

Financial Aid

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The Cañada College Financial Aid Office administers many types of financial assistance including federal and state programs as well as scholarships from the SMCCC Foundation and private sources to help students meet their educational costs.

Most financial aid awards are made on the basis of financial need. A student's financial need is determined by deducting the student's expected family contribution (EFC) from the cost of attendance (COA). To qualify for most financial aid, students must demonstrate financial need while maintaining academic progress. Financial aid awards are intended to assist students in meeting their annual educational expenses such as tuition and fees, books and supplies, room and board, transportation and other personal expenses and educational costs.

Financial aid awards may consist of grants, waivers and/or scholarships (funds which generally do not have to be repaid), loans (low interest loans which require little or no payment while a student is attending college on at least a half-time basis), work-study employment (money which a student earns through work either on or off-campus) or a combination of these sources.

Federal Assistance: The major federal financial assistance programs administered by the Cañada Financial Aid Office include the Pell Grant, a grant for moderate to low income students; the FSEOG (Federal Supplemental Education Opportunity Grant), a grant drawn on a limited college allocation for students demonstrating the greatest need who meet the priority deadline; Federal Work-Study (FWS) which is need-based employment; and, the Subsidized and Unsubsidized Direct Loan (DL) programs. Students must apply for all federal assistance programs using the Free Application for Federal Student Aid (FAFSA) www.fafsa.gov and meet all federal eligibility requirements.

Federal Pell Grant funds have a lifetime eligibility of the equivalent of six (6) fulltime years or 600%. Fulltime students who take more than six years to complete their baccalaureate degree will run out of eligibility before they graduate. It is important that students determine early an educational goal and major, develop and follow an approved educational plan and limit major changes or they risk losing Pell Grant eligibility before completing their program.

State Assistance: The major state financial assistance programs administered through the Cañada Financial Aid Office include the California College Promise Grant (CCPG) which waives the enrollment fee for California residents

and those meeting AB540 eligibility; the Cal Grant, which is a direct grant payment for California residents and, depending on the type of Cal Grant, those meeting AB540 eligibility. Cal Grants require grade point average (GPA) verification and meeting established income and asset ceilings. Eligibility is determined after submission of GPA and the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application by state deadlines (March 2nd and September 2nd award cycles). Foster Youth may be eligible for the Chafee Grant and other grant assistance and should contact the Financial Aid Office for further assistance in completing the necessary forms to receive aid.

Recent legislation (AB 801) also provides additional support services along with CCPG eligibility to Homeless Youth. Students experiencing homelessness are encouraged to meet with SparkPoint and financial aid staff to determine what kinds of services and supports are available to them as college students and in the community.

AB540 students are eligible for state financial assistance programs including the CCPG, Cal Grant Entitlement Programs and services through EOPS and other programs and are advised to submit the California Dream Act Application unless they meet federal aid eligibility in which case they should use the FAFSA.

Student who enroll fulltime (12 or more units) and receive a Cal Grant are also eligible for the Community College Student Success Completion Grant (SSCG). Students who enroll in 12-14.99 units per semester may receive up to \$1,298 additional funding each term. Students who enroll in 15 or more units, may receive up to \$4,000 additional funding per term.

CCPG Academic Standards: A student who fails to meet the minimum academic and progress standards of the institution for two consecutive semesters (fall and spring, excludes summer) will lose eligibility for the CCPG. The minimum academic standards are a 2.0 cumulative GPA and a completion rate of more than 50% of all attempted units. Students who become ineligible for the CCPG are encouraged to seek out campus support services to help them regain good academic standing. To appeal, complete the "Loss of Priority Registration and/or CCPG Petition" (www.canadacollege.edu/forms). Completed appeal petitions needs to be turned into the Admissions & Records Office.

Eligibility

Eligibility depends upon the program of application. For example, the CCPG program is available to students who have been classified as residents of California or AB540 eligible by the Admissions and Records Office and meet specific program eligibility. The Federal Pell and SEOG Grants require financial need be demonstrated by



the Free Application for Federal Student Aid (FAFSA). A student must either be a U.S. citizen or in one of a group of categories known as eligible non-citizen (including permanent resident, resident alien, refugee, or asylee). Direct Loans require FAFSA filing; subsidized loans are need-based and unsubsidized loans are not need-based. All loans are subject to annual and aggregate borrower loan limits.

150% Subsidized Loan Limit: A new or first-time borrower is no longer eligible to receive additional Direct Subsidized Loans if the period during which the borrower has received such loans meets or exceeds 150 percent of the published length of the program in which the borrower is currently enrolled. These borrowers may still receive Direct Unsubsidized Loans for which they are otherwise eligible. As the criteria to qualify for the different financial aid programs can vary widely, all students who have a financial need are strongly encouraged to apply. Effective July 1, 2021, the SULA regulations no longer apply to subsidized loans first disbursed on or after July 1, 2021.

In a number of cases, students may qualify for more than one program to assist them with their college attendance costs. Apply early and annually as some programs have limited funds for those students who meet program eligibility and apply early. Please review the extensive material available (in English or Spanish) in the Financial Aid Office or on the College website at <https://canadacollege.edu/financialaid> and <https://smccd.edu/financialaid>, Federal Student Aid at <https://studentaid.gov> and the California Student Aid Commission at <https://www.csac.ca.gov/> or <https://dream.csac.ca.gov/> for specific information on the California Dream Act Application.

It is also recognized that there may be unusual circumstances that the financial aid application material does not capture which impacts your ability to attend college. Students may submit an Unusual Circumstance form or Dependency Override Request form to explain those situations to be considered in reviewing their financial aid eligibility. Additional documentation is required. For detailed information regarding specific assistance programs, students should contact the Financial Aid Office, Building 9-109.

Federal Regulation: Return of Title IV Funds

A student who receives Federal grant and/or Direct Loan funds and withdraws from all classes prior to completing more than 60% of the semester, will be required to pay back a portion of the grant funds to the federal government. Students who owe Return of Title IV funds are ineligible to receive additional federal financial assistance from any college or university until satisfactory repayment arrangements have been made. Students receiving federal financial aid who plan to withdraw should notify the Admissions and Records Office and Financial Aid Office immediately.

Federal Regulation: Satisfactory Academic Progress

All students must maintain Satisfactory Academic Progress (SAP) toward a degree, certificate or transfer program of study in order to establish or renew eligibility for participation in all federal financial aid programs and state programs under the umbrella of the California Student Aid Commission (i.e. Cal Grants, Chafee Grant, etc.). The Higher Education Act requires institutions to establish academic progress standards that contain qualitative (GPA) and quantitative (Pace) measurements of progress and also requires a maximum time frame for completion of the program. SAP is assessed after every term once final grades are processed. Students must maintain both a cumulative grade point average of at least 2.0 on a 4.0 scale and a 67% Pace Rate (percent of courses completed towards educational goal) for all attempted units. Failure to maintain either standard will result in the student being placed on financial aid warning. Failure to regain minimum SAP requirements in the subsequent enrollment period will result in disqualification from financial aid. Students have the right to appeal. Documentation of an extenuating circumstance is required. Students whose appeals are approved are then placed on financial aid probation and must meet the terms of the appeal to remain eligible for continued financial assistance.

Students must also complete their eligible program within 150% of its published program length. For students pursuing an AA/AS or transfer, the approved maximum time frame is 90 attempted units (Example: 60 units for AA/AS x 150% = 90 units). For eligible certificate programs of at least 16 units, the maximum time frame is 150% of the required units for the certificate (Example: 24 unit Early Childhood Education Certificate x 150% = 36 units). Students who exceed the maximum time frame or are determined prior to reaching the maximum units to be unable to complete their program within the maximum time frame will be disqualified from aid. Students have the right to appeal.

Federal Regulation: Ability to Benefit (ATB)

Federal legislation effective on or after July 1, 2012 limits the provisions by which a person who does not have the equivalent of a high school diploma may receive federal financial aid. The equivalent to a high school diploma includes passing a GED, HiSET and TASC 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 (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) they can demonstrate enrollment prior to July 1, 2012 in an eligible program and subsequently fulfill one of the ATB provisions below.

ATB may be established by the following:



- Satisfactory completion of 6.0 units of degree-applicable college coursework acceptable for college credit at Cañada College, or
- Achieving a passing score on an approved assessment referred to as an Ability to Benefit test.

Students without the equivalent of a high school diploma or who are ineligible to demonstrate Ability to Benefit may not receive any federal financial aid from any college/university. There is no appeal to this statutory requirement.

For GED testing information, interested persons should call the unified school district in their areas. In the local area, the GED is offered through the Sequoia Union High School District Adult School, (650) 306-8866. 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.

Other Resources

Limited funds are available for short term loans through the Dean's Emergency Loan fund and EOPS Emergency Loan Fund. These loans are generally paid back within 30 days and during the same semester the funds were released. Alternative student loans (private loans) are not advised. In general, the Financial Aid Office will not certify an alternative student loan without first ensuring the student has accessed all federal or state resources. If you are considering an alternative student loan, please discuss this with the Director to learn about state and federal financial assistance options.

Textbook Rentals & Loans – The Cañada College Bookstore provides a rental option for many of its textbooks which can save students hundreds of dollars each year as compared to new and used textbook costs. Please consider renting your textbooks whenever possible. Additionally, the Learning Center and the Library both maintain an extensive collection of textbooks for students to borrow on loan for a short-term basis (hourly and overnight).

Scholarships – Cañada College offers scholarships to new, continuing and transferring students each year through its annual scholarship program. The application period runs from November to March, see canadacollege.edu/financialaid/scholarship.php for detailed information. Funding for most Cañada Scholarships comes from the San Mateo County Community Colleges Foundation. Founded in 1966, the Foundation raises funds for scholarships as well as educational programs at the District's three colleges. Contributions to the foundation are received from many sources: individuals, businesses, civic groups, community organizations, and other foundations. The mission of the Foundation is to promote student success and nourish program innovation and excellence by providing special financial support for the District's colleges. For more information about the Foundation, please visit <https://foundation.smccd.edu/>.

