

FINANCIAL AID

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Financial aid is a means of financially assisting students in receiving a college education, based on an analysis of family financial need, and made without regard to age, sex, race, religion, national origin, or physical ability. The Financial Aid Office administers financial aid in accordance with federal, state, and local regulations and policies. A full range of financial aid programs include enrollment fee waivers, federal and state grants, institutional grants, scholarships, federal work-study, 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, Room 1650.

- Telephone Number: (925) 424-1580
- E-mail Address: lpccfinaid@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 pursuing 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. Other Federal, State, or local criteria may apply. Undocumented students who are designated by Admissions as AB540-eligible may qualify for CCPG Fee Waivers, Cal Grants, AB19 LPC Promise, and other sources of State or local financial aid.

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/fafsa>. 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 2025-2026 FAFSA is available to complete beginning October 1, 2024, and should be completed no later than March 2, 2025, for maximum financial aid consideration. Processing time from application to payment requires several weeks. Check the financial aid website for term-specific disbursement dates.

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

The federal government will email or mail the student a FAFSA Submission Summary (FSS), 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 emailed a Missing Documentation notice at their personal email 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, the student will be emailed [at their college Zonemail] a notice with a link to download their official Award Letter. Students not notified by the Financial Aid Office are encouraged to follow up to determine their financial aid application status.

How Financial Need is Determined

The FAFSA (Free Application for Federal Student Aid) and California Dream Act Application (CADAA) allow the government to determine Student Aid Index (SAI) for each student. SAI 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 SAI. Grants, fee waivers, Federal Work Study, and student loans are distributed to students who demonstrate financial need through this process.

California Community College Promise Grant (CCPG Fee Waiver)

The California College Promise Grant (CCPG) 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 CADAA and who demonstrate at least \$1,104 in financial need (based on Cost of Attendance, less Student Aid Index) 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) by demonstrating they have met the required standards of cumulative 2.0 GPA and cumulative completion rate over 50%.

The LPC Promise: 1st Year (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 2024/Spring 2025). California residents or AB540 students who do not qualify for the need-based CCPG fee waiver will qualify for LPC Promise. Applicants must submit the FAFSA or DREAM Act Application by July 31, enroll in 12+ 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). To maintain eligibility between terms, a student must also complete 12+ units. See the FAQ to check your eligibility; there may be other requirements.

The LPC Promise: 2nd Year (free college for second-year full-time students)

For the LPC 2nd year promise, a student must file the FAFSA or CADAA and continue to take and complete 12+ units in all primary terms (summer excluded). See the FAQ to check your eligibility; there may be other requirements.

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 CADAA 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 Student Aid Index (SAI) 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' SAI, 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/>

Cal Grants

Students should file their FAFSA or CADAA before March 2nd to be considered for a Cal Grant for the next 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, students must ensure that a verification of grade point average (GPA) is 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) at 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 were officially enrolled in an occupational, technical, or vocational program indicated as a Career Technical Education (CTE) 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 \$1,298 SSCG per primary semester. Students enrolled in 15 or more units are eligible for \$4,000 per primary semester. The SSCG is offered as an incentive to be full-time and complete a program in the shortest time possible, though there are limited annual funds, and, in some cases, money does run out before all eligible students receive aid.

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 Promise;
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 (CCPG), *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: <https://www.laspositascollege.edu/financialaid/>

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 no interest accrues while the student is in school. Those with unmet financial need may also receive *unsubsidized* loans wherein interest does accrue while in school.

The Financial Aid Office may deny loans on a case-by-case basis 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 (SAP) Policy

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). An appeal against this regulation is available for some cases.

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 degree. An appeal against this regulation is available for some cases.

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 this college Catalog.

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

The consequences of not meeting the minimum requirements are 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: <https://www.laspositascollege.edu/financialaid/>

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" may 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 on the student's account and a college "Hold" may be placed. The "Hold" may be lifted only upon full repayment, or upon executing a repayment contract with the Financial Aid Office. The "Hold" will be put back on if the repayment terms of the contract are not upheld. Any part of the funds owed directly to the college may be referred to a collections agency, which may add collection fees.

Other Sources of Funds

Scholarships

Scholarships are funds 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. Students must apply separately for and 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 apply for various awards available only to LPC students. Scholarships are awarded for the following academic year. Scholarships do not need to be repaid.

External Scholarship List

A list of external scholarships is posted 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 LPC students, but that may be of particular interest to them. LPC recommends several great free searches on the Financial Aid Office website. Deadlines vary, so students should check the scholarship list frequently for updated information.

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, we 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 may be referred to the U.S. Department of Education, Office of Inspector General, for possible investigation and prosecution for fraud.

DIRECTORY OF RESOURCES FOR FINANCIAL AID

Dept. of Education Federal Student Aid (FSA)

Federal student aid information: <https://studentaid.gov>

Free Application for Federal Student Aid (FAFSA)

To file a financial aid application online, or to review your FAFSA information or make changes visit: <https://studentaid.gov/h/apply-for-aid/afsa>

California DREAM Act Application (CADAA)

For information about the California DREAM Act Application (CADAA), please contact the California Student Aid Commission (CSAC) by visiting <https://dream.csac.ca.gov/>.

California Student Aid Commission (CSAC)

For information about California state-based financial aid information, please contact the California Student Aid Commission (CSAC) by visiting <http://www.csac.ca.gov/>.

National Student Loan Data System (NSLDS)

For information regarding a student's detailed loan history and Federal Pell Grant Lifetime Eligibility Used, visit nslds.ed.gov/nps/index.htm.

For student loan default prevention, call (800) 298-9490. For Paid-in-Full Letters for defaulted borrowers, call (800) 367-1589.

Internal Revenue Service (IRS)

For copies of tax forms or for a free copy of "IRS Tax Transcript," contact the Internal Revenue Service at www.irs.gov.