

WHAT'S NEW IN FINANCIAL AID

2020-2021

Updates due to COVID-19

SAP

The Satisfactory Academic Progress (SAP) calculation for students that receive an EW/CW due to COVID-19 on or after 03/17/20, will have the quantitative measure (completion rate-units completed compared to units attempted) excluded.

Example: A first-year student took 10 units in the Fall 2019, but only passed 7 units. At the start of Spring 2020, the student is at a 70% completion rate; student is in good standing for financial aid.

The student takes 10 units in Spring 2020, but due to COVID-19, the student takes an EW grade in 5 units.

For quantitative measure (total earned units/total attempted units), the Financial Aid Office will count the Fall 2019 and the Spring 2020 units without the 5 units from the EW grades.

If this student completes the Spring 2020 with 5 units (excluding the 5 EW units), the student's completion after Spring 2020 is 12 out of 15 units or 80% cumulative completion rate. Student is in good standing because they remain above the cumulative 67% completion rate. If the EW was part of the calculation, then the student would have failed SAP because it would have been 12 out of 20 units or 60%.

R2T4

On March 27, 2020, President Trump signed the Coronavirus Aid Relief, and Economic Security Act (CARES) which provided emergency flexibilities and regulatory relief for institutions of higher education and their students.

Return of Title IV funds (R2T4) requires students who receive federal financial assistance and completely withdraw from all classes before completing more than 60% of the semester to return any unearned federal funds. The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. Pell Grant, FSEOG and Stafford Loans (Title IV federal financial aid) will be included in the calculation. Due to the disruption caused by COVID-19, requirements for students and schools to return unearned federal grants or loans to the Department of Education has been waived.

All Federal Student Loans Held by the Federal Government—Zero Interest and Suspension of Payments

In response to the COVID-19 national emergency, President Trump announced that zero interest would accrue on student loans held by federal government agencies for at least 60 days beginning on March 13, 2020.

The CARES Act extended the interest reprieve and implemented an automatic forbearance until September 30, 2020, for any borrower with a student loan held by the Department.

Pell Grant

For 2020-2021, the Pell Grant award amount and the maximum Expected Family Contribution (EFC) for Pell eligibility has changed:

	2019-2020	2020-2021
Pell Grant Award Amounts	\$6195	\$6345
Maximum EFC	5576	5711

*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

Direct Loans Interest Rates

Academic Year	2019-2020	2020-2021
Interest Rate	4.53%	2.75%

Satisfactory Academic Progress (SAP) Online Workshops

If you are required to appeal, please complete the online SAP Counseling Sessions through our Financial Aid TV website at <https://skylinecollege.get-counseling.com>. Make sure to print your certificate of completion once you successfully finish the session.

California College Promise Grant Updates and Income Standards for 2020-2021

CCPG – Special Classification:

If you meet any of the following criteria, you may be eligible for a fee waiver under the Special Classification guidelines. Certification is provided by various agencies. Please contact your SMCCCD college Financial Aid Office for assistance:

- Eligible dependent of deceased or disabled veteran
- Recipient of the Congressional Medal of Honor or dependent
- Dependent of California National Guard
- Dependent of victim of September 11, 2001 terrorist attack
- Dependent of deceased California law enforcement/fire suppression personnel killed in the line of duty
- Students who have been exonerated

Apply for the online California College Promise Grant (CCPG) Fee Waiver in [WebSMART](#).

**California College Promise Grant
Type B
2020-2021 Income Standards***

Family size	Base Year Income
1	\$18,735
2	\$25,365
3	\$31,995
4	\$38,625
5	\$45,255
6	\$51,885
7	\$58,515
8	\$65,145
Each Additional Family Member	\$6,630

* These standards are based upon the federal poverty guidelines, as published each year by the US Department of Health and Human Services. Under Title 5 of the California Code of Regulations, the student or student's family must have a total income in the base year (in this case, 2018) that is equal to or less than 150% of the U.S. Department of Health and Human Services Poverty Guidelines based on family size.

The base year is defined as the income year used for the determination of an expected family contribution (EFC) for federal Title IV student financial aid unless professional judgement is exercised by a financial aid office to use the current year income.

Federal poverty guidelines available here:

<https://www.payingforseniorcare.com/longtermcare/federal-poverty-level.html#2019-Poverty-Guidelines---Annual>