You’ve filed your FAFSA. Now what?...

✓ Read, complete, and submit all requested documents promptly.  
  Tip: Your file cannot be processed until ALL “Missing” documents are submitted.

✓ Answer all questions. Incomplete or inaccurate documents will cause delays.

✓ Keep your email, phone number, and address current in WebAdvisor.

✓ Enroll in classes. *Waitlisted classes do not count.*

✓ BE PREPARED!! Plan Ahead!
  • Files are reviewed on a first-come, first-served basis.
  • Financial Aid awards are not disbursed until the term begins.

✓ Know your processing timelines (see below).

Special Points of Interest:

• How long will this whole process take?  
  (See Processing Timelines below)

• What if I drop classes?  
  (See page 3)

• What is new this year?  
  (See page 4)

Inside this Quick Guide:

What Kinds of Aid Are Available?  2
How is My Financial Aid Determined?  2
Fraud  2
When Will I Receive My Aid?  3
What If I Drop A Class?  3
What If I Drop ALL my Classes?  3
Other Important Information.  4

Financial Aid & Scholarships Office

Cabrillo Processing Timelines

STEP 1:  File a FAFSA.

STEP 2:  FAFSA results are sent to student.  
  2-4 weeks

STEP 3:  Financial Aid Office enters data, awards BOG (if eligible), and sends Acknowledgment email and document request to student. Students with no grant eligibility are notified by email.  
  1-2 weeks

STEP 4:  Student submits ALL requested documents.  
  Weeks? Days? This depends on you!  
  *During peak processing periods (April - September), timelines could be doubled for steps 5-8*

STEP 5:  Financial Aid Office receives documents and posts to WebAdvisor.  
  Financial Aid Update #2 email sent.  
  1 week

STEP 6:  File is reviewed, eligibility is determined, and discrepancies resolved.  
  (Steps 4, 5 & 6 are repeated for discrepancies.)  
  up to 4 weeks

STEP 7:  Awards are processed and Award Letter notification is emailed.  
  1-2 weeks

STEP 8:  Awards are disbursed through Cabrillo Access Card/Higher One!  
  1-2 weeks

Quick Note: From Step 4 you have 6-8 weeks to go before receiving aid!

Federal regulations affect your aid!  
Learn more at go.cabrillo.edu/fa-regs
What Types of Aid are Available?

Board of Governors Enrollment Fee Waiver (BOG)
For eligible California residents, (Including ABS 40 students) BOG waives the enrollment fee. The BOG is not a cash aid and does not cover other educational expenses.

Grants
Do NOT have to be repaid.
- Federal Pell Grant
- FSEOG
- Cal Grants and Full Time Student Success Grant
- Chafee Grant
- Development Child Grant

Federal Employment
Federal Work-Study (FWS) – this is an award to assist you in employment to help with your financial aid.

Scholarships
- Do NOT have to be repaid.
- Cabrillo General Scholarships
- Cabrillo High School Scholarships
- Cabrillo Division/Department Scholarships
- Community & Private Scholarships

Check out our online Scholarship Binder and website for additional scholarships and links to free scholarship searches at:
http://go.cabrillo.edu/scholarships

William D. Ford Direct Loans - MUST be repaid.

Additional steps and processing time required.

Subsidized Loan
- Do NOT have to be repaid.
- Federal Work-Study (FWS)
- Federal Pell Grant
- Federal Perkins Loans

Unsubsidized Loan
- Must be repaid.

For more information on financial aid visit:
http://go.cabrillo.edu/loans

For more detailed information and filing deadlines, visit us online at: http://go.cabrillo.edu/finaid

What is My Financial Aid Determined?

Your award is based on:

1. Your financial need:
   - Your Student Budget
   - Your Expected Family Contribution (EFC)

2. Enrollment status; your awards will be based on your actual enrollment status at the time of payment. (See chart below)

<table>
<thead>
<tr>
<th>Enrollment Status (Fall/Spring)</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+ units = Full time</td>
<td>100%</td>
</tr>
<tr>
<td>9-11.99 units = 3/4 time</td>
<td>75%</td>
</tr>
<tr>
<td>6.9-8.99 units = 1/2 time</td>
<td>50%</td>
</tr>
<tr>
<td>5-5.99 units = less than 1/2 time</td>
<td>Less than 25%</td>
</tr>
</tbody>
</table>

Note: You must be in at least 1 unit to receive a Pell Grant.
Enrollment statuses for summer term are different.

3. Maintaining academic progress, this means you must:
   - Have a cumulative 2.0 GPA
   - Have completed at least 67% of all units attempted at Cabrillo (PACE), and
   - Not exceed the maximum time frame for your program

You are not eligible to receive financial aid if you do not maintain Satisfactory Academic Progress (SAP). Go to: Cabrillo eforms and click “Check My SAP Status”

For more information, refer to your SAP policy.

Fraud

Any individual committing fraud on an application for financial aid, or any individual who fraudulently manipulates the financial aid programs or process for personal gain will be reported to the Department of Education.

Cases of suspected fraud, including knowingly misrepresenting family or financial application information, purposefully certifying false information, or attempting or intentionally falsifying or misrepresenting, or alterations of documents used in the financial aid process that results in the receipt of aid, will be reported for possible collection of funds and/or prosecution.

Release of Information

Due to the Family Educational Rights and Privacy Act (FERPA), we cannot release your financial aid information to anyone other than you, the student.

If you wish for your information to be released to someone else, you must submit an Authorization to Release Information form to the Financial Aid & Scholarship Office. This form is located in your eforms library:
https://eforms.cabrillo.edu/index.php

When Will I Receive My Aid?

- We do not adjust awards after Census Day.
- To be paid for a class, you must be enrolled in it by the end of the second week of the term. This includes special studies, short-term, and weekend classes. Being on a waitlist does not count as enrolled.
- Your award(s) are disbursed after your file is reviewed and discrepancies are resolved.
- Disbursement dates depend on when you are awarded ANO awards will be based on your actual enrollment status at the time of payment. Remember, repeat courses may not count towards your enrollment status.
- Amounts on award letters may be based on Full-TIME enrollment. Most students are not required to be full time to receive aid (refer to the FAQs page on our website for more information). Your actual award amount will be less if you’re enrolled less than full time.
- For Summer terms, no adjustments are made once you have been awarded.

*Students awarded before the midpoint of the term will be awarded in two disbursements. 2nd disbursements dates are:
- Fall 2015 - Oct 29th
- Spring 2016 - Mar 24th

What if I Drop A Class?

- If you drop a class in the first two weeks of the term and this results in a change of your enrollment status, you may owe money.
- If you get a paid for a class that you never attended, you will owe money. This includes short-term and weekend classes.
- If you owe an overpayment, you have 30 days to repay the college in full. We are required to report overpayments to the Department of Education (DOE). You will not be able to register for classes at Cabrillo or receive transcripts until the overpayment has been paid. Once reported to the DOE, you will not be able to receive further financial aid from any college.

NOTE: Depending on when you drop, you may also have SAP problems. For more information, refer to the SAP policy.

When I drop ALL OF My Classes?

If you withdraw from all of your classes before completing more than 60% of the term, you will be required to return any unearned federal funds. Note: If you were awarded aid and drop or are dropped from all of your classes on or before the published Census Day, you must repay the full amount received.

If you drop all of your classes before the dates listed below, you will owe a repayment:
- Fall term: 11/6/15
- Spring term: 4/8/16

If you drop ON or AFTER these dates, you will NOT owe a repayment but your SAP status may be affected.

Your withdrawal date is…
- The date you notify the financial aid office, or
- The midpoint of the term if: 1. You leave without notifying the college, or 2. Receive all F’s and/or NP’s, or
- Your last date of attendance in class.

If you receive all F’s and/or NP’s, you will be considered unofficially withdrawn.

For more details on repayment visit us online.

Take a late starting class? Make sure you are enrolled in it by the end of the second week of the term to be paid for it.

Don’t burn out! Take a manageable course load. You may not need to be full-time to receive aid.

“Read the requirements for Satisfactory Academic Progress (SAP); your financial aid depends on it!”

PAGE 2

FINANCIAL AID 101

PAGE 3

Your Quick Guide to Financial Aid
Other Important information...

PACE of Progress: Minimum Standard Requirement for Satisfactory Academic Progress
The federal government requires us to look your Pace of progress when determining eligibility for aid. **Students must have successfully completed at least 67% of all coursework attempted at Cabrillo to maintain Satisfactory status.** Your cumulative academic history counts towards your SAP status for Pace and GPA. This includes repeated classes.

Pell Grant Lifetime Eligibility Used (LEU)
Pell Grant is limited to the equivalent of 12 full time semesters or 600% LEU for your entire academic career. This federal regulation is retroactive to the first time you attended college and received a Pell grant. **LEU does not include terms you did not receive a Pell grant. You can log on to www.nslds.ed.gov and view your LEU.**

High School Diploma, GED Requirements
Only students with a high school diploma or GED are eligible for federal financial aid. Effective July 1, 2012, students can no longer qualify for federal financial aid by passing an Ability to Benefit test or completing 6 Degree Applicable Units. **This requirement applies to students who enroll in a degree program after July 1, 2012 for the first time.**

Undeclared Major Not Eligible
Per federal regulation, only students with a declared, eligible academic major are eligible for Federal Financial Aid. Undecided majors and Skills Certificates are not eligible. See Cabrillo’s eligible majors in the Financial Aid Handbook: [http://cabrillo.edu/services/finaid/publications.html](http://cabrillo.edu/services/finaid/publications.html) Changing your major may effect the status of your student loan subsidies. Talk to counseling or Financial Aid before changing your major.

Financial Aid Repeat Policy
Federal regulation limits the number of times a student may get paid financial aid for courses being repeated. Previously passed courses with a “D” or better can only be repeated once for financial aid payment. **Federal repeat regulations apply to financial aid. State repeat regulations are different and apply to enrollment.**

Check Your Status Online
Visit our updated Check My Status page at go.cabrillo.edu/mystatus for instructions on how to check your financial aid status.

Self-Service Scanner
There is now a scanner available in the lobbies of the Aptos and Watsonville Enrollment Services Buildings for students to scan requested financial aid documents. No more waiting in line to turn in a document!

Check Your SAP Status
You can now check your SAP status in your eforms library: [https://eforms.cabrillo.edu/index.aspx](https://eforms.cabrillo.edu/index.aspx)

New Loan Policies and Regulations
New borrowers (beginning July 1, 2013) may only receive Subsidized loans up to 150% of their current program. Changing your major may effect the status of your student loan subsidies. Talk to counseling or Financial Aid before changing your major.

Financial Aid & Scholarships Office Locations & Counter Hours
See website for hours and locations - go.cabrillo.edu/fa-hours
**Note:** During peak processing periods, there will be office closures.

**Disclaimer** – Information in this Quick Guide is subject to change as required by new federal, state or institutional policies and regulations.