



# CUESTA COLLEGE FINANCIAL AID

## 2009 – 2010 GENERAL INFORMATION FLYER

San Luis Obispo Campus  
P.O. Box 8106, Hwy 1  
San Luis Obispo, CA  
93403-8106  
(805) 546-3143

North County Campus  
2800 Buena Vista Drive  
Paso Robles, CA 93446  
(805) 591-6202

Arroyo Grande Center  
Arroyo Grande High School, 900 Wing  
Corner of Cherry & Orchard  
Arroyo Grande, CA 93420  
*Do not mail documents to this address*

South County Nipomo Center  
Nipomo High School  
525 N. Thompson Ave.,  
Rm 176  
Nipomo, CA 93444

### **STUDENT EDUCATION PLAN (SEP) & ORIENTATION**

All students receiving financial aid must submit either an **ORIENTATION VERIFICATION** or a **STUDENT EDUCATIONAL PLAN (SEP)**.

To determine which document will be needed, read the following:

If you are a **FIRST TIME FRESHMAN** with a high school diploma or GED and/or its equivalent, you may submit the *Orientation Verification Form* that you received by attending the Assessment/Orientation/Registration (AOR) workshop, **OR** if you cannot attend the AOR workshop, you can go online to <http://academic.cuesta.edu/counsel/> and complete an on-line Orientation Session.

Contact the Cuesta College Counseling Office at 546-3138 to register for an AOR session. Once you are enrolled at Cuesta, schedule a counseling appointment in order to complete your matriculation planning process.

\*If you do not have a High School Diploma or GED, see the section under "Ability to Benefit Test."

If you are a **CONTINUING CUESTA STUDENT**, you must submit a current SEP. Contact the Counseling Office 546-3138 to make an appointment to complete your SEP.

If you are a **TRANSFER STUDENT**, or you have attended other schools since high school, you will need an SEP. Before you schedule an appointment with the counseling department you will need to:

1. Ask ALL schools you previously attended to forward your academic transcripts, plus a general education pattern, to Cuesta Admissions & Records Office.
2. Verify with the Admissions and Records Office that Cuesta College has received ALL your official academic transcripts.
3. Contact the Counseling Office 546-3138 to make an appointment for your SEP.

**Your SEP must identify a Cuesta College academic or vocational goal.**

### **STAFFORD LOAN WORKSHOP**

Students interested in the student loan program must attend a loan workshop. Workshops will be offered at the San Luis Obispo and North County Campuses. Loan eligibility will be reviewed using The Default Management Plan, which includes the following:

- Financial Need according to the FAFSA results
- Current Budget Status
- Financial Aid Probationary Status
- Satisfactory Academic Progress
- Academic history
- Excess units
- Cumulative student loan indebtedness
- Academic progress toward educational goal

### **DEADLINE TO SUBMIT ALL REQUESTED DOCUMENTS FOR LOAN PROCESSING:**

- FALL 2009: November 13, 2009
- SPRING 2010: April 16, 2010

### **FEDERAL WORK STUDY**

The FWS Program provides funds that are earned through part-time employment to assist students in financing the costs of postsecondary education. Please visit our website for additional details regarding federal work study.

### **\*ABILITY TO BENEFIT TEST**

Students who do not have a high school diploma or the GED equivalent must pass the Ability to Benefit Test administered at Cuesta College. You can retake the test up to four times in an academic year. You must wait 60 days between tests, until you can test again. Contact the Assessment Center at 546-3951 to schedule a testing date and for additional assistance in preparing for the test. Contact the Financial Aid Office at 546-3143 for additional information.

**Please visit the us at:  
<http://academic.cuesta.edu/finaid>**

# ***SATISFACTORY ACADEMIC PROGRESS STANDARDS***

**When you accept your financial aid award, you enter into a contract. You agree to successfully complete the number of units for which you receive payment and to make satisfactory progress toward your educational goal. Your progress will be evaluated at the end of each semester by the standards listed below.**

This policy has been developed for students receiving federal financial aid to assist in academic planning and success. Federal regulations state that academic progress standards **MUST** include a review of periods of enrollment whether or not the student received aid.

For the purposes of financial aid eligibility, Cuesta College students **MUST** meet the following minimum standards to be applied to units attempted at all accredited post-secondary institutions. These standards are applied to all previous college course work whether or not you received financial aid.

**A. MINIMUM UNIT REQUIREMENTS: You are required to complete the minimum number of units per semester according to your Financial Aid Payment:**

	<u>FALL/SPRING</u>	<u>SUMMER</u>
Full Time Payment:	12 units	4 units
Three-Quarter Time Payment:	9 units	3 units
Half Time Payment	6 units	2 Units
Les Than Half Time Payment	all units attempted	

NOTE: All Psych Tech Trimesters are funded at Full-Time payments.....12 units

Withdrawals (W), Repeats, Incompletes (I), No Credits (NC), Failing Grades (F), or units achieved by challenging or auditing courses are not considered units completed for financial aid purposes. All courses offered with units of credit at Cuesta College will be considered valid units, including basic skills courses.

**B. GPA REQUIREMENTS: Students must maintain an overall cumulative GPA of 2.0 in all Cuesta College course work.** Students who do not maintain Satisfactory Academic Progress are subject to Financial Aid Probation / Suspension.

## ***FINANCIAL AID PROBATION***

First-time financial aid applicants with a cumulative GPA below 2.0 from course work at Cuesta College or another institution may apply for financial aid and, if eligible, will be awarded for one semester only. This initial semester will be considered a probationary period.

Any student who does not maintain Satisfactory Academic Progress in any semester shall be placed on probation for the following semester.

While on probation, the student will continue to receive grant aid, provided they agree to complete the minimum units for which they received payment (see A, above) in order to avoid Financial Aid Suspension; however, loan eligibility may be affected.

At the end of the probation period, the student's academic progress will be reviewed again. Probationary status will be removed if the student has completed the minimum unit requirement for which they were paid (see Section A ) and has achieved a cumulative Cuesta GPA of 2.0. Students who do not make Satisfactory Academic Progress during the probationary semester will be placed on Financial Aid Suspension.

**Students who receive financial aid and completely withdraw or receive 0 credits (F's) at the end of the semester will not receive a probationary semester and will be placed on Financial Aid Suspension.**

## ***FINANCIAL AID SUSPENSION***

**Students who are placed on Financial Aid Suspension are ineligible to receive financial aid. Students may request reinstatement of financial aid upon proof of completion of at least half time status with a cumulative 2.0 GPA.**

Students who have had their financial aid eligibility suspended may file an appeal with the Financial Aid Advisory Committee, if they feel they had special circumstances that prevented them from making satisfactory progress (e.g. medical or family emergency).

The committee will meet in person with the students filing the appeal. If the advisory committee grants mitigating circumstances for a semester of unsatisfactory progress, financial aid eligibility will be extended for one semester. This semester will be considered a probationary period.

**Students may receive an approved appeal only once while at Cuesta College.**

**FINANCIAL AID RULES for 2009/2010**  
**Treatment of Title IV Aid When a Student Withdraws from Cuesta College**

*Disbursement/Overpayment Policy*

***Return of Title IV Funds Policy***

**► IMPORTANT INFORMATION ◀**

**PLEASE READ**

Disbursement/Overpayments:

A student receiving the Pell Grant at Cuesta College will normally receive two disbursements per semester. The first disbursement will be indicated on the student's MyCuesta account once the file is complete. The second disbursement will be mid-semester, also indicated in the MyCuesta account.

The student's first disbursement of the semester will be based on the number of units the student is enrolled in when the disbursement is processed (approximately 5 - 8 working days prior to the payment date). The only other time the award will be revised, due to unit load, will be at the second payment of each semester.

A **SNAPSHOT** of each student's class schedule will be taken at the second disbursement for each semester. The award will automatically be increased or decreased according to enrollment status at that point.

Fall 2009 Snapshot date: October 28, 2009

Spring 2010 Snapshot date: March 31, 2010

Summer 2010: June 30, 2010

**DROPPING TO LESS THAN 6 UNITS MAY RESULT IN AN OVERPAYMENT.**

A student's award eligibility for the semester will be recalculated based on the number of units enrolled for the second payment (see snapshot info above). At that time, if it is determined that the student already received more funds than s/he is eligible for, then s/he has been overpaid and will owe money back to the Title IV Program.

Example: If a full-time student received a Pell grant payment of \$1183 and dropped to less than 6 units prior to March 18, 2009, the Pell award would decrease to \$468 and the student would owe \$715 back to the Pell Grant Program.

**General Overpayment Information:**

If the student receives financial aid and never attends classes, full repayment will be required. If the student made an error on the financial aid application that decreases eligibility, repayment will be required. The National Student Loan Data System (NSLDS) will be notified and the student will not be eligible to receive additional payments at any post-secondary institution until payment arrangements are made, the student may contact the Financial Aid Office to repay the amount due. Federal aid overpayments not paid by the end of the school year will be referred to the Collection Department of the U.S. Department of Education. The student may then make payment arrangements with the Department of Education to regain financial aid eligibility. State aid overpayments shall be paid to Cuesta College.

**Monitoring Mid-Year Transfers**

When awarding a student within the academic year, sometimes the Financial Aid Office determines that the student was not enrolled at Cuesta College during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, Cuesta College checks the National Student Loan Data System (NSLDS) to calculate what the student was paid in Title IV aid, (Pell Grants, SEOG, and loans) at any other institution, and determines if any of the student's scheduled awards need to be changed. Award adjustments are made manually to ensure that the student does not fall into an over-award status. During this time, a federally regulated hold is placed on the student's file for 7 calendar days.

Contact the Financial Aid Office **BEFORE** you withdraw from classes.

Cuesta College Financial Aid Office: (805) 546-3143

Federal Regulations, 34 CFR, Parts 668, 682, and 685 require that students who receive Federal Title IV Student Financial Aid and withdraw from all classes prior to completing 60% of the semester, may be required to repay all or a portion of financial assistance received. At Cuesta College, the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant, the Academic Competitiveness Grant and Stafford Loans are subject to these repayment provisions effective July 1, 2002.

**Students who receive Federal Financial Aid and withdraw prior to the following dates may be billed for a portion of their financial aid:**

Fall 2009 October 27, 2009

Spring 2010 March 29, 2010

Summer 2010 July 7, 2010

Students who fail all courses attempted will also be subject to repayment provisions. We will assume that students who fail all classes only attended 50% of the semester. A calculation for repayment will be made based on that assumption. If such a student was actually in attendance past the 50% point, s/he must submit written documentation from an instructor within 45 days of the repayment notification letter.

The return of the Title IV funds calculation requires two separate amounts to be paid as follows:

**Amount A:** to be paid by the student to the U.S. Department of Education.

Students who owe repayment of Federal Title IV Aid will NOT be eligible to receive any additional financial aid payments at any postsecondary institution until the following conditions are met: Repayment has been made in full. (You may repay the full amount to Cuesta College within 45 days.) OR Satisfactory payment arrangements are made with the U.S. Department of Education. (The account will be referred to Department of Education after 45 days.)

**Amount B:** to be paid by the student to Cuesta College:

You may be eligible to continue receiving financial aid payments if you owe this portion, however, Cuesta College may block you from enrolling in future terms and accessing transcripts and grades until repayment has been made in full.

## CUESTA COLLEGE FINANCIAL AID ELIGIBLE MAJORS

### Regular Student in an Eligible Program:

A student must be enrolled as a regular student in an eligible program in order to receive Federal Student Aid funds. Eligible Programs are those which lead to an associate degree, or a certificate program of at least one academic year in duration, or General Education Certificate to transfer to CSU or UC.

### INELIGIBLE Programs:

Certificate programs of one semester in length do not qualify for Federal Student Aid.

Examples: (not limited to)

- CP Medical Assisting
- CC Nursing Assistant
- CC Phlebotomy
- CP Welding Technology

*Students pursuing transfer only coursework do not qualify for federal student aid.* This requirement does not affect the Board Governor Fee Waiver.

### EXCESS UNIT APPEAL

Eligibility for financial aid will be closely reviewed for students who have attempted or achieved over 150% of their published program requirements. Eligibility for federal aid may be denied for students who have achieved 90 attempted college units at any college, received a degree at a 2-year college or a Bachelor's degree. Please be sure to complete the Excess Unit Appeal on the Supplemental Information Form.

### Maximum Time:

**You are limited to the amount of time you may receive financial aid.**

Your educational objective/goal must be completed within 150% of the published requirements defined in the college catalog. Total attempted units are used in the determination of the published requirements defined in the college catalog. Total attempted units are used in the determination of Maximum Time Frame.

Maximum Time Frame: Attempted units are defined as units you enroll in, whether or not you complete these units or withdraw from them. All post-secondary units must be considered in this calculation according to federal regulations.

Once you achieve your goal or exceed the Maximum Time Frame, you are no longer eligible for financial aid.

### NOTE:

Transfer credits from other institutions will be included in the Maximum Time Frame.

Remedial Units—Funding is limited to a maximum of 30 remedial units. Federal regulations define “remedial” as courses that do not apply to a degree, certificate or transfer program. Please refer to the college catalog or your academic advisor for clarification. Prerequisite needed to transfer do not necessarily qualify under transfer requirements and calculations of satisfactory progress.

### **EXAMPLE OF MAXIMUM NUMBER OF UNITS ATTEMPTED:**

EDUCATIONAL OBJECTIVE	UNITS REQUIRED TO COMPLETE GOAL(100%)	MAXIMUM UNITS (150% Of Required Units)
Associate Degree	60 units	90 units
Transfer Requirements	56-60 units	84-90 units
Certificate	24-33 units	36-49 units

### Consortium Agreement

The Federal Pell Grant program regulations prohibit a student from receiving a Pell Grant from more than one school at the same time. However, a school is allowed to pay a student enrolled in one of its eligible programs for courses taken at another eligible school if those courses apply to the degree or certificate in the home (degree granting) school's program. To pay such a student, the school must first have a written consortium agreement with the other (secondary) school the student is attending. As long as the course taken at the secondary school is accredited and eligible to participate in the Federal Title IV financial aid programs, the consortium agreement will be approved.

A consortium agreement, which exists between eligible schools, can apply to all the Student Financial Aid programs. Under such a written agreement, students may take courses at a school other than the “home” institution (the primary school where the student expects to receive a degree or certificate) and have those courses count toward the degree or certificate at the home school. Such an agreement is often used when the student takes related courses at neighboring schools with another eligible school for a term or more. The written agreement ensures that the student will receive payment from only one school for a given payment period. The underlying assumption of the agreement is that the home school has found the other school's academic standards to be equivalent to its own, and a completely acceptable substitution for its own instruction.