant C	Grant does not have to be repaid	Helps vocationally oriented students acquire marketable job skills.
State Full-Time Incentive Grant	Grant does not have to be repaid	Student needs to be Cal Grant B and Cal Grant C eligible Registered Full Time

State Chafee Grant	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.
California College Promise Grant Fee Waiver	Fee does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
EOP&S	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
CARE	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.

Please note that many financial aid awards are based on full-time enrollment (12 units or more each semester) and for a full academic year. Students enrolled less than full time may have their awards prorated and reduced.

Pell Grant Experiment Program

The United States Department of Education has selected a handful of colleges across the country to participate in two very exciting and beneficial Pell Grant Experiments. Cañada College and College of San Mateo has been chosen to participate.

The purpose of the experiments is to determine the impact of two different experimental expansions to the Pell grant eligibility criteria for income-eligible students enrolling in occupational training and help inform policy officials on the effects of expanding Pell Grant access on education attainment, student debts, employment, and earnings.

Experiment 1

Temporarily expands Pell Grant eligibility to students who already possess a bachelor's degree and who enroll in a short-term vocational or career program

Experiment 2

Temporarily expands Pell Grant eligibility to students who enroll in certain short-term vocational or career training programs

For more information, please contact the Financial Aid Office.

Federal Work-Study (FWS)

Work-Study is a financial aid award that provides the student the opportunity to work and earn a portion of the funds needed to cover education or living expenses while attending school.

The benefits of work-study jobs include:

- Student oriented employers who work around your class schedule
- Income earned from Work-Study in a tax year is excluded on the following FAFSA
- Jobs are located on campus which makes them convenient to work in between classes
- Co-workers and district employees help you broaden contacts and your circle of friends

To receive a work-study award, you should have answered 'Yes' to the FAFSA questions "Are you interested in being considered for work-study?". In addition, you need to have your FAFSA completed and submitted by March 2nd.

If you are a priority applicant who did not receive a Federal Student Work-Study Award but would still like to work, contact the Financial Aid Office to see if you might still qualify and if there are still Federal Work-Study funds available. Federal funds made available to the schools are very limited and are awarded on a first-come, first-served basis to qualified applicants. Consideration will be given to renewal students who meet all the federal conditions and requirements outlined in the Federal Student Work-Study Program. Unfortunately, due to limited available federal funds, employment in a work-study job is not guaranteed.

All students working on a SMCCCD college campus are subject to district hiring policies. Students must not begin working until they receive notification that they have been approved.

Student Loans

SMCCCD Loan Policy

In an attempt to decrease the number of student loan defaults, and lower the level of student loan indebtedness, the SMCCCD financial aid offices will adhere to the following student loan policy:

While SMCCCD believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness.

Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level where educational costs are lower than at

four- year colleges and universities. In addition, we offer in person loan workshops each semester districtwide. For additional information visit: <http://www.smccd.edu/loanworkshop/>

Loan Application: Case-By-Case

SMCCCD requires loan applicants to submit a written request for student loans. Forms are available online at: <http://www.smccd.edu/loanworkshop/>. Loan requests will be considered on a case-by-case and year-by-year basis. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.

LOAN APPROVALS

Student loan applications will not be reviewed for approval until all steps of the application are complete. This includes, but is not limited to, completing a Master Promissory note, Entrance loan counseling and the student loan repayment calculator. During the loan entrance counseling, the student will be provided with essential repayment and deferment information regarding the loan. Students whose loan requests are approved will be sent an award letter. The loan application will then be certified by the Financial Aid Office on your campus.

LOAN EXIT INTERVIEWS

When a student graduates, transfers to another college or university, drops below half-time enrollment status or otherwise leaves school, the student must complete the required Federal Direct Student Loan Exit Interview. The district will not be able to release transcripts or diplomas until the Exit Interview process is completed.

Additional Guidelines

Students, whose loan requests for a Federal Direct Loan are approved for the academic year in the Fall term and then go on Financial Aid Warning for the Spring term (before their loan applications are certified), will not have their loan applications certified. They will need to re-submit a "Direct Loan Request" form.

To be eligible for loans, students must be enrolled in an eligible program at least half time. Students who fail to complete the minimum 6-unit requirement with at least a 2.0 GPA may have their subsequent disbursement(s) cancelled.

There are limits on Direct Subsidized loan eligibility for first time borrowers on or after July 1, 2013. Refer to the [Department of Education's Fact Sheet](#).

There is a deadline for Federal Direct Loan Applications. Check with your financial aid office as deadlines may vary from term to term as the academic calendars change.

Emergency Loans

Emergency Loans are temporary, short term loans arranged on a case by case basis to qualifying students. These loans are made through the Financial Aid Office at the District College that is managing the financial aid application.

Your Financial Aid Office has an Application for Short Term Emergency Loan. Generally, these loans are for 30 days (or less). No interest is charged on these short term loans. For financial aid recipients, repayment is due upon receipt of financial aid funds from the school.

Parent PLUS Loan

Parents of dependents student may borrow a parent PLUS loan to help pay for the cost of a student's education. Parent PLUS loan application is available upon request. Please see the Financial Aid Office.

Cal Grants

TWO FORMS, TWO STEPS

1. Submit the FAFSA or Dream Application as soon as possible on or after January 1st and no later than March 2nd.
2. Submit your GPA verification form by March 2nd.

More information at www.calgrants.org

A Cal Grant is money for college you don't have to pay back. To qualify, you must meet the eligibility and financial requirements as well as any minimum GPA requirements. Cal Grants can be used at any University of California, California State University or California Community College, as well as qualifying independent and career colleges or technical schools in California.

There are 3 kinds of Cal Grants:

Cal Grant A helps pay for tuition and fees at four-year colleges.

Cal Grant B provides a living allowance of up to \$1,656, in addition to tuition and fee assistance after the first year, at a two- or four-year college.

Cal Grant C assists with the costs of a technical or career education and provides up to \$547 for books, tools and equipment.

Further information is available at <http://www.csac.ca.gov/doc.asp?id=905>

Web Grants for Students lets you track your Cal Grant 24/7

WebGrants for Students provides the resources, information and tools needed to assist with the college financial aid process. WebGrants for Students allows you to manage your Cal Grant and/or Chafee Grant account(s) online – you can view updates, make school or address changes, make corrections, post leave-of-absence requests and complete forms at <https://mygrantinfo.csac.ca.gov/logon.asp>.

Cal Grant Self Service for Students

Financial aid applicants are able to check the status of their Cal Grant at <https://mygrantinfo.csac.ca.gov/logon.asp>. FAFSA and Dream App filer information is automatically forwarded to the California Student Aid Commission. It can take two to three weeks from the time the FAFSA was filed for your information to post at this web site.

Chafee Grant for Foster Youth: The California Chafee Grant Program provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses. You may also qualify for other on campus resources such as EOP&S, Health Center, Psychological Services, and Career Center. To qualify, a student must have been in foster care between their 16th and 18th birthday and not have reached their 22nd birthday (students could have been foster youth in another state and now live in California). This is a need based grant awarded to students enrolled in at least 6 units. Applications are available online at www.chafee.csac.ca.gov or call 888-224-7268, option #3.

Off Campus resources for foster youth

Casey Family Programs - <http://www.casey.org/Resources/>

Transitional Age Youth Initiative (TAYSF) - <http://www.taysf.org/>

California Youth Connection - <http://www.calyouthconn.org/>

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The image shows a screenshot of the 'WebGrants 4 Students Sign-In' page. On the left, there are two callout boxes. The top one is yellow and contains the text: 'Enter your User ID and Password. Please note the User ID and Password fields are case sensitive. Authorized Use Only'. Below it is a red callout box with an information icon and the text: 'First time users create a User ID and Password. Be sure to save this information.' The main form area has the title 'WebGrants 4 Students Sign-In' at the top. Below the title are two input fields: 'User ID' and 'Password'. A 'Sign-in' button is positioned below the password field. At the bottom of the form, there are two links: 'Create an Account' and 'Forgot your User ID and/or password? Having problems logging in?'.

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Off Campus resources for foster youth

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AB 540 and DACA Students

If you're an undocumented or under-documented student, attended at least three years of high school in California and graduated from a California high school or received its equivalent, you may qualify for in-state tuition rates at California's public colleges. Cal Grants and privately funded scholarships may be considered when you transfer to a four year California college. Questions regarding AB540 enrollment eligibility should be directed to your college's Admission and Records Office.

If you filed an application for permanent residency at least one year before enrolling in college, you may already be eligible for in-state tuition rates and California state aid - contact your college's Admissions and Records Office. Any student, who meets all of the following requirements, shall be exempt from paying nonresident tuition at the California Community Colleges, the University of California, and the California State University (all public colleges and universities in California).

Requirements:

- The student must have attended a high school (public or private) in California for three or more years.
- The student must have graduated from a California high school or attained the equivalent prior to the start of the term (for example, passing the GED or California High School Proficiency exam).
- Students who are non-immigrants (for example, those who hold F [student] visas, B [visitor] visas, etc.) are not eligible for this exemption.

The student must file an exemption request including a signed affidavit with the college that indicates the student has met all applicable conditions described above. Student information obtained in this process is strictly confidential unless disclosure is required under law.

Nonresident students meeting the criteria will be exempted from the payment of nonresident tuition, but they will not be classified as California residents. They continue to be "nonresidents."

What is AB 540 and AB 2000?

AB 540 is a state law that exempts certain students who are not residents of California from paying nonresident tuition at California Community Colleges and California State Universities. The current SMCCCD rate is \$46 per unit.

Beginning January 1, 2015 AB 2000 amends the school attendance requirement of AB 540 and designates that if a student has not attended a California High School for at least three years, that portion of the eligibility criteria may be replaced with the following:

- Attainment of three years' worth of high school credits from a California High School (equivalent to 3 or more years of full-time high school coursework), and
- A total of 3 or more years of attendance in California elementary or secondary schools, or a combination of those schools (the years do not have to be sequential).

Who is Eligible?

Starting in January of 2013 AB 540 & AB 2000 students will also be able to apply for:

- Certain scholarships which require BOG fee waiver eligibility
- Institutional financial aid like EOP&S grants & fee waivers and community college BOG fee waivers
- State financial aid like Cal Grants and Chaffee Grants

How to find out if I qualify?

- Complete the California Nonresident Tuition Request. Your eligibility will be determined based on your application and the California Nonresident Tuition Exemption Request.
- Attended a California high school for three or more years
- Graduated from a California high school or attained the equivalent of a high school diploma from California

Selective Service Registration

Male applicants between the ages of 18 through 25 must register with the [Selective Service](#). Male students completing a FAFSA and Dream Act application have the option to have their information sent electronically to Selective Service as long as they are between the ages of 18 through 25. Dream Act Applicants are responsible for verifying Selective Service for these students prior to disbursement of their Cal Grant award.

AB540 does not provide student federal financial aid eligibility for undocumented students. These students remain ineligible for federal aid. There are a growing number of scholarships for students who qualify for AB540 to help them pay for college. A list of scholarships in which residency is not a criteria is updated annually and can be found on the MALDEF website at www.maldef.org

What is DACA?

DACA, or Deferred Action for Childhood Arrivals, grants consideration for deferred action to certain people who came to the United States as children and meet several key guidelines. An individual who has received deferred actions, or DACA status, is authorized by the Department of Homeland Security (DHS) to be present in the United States, and is therefore considered by DHS to be lawfully present during the period deferred action is in effect. However, deferred action does not confer lawful status upon an individual, nor does it excuse any previous or subsequent periods of unlawful presence.

For more information about DACA, please refer to:

<http://www.uscis.gov/humanitarian/consideration-deferred-action-childhood-arrivals-process/frequently-asked-questions>

Additional Resources

Extended Opportunity Programs and Services (EOP&S): EOP&S is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college.

CalWORKs: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant.

Law Enforcement Personnel Dependents Grant: This grant is available to dependents of California law enforcement officers who were killed or totally disabled in the line of duty. These need-based grants range from \$100 to \$9,873 a year, up to four years, and may be used to attend any California college.

AmeriCorps: By becoming a volunteer with AmeriCorps, you will receive an education award of up to \$5,730 (prorated according to unit level) each year for up to two years. This program provides full-time educational awards in return for work in community service. Funds are requested through the Financial Aid Office. For more information, call 1-800-942-2677 or go to www.americorps.org or <http://www.nationalservice.gov/>

U.S. Department of Veteran's Affairs: If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1-888-442-4551 or go to www.benefits.va.gov/gibill/.

Armed Forces: The Army, Navy and Air Force award college scholarships based on physical aptitude and merit to students who will serve at least four years on active duty after graduation. U.S. Coast Guard: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

Support for Native Americans: Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs go to <http://www2.ed.gov/about/offices/list/oese/oie/index.html> (FAFSA application is required)

IRS Tax Benefits: The Lifetime Learning Credit is available for college juniors, seniors, graduate students, and working Americans who are pursuing learning to upgrade skills. The credit is also available for students who have already completed the first two years of general education at a community college, and who are attending more than part-time to improve or upgrade job skills.

Financial Aid Vocabulary

Award Notification Letter: A letter notifying financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award. The letter will include the method and dates of payment.

California Aid Report (CAR): Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility after you file the FAFSA and GPA Verification form.

Cost of Attendance (COA): The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses. Some components of the COA are obligations to the school and others are estimates for planning purposes.

For example, a student has a food allowance but does not pay the institution for food.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Dream Application: A financial aid application for students who meet the criteria of AB 540, that analyzes the information on your application, calculates your EFC and sends you a California Student Aid Report.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system, also referred to as the "central processor" that analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed online at www.fafsa.gov.

Grant: A grant is a form of financial aid that does not have to be paid back. It is a gift.

Loan: A loan is a form of financial aid that must be repaid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is pre-populated on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal and some state student aid. This includes males born on or after January 1, 1960, who are between the ages of 18 and 25, citizen or non-citizen, and not currently on active duty in the Armed Forces. Students who complete the Dream Application now have the option to have their information sent to Selective Service.

Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA or Dream Application. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on the student's behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA or Dream Application. Documents will be requested such as Federal Tax Return Transcript and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Financial Aid Conflict of Interest Policy and Code of Conduct

The SMCCCD Student Financial Aid Office and its staff have always been bound to act in compliance with the philosophy outlined in the National Association of Student Financial Aid Administrator's Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals.

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel. Any SMCCCD Financial Aid Office officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct. The following provisions bring SMCCCD into compliance with the federal law.

I. Purpose

The purpose of this policy is to prohibit conflicts of interest in situations involving student financial aid and to establish standards of conduct for employees with responsibility for student financial aid.

II. Applicability

This Policy applies to all employees who work in the Student Financial Aid Office and all other SMCCCD employees who have responsibilities related to education loans or other forms of student financial aid.

III. Definitions

1. **Conflict of Interest:** A conflict of interest exists when an employee's financial interests or other opportunities for personal benefit may compromise, or reasonably appear to compromise, the independence of judgment with which the employee performs his/her responsibilities.

2. **Gift:** Any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a de minimus amount. The term includes a gift of services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred. The term “gift” does not include any of the following:
 1. Standard materials, activities, or programs on issues related to a loan, default aversion, default prevention, or financial literacy, such as a brochure, a workshop, or training.
 2. Training or informational material furnished to the SMCCCD as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of educational loans to the SMCCCD, if such training contributes to the professional development of the SMCCCD employees.
 3. Favorable terms, conditions, and borrower benefits on an education loan provided to a student employed by the University or an employee who is the parent of a student if such terms, conditions, or benefits are comparable to those provided to all students of SMCCCD and are not provided because of the student’s or parent’s employment at SMCCCD.
 4. Entrance and exit counseling services provided to borrowers to meet the SMCCCD responsibilities for entrance and exit counseling under federal law, so long as the SMCCCD employees are in control of the counseling, and such counseling does not promote the products or services of any specific lender.
 5. Philanthropic contributions to an institution from a lender, servicer, or guarantor of education loans that are unrelated to education loans or any contribution from any lender, guarantor, or servicer that is not made in exchange for any advantage related to education loans.
 6. State education grants, scholarships, or financial aid funds administered by or on behalf of a State.
3. **Opportunity pool loan:** A private education loan made by a lender to a student attending SMCCCD or the family member of such a student that involves a payment, directly or indirectly, by points, premiums, additional interest, or financial support to such lender for the purpose of such lender extending credit to the student or the family.
4. **Revenue-sharing arrangement:** An arrangement between SMCCCD and a lender under which (a) a lender provides or issues a loan to students attending the college or to their families; and (b) SMCCCD recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other materials benefits, including revenue or profit sharing, to SMCCCD or its employees.

Consumer Information

Academic Program Information

The Colleges of the San Mateo County Community College District work very hard to maintain compliance with all federal requirements. These include fiscal, social and legal aspects of college life. Information is included below. There are links to more details of these requirements on the district web site at www.smccd.edu.

Complete information about all degree and certificate programs is available at the district colleges' individual web sites at www.smccd.edu. A catalog is provided to all new students as part of the college orientation program. Students are encouraged to download or keep the catalog as a valuable reference about program requirements for all educational programs. Class schedules are available both on the web and in print copy several months before each semester begins. Students may select courses each term to advance toward completion of a degree or certificate.

Accreditation Information

The colleges of the San Mateo County Community College District are approved by the Office of the Chancellor of the California Community Colleges and are fully accredited by the Western Association of Schools and Colleges (WASC), the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education.

Privacy Rights of Students

The Family Educational Rights and Privacy Act (FERPA) requires educational institutions to provide access to students' official educational records; provide opportunity for a hearing to challenge such records on certain grounds; obtain written consent of the student before releasing certain information; and extend these rights to all students of the college.

The Act provides that the College may release certain types of "Directory Information" unless the student submits a request in writing to the Dean of Enrollment Services that certain or all such information not be released without his/her consent. Currently enrolled students may request that "Directory Information" be withheld by notifying the Dean of Enrollment Services in writing each term or semester.

External entities have access to only the following directory information (1) student's name and city of residence; (2) email address; (3) participation in recognized activities and sports; (4) dates of enrollment; (5) degrees and awards received; (6) the most recent previous educational agency or institution attended; and (7) height and weight of members of athletic teams.

Appropriate college personnel as noted in No. 3 above have access to full address information.

The Federal Solomon Act requires colleges to release full directory information (including address) to U.S. Armed Forces.

A copy of the Family Educational Rights and Privacy Act (Sec. 438, P.L. 93-380) is available in the Office of Admissions & Records, Administration Building, during normal business hours.

Release of Information for Financial Aid Purposes Forms are available in the district financial aid offices and online at www.canadacollege.edu, www.collegeofsanmateo.edu or www.skylinecollege.edu.

Student Right-to-Know and Campus Security Act

In order to make the San Mateo County Community College District a safe and pleasant environment for students and employees, the District has established procedures in compliance with the Student Right-to-Know (SRTK) and Campus Security Act (Federal Public Law 101-542). Persons seeking information concerning District law enforcement procedures, crime prevention efforts, and crime statistics should contact the Public Safety Office at your campus.

As part of our reporting under the Campus Security Act, the district colleges are required to report any crimes committed on campus. Reports are available from the Campus Safety Office.

The Act also requires institutions to make available the completion or graduation rate of certificate or degree-seeking full-time students. A paper copy of this information may be obtained at the Admissions and Records Office at your campus.

Student Conduct

Students enrolled in the Colleges of the District are expected to conduct themselves as responsible citizens and in a manner compatible with the District and College function as an educational institution. Students are also subject to civil authority and to the specific regulations established by each College in the District. Violators shall be subject to disciplinary action, including possible cancellation of registration, and may be denied future admission to the Colleges of the San Mateo County Community College District. A list of actions which are prohibited and may lead to appropriate disciplinary action is contained in the College Catalog, which is available for review in College offices and for free in the district college bookstores. All information is also available on line.

Academic Integrity Policy (Cheating and Plagiarism)

As members of the college community, students are expected to demonstrate integrity on all academic endeavors. Students are evaluated on their own merits, so they should protect academic integrity at district colleges and be proud of their achievements.

General principles of academic integrity include the concept of respect for the intellectual property of others, the expectation that individual work will be submitted unless otherwise allowed by an instructor, and the obligations both to protect one's own academic work from misuse by others and to avoid using another's work as one's own. Faculty, with the full support of the colleges, have the right to take standards of academic integrity into account when assigning grades. All students are expected to understand and abide by these principles.

Any act which gains or is intended to gain an unfair academic advantage or which compromises the integrity of the academic standards of the college may be considered an act of academic dishonesty.

Cheating and Plagiarism are violations of the Academic Integrity Policy and the Student Conduct Code and will result in appropriate disciplinary action.

Students seeking further information concerning these guidelines should contact the Office of the Vice President or see the College Catalog.

Student Ability for Financial Aid Eligibility Changes

Recent federal legislation has limited the Ability to Benefit (ATB) provisions by which a person who does not have the equivalent of a high school diploma may receive federal financial aid effective on or after July 1, 2012. The equivalent to a high school diploma includes passing the GED or California High School Proficiency Exam (CHSPE), homeschooling and the completion of a two-year post-secondary program that is fully transferable to a baccalaureate program, (such as an AA/AS degree). Those without the equivalent of a high school diploma are not eligible for federal financial aid except under the following conditions:

1. Prior to July 1, 2012 they were enrolled in an eligible program as defined by the Department of Education and have previously met one of the ATB provisions below; or
2. On or after July 1, 2012, they can demonstrate enrollment prior to July 1, 2012 in an eligible program as defined by the Department of Education and subsequently fulfill one of the ATB provisions below:
 - Satisfactory completion of 6.0 units of degree-applicable coursework acceptable for college credit at a SMCCCD college; or
 - Achieving a passing score on all three assessment tests administered by the College Testing Offices. This assessment is referred to as an Ability to Benefit Test.

If ineligible to demonstrate Ability to Benefit because the students was not enrolled in an eligible program as defined by the Department of Education prior to July 1, 2012, the student may not receive any federal financial aid from any college/university until having the equivalent of a high school diploma. There is no appeal to this statutory requirement.

For GED testing information, interested persons should call the unified school district in their area. Students who are still attending high school are not eligible for federal financial aid regardless if they demonstrate Ability to Benefit as they must also be regularly admitted college students.

Satisfactory Academic Progress (SAP)

Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal aid. This policy does not apply to the California Promise Grant Fee Waiver (CCPG)

The Financial Aid Office uses the following policy to measure SAP:

- Complete at least 67% of the units you have attempted.
- Maintain a cumulative 2.0 Grade Point Average.

- Complete your educational objectives within 150% of the published length of your educational program (all units of ESL and 30 units of remedial courses are excluded from the maximum).
- All transferable units from other schools will be included in the maximum time frame assessment, the cumulative GPA assessment and the cumulative pace rate assessment. These transferable courses will count towards unit maximum based on the number of units accepted by the district Admissions and Records Offices after you submit an official academic transcript from all prior schools.
- The comprehensive GPA will include grades for each class that is visible on your transcript regardless of university grade replacement and grade exclusion policies.
- SAP is monitored each semester. Students who fail to meet GPA or completion percent are placed on financial aid warning (only one) after the first deficiency. Students are notified by email and through the SMCCCD WebSMART account.
- Students whose total units exceed the maximum time-frame requirements or those who have been placed on financial aid probation for two semesters in a row or a total of three non-consecutive semesters within the District will be suspended from financial aid eligibility.
- At any point, when it is mathematically impossible for a student to graduate within the maximum credit standard, that student will be considered in violation of the SAP Policy, and ineligible for financial aid.
- Students may have their financial aid eligibility reinstated after a suspension by attaining the minimum GPA or completion requirement.
- Students may appeal their financial aid suspension by filing a written request with all documentation listed on the Appeal Form and return all materials to your Financial Aid Office. An explanation of the circumstances that caused the lack of progress and your plan to remedy this deficient status are required for all appeals. As part of the appeal process the student must meet with a counselor and attach a current Student Educational Plan (SEP) with the other appeal materials. Incomplete appeals will not be considered.
- A student whose Financial Aid Appeal was denied may make a written request for the denial to be reviewed by the Financial Aid Appeal Committee. Check with your Financial Aid Office for requirements. The student will be notified by email and letter of the decision. The Appeals Committee decision will be final.
- File your appeal by the deadline date. Check the calendar since dates may vary by term.

Special Considerations for SAP

- Each semester, when counting credits to determine aid eligibility for that semester, many repeated classes will be excluded from the financial aid eligible credit count. A student can be paid on a repeated class IF the class was never previously passed. A student can also be paid for repeating a previously passed course as long it is the first repeat of the class. Transferable courses taken at other colleges will be counted when calculating a student's maximum timeframe provided the courses would apply toward degree or certificate requirements. ESL Courses are not counted in the maximum timeframe for SAP. Thirty (30) units of remedial coursework will be exempt from the maximum timeframe evaluation.
- Repeated enrollment that is not aid eligible will be excluded from the student's enrollment status for the term.
- Federal Title IV financial aid (Pell Grant, FSEOG, Direct Loans, FWS) will be recalculated based on the student's adjusted enrollment status. This recalculation will be applied regardless of whether a student received aid for previous course enrollments.
- Waitlisted courses do not count toward official enrollment status for financial aid purposes.

- All repeated courses do affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits.
- Suspension and Extension Appeals cannot override federal regulations. If you are in a class that is not eligible for payment, but the class is part of your approved educational plan, you will not be penalized for repeating the class, but you cannot receive financial aid for that class.
- There is a deadline for Financial Aid Academic Progress Appeals each term. Dates vary as academic calendars change. Check with your Financial Aid Office for these dates.

Withdrawing From a Modular, Condensed or Class Shorter Than the Standard Academic Semester

The new federal regulations change the way withdrawals are determined and calculations are done when dropping one or more courses offered in a modular, or session, format:

- A modular class is one that is shorter than the entire length of the semester or summer term, such as an 8-week session course, or an intersession course.
- A student is considered to have withdrawn from the semester, for financial aid purposes, if that student does not complete all of the days in the semester or summer term that they were scheduled to complete. In other words, if, at the time you withdraw from a session course, and your remaining enrolled classes begin at a later date that term, you will be considered to have withdrawn from the term for financial aid purposes. If that occurs, we will be unable to re-determine your financial aid eligibility for that semester, or term, until we receive verification that you have attended the classes that begin later in the term. In some cases, that will mean waiting until grades are posted for the semester before we can re-determine your aid eligibility.

Incomplete Courses

"I" (incomplete) grades will be considered as "attempted", but will not be considered to have been "completed". If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation of aid eligibility during the term. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next incremental assessment.

Measuring SAP

Pace Rate Calculation	
Units Completed	= Pace Rate
Units Attempted	

All financial aid applicants must complete 67% of classes attempted as a part of the Satisfactory Academic Progress calculations. This is also known as the "Qualitative" measure of progress.

The second measure of progress is the requirement to maintain the minimum cumulative GPA of 2.0. This is referred to as the Quantitative measure of Satisfactory Academic Progress.

Withdrawals and Grades of "Incomplete"

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "pace rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

Grades of "F" and "No Credit"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would not be considered to have been completed.

Grades of "D" or Better and "Credit"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

Progress in Summer Sessions

A student's progress in summer session will be counted when assessing cumulative pace rate (completion rate) and cumulative GPA.

Record Delay (RD) Grades

Should a student's record reflect a Record Delay (RD) grade for a course taken the previous terms at the time of the initial financial aid award disbursement, the student's aid will be withheld until the grade is reported by the faculty person and posted on the student's record.

Attendance Regulations

Regular attendance in class and laboratory sessions is an obligation assumed by each student at the time of his/her registration. When a student fails to attend class, he/she misses the content of the session, and course continuity is lessened. When failure to attend class places a student's success in jeopardy, the instructor may drop the student from the class.

Total hours of absence which exceed twice the number of hours a class meets in a week define "excessive absence" as used by many instructors in dropping students for nonattendance.

Instructors may, however, utilize stricter attendance requirements.

Absence due to participation in college-sponsored activities may be considered excused when the student informs and receives permission from the instructor in advance of the absence and makes up all work missed.

A student dropped from any class for nonattendance may appeal in writing to the Division Dean within five College calendar days of such a drop if the student thinks the absences should be excused, and reinstatement in class can be justified. Students may, with the permission of the instructor, remain in class while their appeal is being reviewed. A recommendation regarding the appeal will be forwarded to the instructor whose decision is final.

Financial aid applicants and recipients are required to follow all attendance requirements.

Emergency Leave of Absence

A student who finds it necessary to withdraw from all enrolled courses at any time after registration must obtain a petition for semester leave of absence. This petition may be obtained from the Health Center if the emergency is of a medical nature. A petition for non-medical emergency leave of absence may be obtained from the Admissions and Records Office. It is the student's responsibility to complete the petition process. The leave of absence shall only be used when verified circumstances beyond the student's control force a complete withdrawal from all courses. Withdrawals resulting from an approved leave will not be included in the determination of the student's academic progress.

A student absent 5 days or more with a medical problem should notify his/her instructor(s).

Financial Aid recipients should be aware that the federal Leave of Absence regulations may have different requirements than institutional policies.

For Student Financial Aid (SFA) Purposes refund and repayment requirements apply when a student receives SFA Program funds and withdraws, drops out, takes an unapproved leave of absence, fails to return from an approved leave of absence, is expelled, or otherwise fails to complete the period of enrollment for which he or she was charged.

Refunds and Repayments

There are two processes used in determining if a credit balance on a student account is to be returned to a student. If there are no federal funds involved the process is a refund. If federal funds are involved, the Federal Return to Title IV Funds process is mandated. Some examples of federal aid are: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), or Federal Direct Student Loans. Cal Grants will not be included in the Return to Title IV calculation. More information on each the above process is shown below.

The last day to withdraw from an Academic Session that is shorter than the semester length class and retain eligibility for a refund is 10% of the scheduled length of the course.

The last day to withdraw from an academic session that is shorter than the semester length class without a "W" appearing on the transcript is 30% of the scheduled length of the course.

Institutional Refunds

A student may either choose to maintain a credit balance on thier account or contact the Cashier's Office to arrange for a refund. Refunds are NOT issued automatically. Credit balances remain on student accounts for a maximum of five (5) years.

Prior to the first day of classes:

- Students dropping ALL classes will receive full credit toward future registration fees for the amount of all fees paid. A \$10 processing fee (plus an additional \$50 processing fee for non-resident students and F-1 Visa international students) will be retained by the College if a refund is issued to the student.

On or After the First Day of Instruction:

- Enrollment Fee/ Non-resident Tuition
Students will receive full enrollment fee and non-resident fee credit toward future registration fees if they reduce their program or officially withdraw from all courses within the first 10% of class meetings. For example: if a course has 12 meetings, 10% of 12 = 1.2; the College will round up to 2.0; therefore, the student must withdraw no later than the end of the day of the second class meeting. Students who officially withdraw from all courses and request a refund will be subject to a \$10 processing fee. An additional \$50 processing fee will be retained by the college for non-resident and F-1 Visa international students who request a refund.

Health Services Fee

Students will receive a full refund through the second week of instruction for semester-length classes and through the first 10% of the class meetings for students enrolled in less than semester-length classes. Thereafter, these fees are not refundable or transferable unless an action of the College (e.g., class cancellation) prevents the student from attending.

Parking Fee

Parking permits are non-refundable unless an action of the College (i.e. cancellation of all of the student's classes) prevents the student from attending. If a parking permit has been issued, it must be returned to the Cashier's Office before a credit or a refund of the Parking Fee will be processed. Lost and stolen parking permits are nonrefundable.

Student Body Fee

This fee can be waived and if already paid, is refundable. To request a credit or refund of this fee, contact the Student Activities Office.

Student Representation Fee

This fee will be waived for students who refuse to pay for religious, political, moral, or financial reasons. This waiver must be submitted in writing within the first 10% of the period of instruction of the course(s).

Contact the Cashier's Office at your district college regarding credit and refund questions.

Federal Funds Refund Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence. Prior to completing 60% of a payment period or term, the federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Unofficial Withdrawals

If a student does not officially withdraw from all classes but fails to earn a passing grade in at least one course, federal aid regulations require that we assume the student has “unofficially withdrawn,” unless it can be documented that the student completed the enrollment period. Unofficial withdrawals require a Title IV refund calculation at the midpoint of the enrollment period. The reduction of federal aid may create a balance due to the district college that must be repaid.

Title IV Refund Process

The SFA refund and repayment requirements do not apply to a student who:

Withdraws, drops out, or is expelled before his or her first day of class (see 34 CFR 668.21, 685.303, and 682.604.)

- Withdraws from some classes, but continues to be enrolled in other classes, or
- Does not receive SFA Program funds for the period in question.

Please note, students whose parents received a PLUS Loan are considered to have received SFA Program funds and so are covered by the SFA refund and repayment requirements.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Direct Stafford Loan
- Subsidized Federal Direct Stafford Loan
- Direct PLUS Loan
- Federal Pell Grants for which a Return of Title IV Funds is required
- All other Federal Grants for which a Return of Title IV Funds is required

Title IV Refund Repayment Policy

Many students realize after the fact that decisions they made require them to repay some or all of their financial aid for a semester. The consequence can amount to several hundred dollars. Save yourself this stress by understanding the impact of your decisions before you make them.

These situations include, but are not limited to:

- Changing credit load during the Add/Drop period at the beginning of each term
- Dropping a class or workshop that you never attended
- Failing to meet prerequisite requirements for classes offered in a sequence for the same semester
- Changing your degree plan or academic career
- Completing withdrawing from all your classes for a semester
- Receiving grades of all “Fs” for a semester
- Receiving an “F” for a class you never attended
- Receiving additional educational assistance, such as scholarships, after your financial aid has been disbursed
- Discovering that you have been awarded over the annual or lifetime limits for federal grants or loans.

If financial aid has been disbursed and you reduce your credit load, you may have to repay funds. The amount of a Pell Grant is based on the number of credits in which a recipient is enrolled. The amounts will be adjusted each time you drop and add classes between the dates of your Pell Grant disbursement and the “Freeze” date or the last day to drop a semester length class without a “W”. Summer dates and classes that are less than a standard academic semester length will differ for each session.

A bill will be sent with the amount due. A student will not be eligible for further student financial aid funds until the overpayment is paid in full. In addition, your school records will be placed on “HOLD.” You will not be able to register for classes or request academic transcripts until this bill has been paid in full.

If you do not pay this bill or make payment arrangements, your overpayment will be reported to the National Student Loan Data System (NSLDS). NSLDS notifies all other colleges and universities that you now owe money. You will be ineligible to receive further financial aid at any college. The NSLDS notification will be removed when your bill is **paid in full**.

If you continue to ignore this bill, your account will be turned over to the Department of Education for all future collection. The Department of Education has the ability to garnish your wages, withhold your tax refunds, send your account to a collection agency, and take you to court to recover the money owed. You must pay this bill in full within 45 days.

Student Grievances and Appeals

Students are encouraged to pursue their academic studies and become involved in other sponsored activities that promote their intellectual growth and personal development. The College is committed to the concept that, in the pursuit of these ends, the student should be free of unfair and improper actions on the part of any member of the academic community. If, at any time, a student feels that he/she has been subject to unjust actions, or denied his/her rights, redress can be sought through the filing of an appeal or grievance. Detailed information is provided in the Student Handbook which is available in the Student Activities Office. For further information concerning any aspect of student grievances or rights of appeal, students should contact the Vice President of Student Services.

Most complaints, grievances or disciplinary matters should be resolved at the campus level. This is the quickest and most successful way of resolving issues involving a California Community College (CCC). You are encouraged to work through the campus complaint process. See the California Community Colleges Chancellor's Office website for additional resources in resolving issues.

Policy of Non-discrimination

The San Mateo County Community Colleges are committed to equal opportunity regardless of age, gender, marital status, disability, race, color, sexual orientation, religion, national origin, or other similar factors, for admission to the College, enrollment in classes, student services, financial aid, and employment in accordance with the provisions of Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972 (45CRF 86), Section 504 of the Rehabilitation Act of 1973 (P.L. 93-112), and the Americans with Disabilities Act of 1990.

It is important that students, staff, and all others associated with the College understand the importance of reporting concerns about possible violations of this policy. The College's commitment to equal opportunity demands full investigation of possible violations and an opportunity for a fair and impartial hearing on any matter relating to these laws and policies.

Any person seeking information concerning these laws and policies or claiming grievance because of alleged violations of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990 should contact the Vice President of Student Services.

All grievances will be reviewed in terms of Title VI and Title IX law, and persons involved will be advised of the provisions of the law and their legal rights. If normal channels are not available or fail to meet legal requirements, the necessary action will be initiated.

Inquiries regarding Federal laws and regulations concerning nondiscrimination in education or the District's compliance with those provisions may also be directed to:

Office for Civil Rights

U.S. Department of Education

50 United Nations Plaza, Room 239 San Francisco, CA 94102

Policy on Americans with Disabilities Act

The purpose of the Americans with Disabilities Act (ADA), PL 101-336, is to extend to people with disabilities civil rights similar to those now available on the basis of race, color, national origin, sex and religion through the Civil Rights Act of 1964. It prohibits discrimination on the basis of disability in private sector employment, services rendered by state and local governments, places of public accommodation, transportation, and telecommunications relay services. The ADA says that no covered entity shall discriminate against a qualified individual with a disability because of the disability of such individual in regard to job application procedures; the hiring, advancement, or discharge of employees; employee compensation; job training; and other terms, conditions, and privileges of employment.

Major employment provisions of the ADA require equal opportunity in selection, testing, and hiring of qualified applicants with disabilities (applicants with disabilities may request that special accommodations be made in order to complete these processes); equal treatment in promotion and benefits; reasonable accommodation for applicants and workers with disabilities when such accommodations would not impose "undue hardship"; and prohibits discrimination against workers with disabilities. This provision is similar to the Civil Rights Act of 1964 and Title V of the Rehabilitation Act of 1973.

Employers may require that an individual not pose a direct threat to the health and safety of others; may not make pre-employment inquiries about an applicant's disability or conduct pre-employment medical exams; and may conduct a test for illegal drug use and prohibit all workplace use of illegal drugs and alcohol.

Students needing further information or if there are any problems or complaints regarding compliance issues please contact the Office of the Vice President of Student Services.

Policy on Sexual Harassment

District Colleges prohibit, in any and all forms, the sexual harassment of its students and staff. Sexual harassment of students by other students or staff, and/or the harassment of staff by students or other staff are considered intolerable behavior that will be investigated and acted upon immediately.

Students or staff claiming grievance because of alleged violations of this policy should contact the Vice-Chancellor of Human Resources and Employee Relations.

Policy on Drug-Free Campus

The San Mateo County Community College District, in compliance with the Federal Drug-Free Schools and Communities Act Amendments of 1989, prohibits the use, possession, sale or distribution of alcohol, narcotics, dangerous or illegal drugs or other controlled substances, as defined in California statutes, on District or College property, or at any function sponsored by the District or College. Students are expected to conduct themselves as responsible citizens and in a manner compatible with the community college function as an educational institution. Students are subject to civil authority and to all District and College rules and regulations.

Students found to be in violation of the drug-free campus policy by manufacturing, distributing, dispensing, possessing, or using controlled substances, as defined in California statutes, on any District property will be subject to disciplinary procedures up to and including possible cancellation of registration.

Persons seeking further information concerning this policy or the health risks and effects associated with alcohol and narcotics or other dangerous or illegal drugs, should contact the College Health Center. Policies and other information are sent to all students, faculty and staff each academic term.

Directory Information

Federal and State laws provide that the College may release certain types of "Directory Information" unless the student submits a request, in writing, to the Records Officer that certain or all such information is not to be released without his/her consent. "Directory Information" in the San Mateo County Community College District includes: student's name and city of residence, participation in recognized activities and sports, dates of enrollment, degrees and awards received, the most recent previous educational agency or institution attended, height and weight of members of athletic teams, student photographs and email addresses.

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