

LAS POSITAS COLLEGE CATALOG 2023 - 2024

FINANCIAL AID

Financial aid is a means of financially assisting students in receiving a college education through grants, scholarships, work study, etc. Selection of students to receive financial aid is based on an analysis of family financial need and is made without regard to age, sex, race, religion, national origin, or physical ability. The Financial Aid Office administers financial aid in accordance with federal and state regulations and policies. A full range of financial aid programs are offered including enrollment fee waivers, federal and state grants, institutional grants, scholarships, federal workstudy, and federal direct student loans.

Financial Aid Office (Building 1600)

The Financial Aid Office is located on the second floor of the Student Services & Administration, Building 1600.

- Telephone Number: (925) 424-1580
- E-mail Address: lpcfinaid@laspositascollege.edu

Eligibility

To be eligible for most sources of financial aid, a student must be a U.S. citizen, permanent resident, or other eligible noncitizen; maintain satisfactory academic progress; have demonstrated financial need; must be making satisfactory progress toward a declared approved educational goal or major; have a high school diploma or General Education Diploma (GED); and must not be in default on a student loan nor owe a refund on any grant. Undocumented students who are designated by Admissions as AB540-eligible may qualify for CCPG Fee Waivers, Cal Grants, AB19 LPC Promise Scholarships, and other sources of California State financial aid or private aid.

Priority File Completion Deadlines

Las Positas College has established the following financial aid processing deadlines. Federal Pell Grant recipients must have applied for financial aid and followed up (by submitting all requested supporting documentation posted on CLASS-Web) by the following deadlines in order to ensure receipt of a Federal Pell Grant during the first week of classes, if eligible.

- **Fall Semester:** July 3, 2023
- **Spring Semester:** December 15, 2023

How to Apply for Financial Aid

To apply for all federal and state sources of financial aid, U.S. citizens and those in a legal immigration/permanent resident status must complete the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/afsa>. Las Positas College Title IV Code is 030357. A new FAFSA must be completed each school year. Students may complete the FAFSA as early as October 1st of the previous school year. For example, the 2024-2025 FAFSA is available to complete beginning October 1, 2023 and should be completed no later than March 2, 2024 for maximum financial aid consideration. Processing time from application to payment requires several weeks.

Undocumented students with AB540 status (See Admissions), please apply for State financial aid using the California Dream Application (CADAA) at <https://dream.csac.ca.gov/>.

The federal government will e-mail or mail the student a Student Aid Report, which indicates the application results and will electronically transmit the results to the colleges indicated on the application. Once the College receives the student's FAFSA results, students who are enrolled will be e-mailed a Missing Documentation notice at their personal e-mail address indicating they must log into the Financial Aid tab of CLASS-Web to review missing requirements. Students must complete all requirements before financial aid is authorized. Once a student has completed their requirements and staff have had an opportunity to review, they will be e-mailed [at their Zonemail] a notice with a link to download their official Award Letter. Students who have not received notification from Financial Aid are encouraged to follow up to determine the status of their financial aid application.

How Financial Need is Determined

The FAFSA (Free Application for Federal Student Aid) allows the government to determine Expected Family Contribution (EFC) for each student. EFC is based on an impartial analysis of the student's total available resources. Financial need is determined by comparing the College's cost of attendance with the student's EFC. Grants, fee waivers, Federal Work Study, and student loans are distributed to students who indicate financial need through this process.

California Community College Promise Grant (CCPG Fee Waiver)

The California College Promise Grant (previously called 'BOGFW') waives enrollment fees for qualified residents of California per semester or term. Students may receive a fee waiver for any number of units with no minimum. Students who filed a FAFSA or DREAM Application and demonstrate at least \$1,104 in financial need (based on Cost of Attendance, less Expected Family Contribution) qualify. Students who do not wish to file a FAFSA may apply for the fee waiver online at <https://bog.openccapply.net/gateway/bog?cccMisCode=481>. Please note, the online fee waiver will not qualify students for any other type of financial aid to assist with educational expenses.

A student qualifying for a CCPG must meet minimum academic and progress standards to retain eligibility for a fee waiver. Students who have not met the College's minimum academic and progress standards by demonstration of a minimum 50% overall unit completion rate and 2.0 cumulative grade point average (GPA) in the previous two consecutive primary terms of attendance will lose eligibility for a fee waiver. A student may regain eligibility for the CCPG on a term by term basis by 1) receiving an automatic appeal by demonstrating having earned greater than 50% of units attempted in the previous term with minimum 2.0 GPA; 2) filing a Loss of Fee Waiver Appeal if there are extenuating circumstances; or 3) when they next demonstrate they have met the required standards of cumulative 2.0 GPA and cumulative completion rate over 50%.

The LPC Promise (free college for first-time full-time students)

New students attending Las Positas College as their first institution of higher education who are enrolled full-time (12 or more units) are guaranteed no enrollment fees for their first year (Fall 2023/Spring 2024). California resident or AB540 students who do not qualify for the need-based CCPG fee waiver will qualify for the LPC Promise. To qualify, students must submit the FAFSA or Dream Application by July 31, enroll in 12 or more units, and be first time college students with no prior enrollment (exception: those previously enrolled as concurrent students and those enrolled the immediate summer prior do qualify). Other requirements may apply.

How Grants are Determined

Grants are "gift aid" from the federal or state government or from institutional funds that do not require repayment. Eligibility is determined from the results of the FAFSA or California Dream Application in accordance with federal and state guidelines and local financial aid policy.

Federal Pell Grants and SEOG Grants

Federal Pell Grant award amounts vary depending on the Expected Family Contribution and the student's enrollment status. The dollar amount of Federal Pell Grants is subject to change each year. Supplemental Educational Opportunity Grants (SEOG) are awarded to full-time students with '0000' Expected Family Contribution, on a first-come, first-served basis based on the date all financial aid requirements were submitted.

'Lifetime Eligibility Used' for Federal Pell Grants: The federal government has limited lifetime receipt of Federal Pell Grants to the equivalent of six full-time school years while pursuing an undergraduate degree. A student may not receive a Federal Pell Grant once six years has been reached. Students may monitor their own Federal Pell Grant eligibility used at <https://studentaid.gov/https://nslds.ed.gov/>

LPC AB19 Promise Scholarship

The Promise Scholarship is offered to students who have need but either don't qualify for a Pell grant, or qualify for a very small Pell grant. All students who submit a FAFSA or DREAM application who meet all of the following criteria are eligible for the LPC AB19 Promise Scholarship.

Criteria:

1. Enroll in 12 or more units;
2. Receive a CCPG Fee Waiver;
3. Aren't in disqualified status due to poor progress/excessive units.

Cal Grants

Students should file their FAFSA or CADAA prior to March 2nd to be considered for a Cal Grant for the following school year. Community college students who missed the March 2nd deadline may still apply by filing a FAFSA or CADAA prior to September 2nd. In addition, each student must ensure that a verification of grade point average (GPA) be sent to the California Student Aid Commission (CSAC). All students who have completed 16 units (not including English as a Second Language or basic skills courses) as of the end of the previous semester at LPC will have their GPA automatically sent electronically to CSAC. Other students should contact Financial Aid for assistance in determining which school/college is required to complete GPA verification.

CSAC will notify students directly if they have been awarded a Cal Grant; students can monitor their own status on WebGrants 4 Students at <https://mygrantinfo.csac.ca.gov/>. Students must ensure that they have notified CSAC that Las Positas College is their attending college via WebGrants 4 Students.

Students may receive a Cal Grant B for a maximum of 4 full-time years or 8 full-time semesters. To complete a program of study within four years, students must enroll into at least 15 units per semester, or 30 units per academic year. To earn a two-year degree in two years, students must enroll into at least 15 units per semester, or 30 units per academic year. Students offered a Cal Grant C will qualify only if they are officially enrolled in an occupational, technical, or vocational program indicated as a Career and Technical Education program.

Student Success Completion Grant

The Student Success Completion Grant (SSCG) is offered to Cal Grant B and Cal Grant C recipients. In addition to a Cal Grant, students enrolled in 12 - 14.5 units are eligible for a \$1,298 SSCG per semester. Students enrolled in 15 or more units are eligible for \$4,000 per semester. The SSCG is offered as an incentive to be full-time and complete a program in the shortest time possible.

Chafee Grant

Students who were/are in foster care between ages 16 to 18 are strongly encouraged to apply for a \$5,000/year Chafee Grant by completing a FAFSA or CADAA application and filing a Chafee Grant application at <https://chafee.csac.ca.gov/>.

California Dream Act

The California Dream Act allows AB540-eligible students to apply for and receive state-based financial aid. Submission of the California Dream Act Application (CADAA) is required at <https://dream.csac.ca.gov/>.

AB540 students may qualify for the following through the CADAA:

1. CCPG Fee waiver
2. Cal Grants, Chafee Grants, LPC AB19 Promise Scholarships;
3. Assistance from EOPS, CARE, and CalWORKs; and
4. Privately-funded scholarships.

For more information, contact the Financial Aid Office.

AB540 Students and Financial Aid

To receive a California College Promise Grant Fee Waiver (previously called the 'BOGFW'), *documented* AB540 students who are either a U.S. citizen or are in a legal immigration status with valid Social Security card must file a Free Application for Federal Student Aid (FAFSA) application at

www.fafsa.ed.gov and will automatically qualify for federal and state aid if they meet the financial need criteria.

Undocumented AB540 students may apply for a CCPG Fee Waiver by completing a California Dream Act Application (CADAA) at <https://dream.csac.ca.gov/>

To qualify for a Cal Grant, the undocumented AB540 applicant must submit a Cal Grant Grade Point Average Verification Form completed by their high school, unless they have earned at least 16 college-level units at Las Positas College, in which case Las Positas will automatically transmit their GPA. Please contact the Financial Aid Office for applicable deadlines for GPA submission. Undocumented AB540 students who are former foster youth may also apply for a \$5,000 Chafee Grant at <https://chafee.csac.ca.gov/>.

Federal Work Study

Students with unmet financial need who are enrolled in at least six units may apply for Federal Work Study to work on-campus, or off-campus (usually a nonprofit or a public agency), as part of their financial aid award. For a listing of current Federal Work Study opportunities, visit the Financial Aid Office or website.

William D. Ford Federal Direct Student Loans (Subsidized and Unsubsidized)

Once financial need is established, students enrolled in at least six units may apply for student loans. Students must maintain half-time enrollment to remain eligible for student loans. Those with unmet financial need may receive subsidized loans wherein the federal government pays interest while the student is in school; and those without unmet financial need may receive unsubsidized loans wherein the student pays interest while in school.

Loans may be denied on a case-by-case basis by Financial Aid due to reasons such as lack of progress toward completion of an academic objective or excessive loan borrowing. Annual loan limits are federally established and may never exceed a student's cost of attendance.

Student loan repayment begins six months after graduating or dropping below half-time enrollment. Mandatory entrance and exit counseling sessions are required for all loan borrowers so terms of the promissory note, avoidance and consequences of student loan default, and student notification and responsibilities are understood. Contact the Financial Aid Office for more information about student loans.

Satisfactory Academic Progress Policy

In order to remain eligible for federal and state grants, federal work study and direct loans, a student recipient is required to maintain certain academic and progress standards in accordance with the Satisfactory Academic Progress (SAP) policy. This policy requires that students maintain a 2.0 minimum cumulative grade point average (GPA) and maintain at least a 67% minimum overall unit completion rate (all units earned divided by all units attempted).

In addition, the maximum time-frame allowed for students to receive financial aid measured in attempted units is 150% of the student's educational program length of a certificate, associate degree, or transfer.

The maximum time-frame for certificate programs is substantially less than an associate degree. If official transcripts are submitted from prior colleges, prior college earned units are added to the total units attempted at Las Positas or Chabot College (LPC's sister college) to determine the combined total units toward maximum time frame. Prior college units can also improve the student's overall completion rate as they are added to both units earned and units attempted when calculating completion rate, depending on the units required for completion as defined in the college catalog.

For example: If a student is pursuing a 30-unit certificate, they may receive aid until they reach 45 attempted units, which is 150% of the program length.

The consequences of not meeting the minimum requirements, disqualification, appeal procedures, and reinstatement of financial aid eligibility. This policy is different from the college's general standards and is based on Federal Title IV regulations.

The link to the full policy is included with the financial aid award letter, and is posted on the Financial Aid Office website.

Withdrawal from Classes or Earning No Credit After Receiving Aid

Federal law requires students to repay a portion of the funds received if they withdraw from a class before the 60% point of a short-term course or if they completely withdraw from school before the 60% point of the term, as measured in calendar days (not school days). Note: If a student withdraws after they have earned 60% of their grant, the student does not owe any repayment. Students who earn no units in a term with a zero grade point average (GPA) are subject to the same repayment regulations unless the student can document that they remained in class past the 60% point of the term. The repayment regulations are referred to as 'Return to Title IV'.

Students who are considering withdrawing from a short-term course or completely withdrawing from the College are highly encouraged to visit the Financial Aid Office before withdrawal to discuss financial ramifications and to receive advice about their potential repayment.

Once the College notifies the withdrawn student of the Return to Title IV (R2TIV) amount due, the student has 45 calendar days to repay any portion due to the federal government. If not repaid within 45 days, a national overpayment "Hold" will be placed on the student's federal financial aid record, in which case the student will lose eligibility for all federal student aid nationwide, until satisfactory repayment arrangements are made with the federal government or until the debt is repaid in full.

Any amount of institutional funds the College is required to pay the federal government on the student's behalf per R2TIV regulations will be posted immediately on the student's account and a College "Hold" will be placed. The "Hold" will be lifted only upon full repayment, or upon executing a repayment contract with the Financial Aid Office. The "Hold" will be reinstated if the repayment terms of the contract are not upheld. Any part of the institutional portion of repayment due directly to the College, or any financial aid overpayment that is unpaid at the end of the school year may be referred to the state COTOP collection program, which repays the debt (in addition to a 25% collection fee) by retaining funds from the student's state income tax refund.

Other Sources of Funds

Scholarships

Scholarships are funds generally made available by sources other than the government such as private businesses, organizations, clubs, colleges, etc. for students to help with the costs of their education. Generally, students must compete for scholarships.

Las Positas Scholarship Program

The Las Positas College offers institutional aid through its Scholarship Program, advertised at the beginning of spring semester each year with an established deadline. Students may begin to apply for a variety of awards available only to LPC students. Scholarship recipients are invited to attend the College's Annual Student Scholarship Ceremony held in May. Scholarships are awarded for the following academic year. Scholarships do not need to be repaid.

External Scholarship List

A list of current scholarships is posted at the Financial Aid Office and on the Financial Aid Office website, at <https://laspositascollege.edu/financialaid/scholarshipinfo.php>, and is updated frequently. These are scholarships from local, statewide, and national organizations or foundations, which are not specifically for Las Positas College students, but which may be of particular interest to Las Positas College students. Deadlines vary greatly, so students should check the scholarship list frequently for updated information.

Other Scholarship Opportunities

Thousands of scholarship opportunities are available to students. The best source of scholarship information is through the Internet. Students can search huge databases to seek scholarships for which they meet the qualifications, or take advantage of several free online scholarship searches, which do the searching for the student based on an application

the student completes. LPC recommends several excellent free searches on the Financial Aid Office website.

Outside Scholarship Warning

Students must use caution and discretion when visiting online websites that advertise free scholarships. Not all scholarship websites are secure and may compromise identity, resulting in identity theft. Students should never pay to apply for a legitimate scholarship.

Financial Aid Fraud and Abuse

The Financial Aid Office is responsible for awarding and ensuring that financial aid funds are disbursed to eligible students. In the event there are concerns about the accuracy or truthfulness about information or documents provided, Financial Aid will not award or disburse financial aid. If it is determined that a student has attempted or received financial aid by providing false or misleading information, failure to formally withdraw when no longer attending classes, or otherwise manipulating eligibility criteria in an attempt to receive financial aid, all funds received must be repaid, and the student will be referred to the U.S. Department of Education, Office of Inspector General, for possible investigation and prosecution for fraud.