Student Financial Aid

Berkeley City College offers financial aid to help students who need financial assistance to meet the basic cost of their education.

As a means of serving students, the Financial Aid Office evaluates students' needs, determines financial aid awards, and provides budget and debt management counseling.

Because of federal restrictions on eligibility and limited funding, students should not expect to meet all of their financial needs from financial aid programs. In fact, one of the basic principles governing financial aid is that a student and his or her family have an obligation to assume responsibility for meeting educational costs since it is the student who will benefit most from the education.

This section provides you with information about applying for financial aid and the various financial aid programs available to BCC students.

Student Financial Aid

General Information Regarding Financial Assistance:

Financial Aid is intended to help students who might not otherwise be able to attend college. Although the primary responsibility for meeting college costs rests with the student and his or her family, it is recognized that many families have limited resources and are unable to meet the cost of a college education. Peralta Colleges offers several types of financial aid which are funded through federal, state, local agencies, Peralta Colleges Foundation and the colleges themselves. The major categories include:

- **Grants.** These awards are based on financial need and do not require repayment.

- **Loans.** Such awards must be repaid after the student leaves school or drops below half-time enrollment. Most have a low rate of interest.

- **Employment.** This type of award is based on financial need and provides the student with an opportunity to earn money for school through employment with participating Federal Work Study Employers.

- **Scholarships.** These awards are based on scholastic achievement and/or financial need and/or student activity involvement. They do not require repayment.

- **Special Programs.** Some students qualify for benefits through the Veterans Administration, California State Department of Rehabilitation and Bureau of Indian Affairs, among others. Eligibility requirements vary.
  Students applying for financial aid may take courses at any of the Peralta Colleges. However, a "home" campus must be determined for financial aid purposes for the academic year. The home campus is the college at which the student plans to complete their academic objective.
  For additional information and the most recent updates, please refer to: *http://www.web.peralta. edu/financial-aid/*

- **When do I apply?** The application process for financial aid begins with the completion of the Free Application for Federal Student aid (FAFSA) at *http://www.fafsa.gov*. The application is available October 1, for the following fall semester. Priority for aid will be given to students who apply early. A complete application and all corresponding documentation must be submitted to the Financial Aid Office. If you apply late or complete your Financial Aid application late, your application will be treated on a "first-come, first-served" basis until funds are exhausted. Students must apply each year for financial aid, beginning in January for the following academic year.
  There are various Financial Aid deadlines throughout the year. Check the financial aid website for a complete listing of deadlines.

- **What are the Eligibility Requirements?**
  In order to qualify for financial aid a student must be enrolled in an eligible program of study leading to completion of an AA/A degree, transfer requirements or a certificate program; maintain satisfactory academic progress; for most programs, have demonstrated financial need; be a U.S. citizen or eligible non-citizen; certify compliance with selective service registration requirements; not be in default on any student loan or owe a refund on any grant made under any Title IV program; have a social security number, and have a high school diploma, or GED. Effective July 1, 2012 the Ability to Benefit test is no longer offered. Students without a H.S. diploma or GED who passed the Ability to Benefit test or completed 6 college credits towards a degree or a certificate prior to July 1, 2012 are still eligible to continue receiving aid in future years.
  For additional information, stop by the campus Financial Aid Office or refer to the campus financial aid webpage. You may also apply online at *http://www.fafsa.gov.*

Withdrawals and Repayment of Financial Aid Funds

Federal aid recipients who withdraw or are dropped from all classes by the instructor are subject to regulations regarding the Return of Title IV funds. Students who withdraw or are dropped from all classes prior to completing more than 60% of the enrollment period are subject to these rules. Based on the date of the complete withdrawal or drop, the Financial Aid Office will determine the amount, if any, of "unearned" federal financial aid is received by the student.

If the student received more financial aid than the amount earned, the student will be billed for the overpayment. Financial aid recipients are advised to 1) avoid total withdrawal from all classes, 2) successfully complete all units during the semester, 3) if completely withdrawn, repay any "unearned" financial aid as soon as possible. Failure to do any of the above may result in the loss of financial aid eligibility.

Financial Aid Programs

Board of Governors Fee Waiver (BOGW)

California Community College students are charged an enrollment fee. However, fee waivers are available for qualified California resident students through the Board of Governors Fee Waiver Program.

Students may be eligible for a Board of Governors Fee Waiver (BOGW) if (1) you or your family are receiving Temporary Assistance for Needy Families (TANF), General Assistance, or Supplemental Security Income (SSI) or State Supplemental Program (SSP) aid; (2) you are qualified for and receiving other financial aid; (3) your family's income meets the established guidelines; or (4) you qualify under Special Classifications Enrollment Fee Waivers, see questions on the BOGW.

Applications and BOGW-related information are available in the Financial Aid Office or you can download the BOGW application at the Financial Aid website at http://www.berkeleycitycollege.edu/wp/financial_aid/

Loss of Board of Governors (BOG) Fee Waiver

Beginning Fall 2016, students who do not maintain minimum academic and/or progress standards for two consecutive primary semesters will be subject to loss of eligibility for the Board of Governors Fee Waiver (BOGW). The change was effective fall 2016.

Students who are eligible for the BOGW may lose their eligibility if they fail to maintain a cumulative GPA of 2.0 or higher and complete more than 50 percent of their coursework. If a student's cumulative GPA falls below 2.0 for two consecutive primary terms (fall or spring), the student is disqualified for the BOGW. If the cumulative number of units completed is not more than 50 percent in two consecutive primary terms, the student is disqualified for the BOGW. Any combination of two consecutive primary terms (fall/spring semesters) of academic or progress probation may result in loss of fee waiver eligibility.

Foster Youth, as defined in Education Code 66025.9(b), shall not be subject to loss of BOG Fee Waiver under this section. This exemption is effective until the date specified in Education Code 66025.9(c).

In addition other fee waivers authorized outside of Section 76300(g)(1) are considered special categories and are not subject to loss due to the Section 76300(g)(1) standards.

The special categories are:

1. Dependents of California National Guard Members
2. Dependents of veterans
3. Congressional Medal of Honor recipients and their dependents
4. Surviving dependents of the September 11, 2001 attacks
5. Dependents of law enforcement or fire suppression personnel

For purposes of this section, primary terms are considered fall and spring semesters.

Student Notifications

Students who are placed on Academic Probation, Warning or BOGW Dismissal shall be notified via email from PCCD no later than 30 days following the end of the semester that resulted in the student being placed on academic or progress probation.

How to Regain BOGW Eligibility

An otherwise eligible BOGW ,a student may regain a BOGW by successfully appealing under one of the following reasons:

Academic and/or Progress Improvement

Approval requires significant academic improvement by completing at least 6 units, a minimum 2.0 term GPA, and more than a 50% completion rate in the most recent primary term.

No Enrollment for Two Primary Terms

Approval requires the student was not enrolled within the PCCCD for two consecutive primary terms (fall/spring) since becoming ineligible for the BOG Fee Waiver.

Submission of Petition Form.

Students who have not met academic or progress standards and wish to petition their status may do so if they have an acceptable reason by completing and submitting a BOG Fee Waiver Petition Form with supporting documentation. Petitions that are approved will result in the restoration of the BOG Fee Waiver

Pell Grants

A Pell Grant is federal aid designed to provide financial assistance for those who need it to attend post-high school educational institutions. Basic grants are intended to be the "floor" of a financial aid package, and may be combined with other forms of aid to meet the full cost of education.

The actual amount of your grant is determined by your estimated family contribution, the total cost of attending college and your enrollment status.

After your FAFSA application is processed, you will receive a Student Aid Report (SAR) from the Department of Education, which constitutes official notification of your expected family contribution (EFC). The lower the EFC, the higher your award will be.

Supplemental Educational Opportunity Grant (SEOG)

The SEOG is a federal grant designed for students with financial need who receive the Pell Grant. Funds are limited.

Federal Work-Study (FWS)

This federally funded program provides employment opportunities to students with financial need. Students awarded FWS receive an allocation of funds earned through part-time jobs on or off-campus. FWS provides an excellent "learning process" through on-the-job training. Students must be enrolled and be eligible for financial aid to participate in FWS.

Extended Opportunity Programs and Services (EOPS)

This program is primarily for the recruitment and retention of students from under-represented groups who are both educationally and economically disadvantaged. Referrals for grants are made for full-time EOPS students only. For additional information regarding this program, visit the campus EOPS office.

Student Loans

These loans are available to students who are enrolled at least half-time.

The Federal Government will pay interest on subsidized loans during the in-school period and during the grace period following the student's termination or graduation. The grace period is for six months. The student is responsible for paying the interest on unsubsidized loans during the in-school and grace periods. Students are eligible if they meet the Department of Education's criteria as listed with the Financial Aid Office. Further information about loans may be obtained on the Financial Aid website, or by visiting the Financial Aid Office.

Scholarships

Scholarships are available from various individuals and organizations. The amounts of, and qualifications for, these scholarships vary.

Students interested in scholarships should check periodically with the Financial Aid Office, as new scholarships are constantly being made available to students thanks to many community supporters of the college.

Chafee Foster Youth Grant

This grant of up to $5,000 is available to current or former California foster youth under 22 years of age who wish to take vocational training or college courses. You must also enroll at least half time in an eligible school. Your program of study must be at least one academic year long, and you must attend class regularly and get good grades.

Bureau of Indian Affairs (BIA)/Tribal Grants

The Bureau of Indian Affairs provides grants to assist eligible American Indian students in meeting educational costs. To be eligible, the applicant must be at least one- fourth American Indian, Eskimo, or Aleut heritage, as certified by a Tribal Agency served by the Bureau of Indian Affairs.

Tribal Grants are for eligible students who belong to federally recognized Indian Tribes. Tribes generally have their own applications, deadlines and eligibility criteria.

Cal Grant B and C

Cal Grant programs are available to California residents who qualify. A student must be a U.S. Citizen, a permanent resident or an eligible non-citizen, and a California resident attending an eligible college located in California and making Satisfactory Academic Progress. The college electronically transmits GPA verification for certain students.

Applying for a Cal Grant takes two forms,

1. The FAFSA, *http://www.fafsa.gov* and
2. Your verified GPA, *http://www.csac.ca.gov/pubs/ forms/grnt_frm/gpaform.pdf* = A Cal Grant Application. You must apply by March 2 to maximize your opportunity to receive an award.

If you miss the March 2, Cal Grant deadline AND you plan to attend a community college in the fall, you have until September 2 to apply. However, the number of Cal Grant awards is limited.

Student Consumer Information

Please note: Students are now limited to six full-time (600%) years of Pell Grants in a lifetime at any college. Students are advised that the financial aid information included here is limited. Additional information on all financial aid categories is available on the Financial Aid website or upon request at the campus Financial Aid Office.

Satisfactory Progress Standards

Federal regulations mandate that all institutions of higher education establish minimum standards of "satisfactory academic progress" for students receiving financial assistance.

All students who apply for and receive financial assistance are expected to meet the academic standards described in Peralta Colleges' Financial Aid Satisfactory Progress Policies and Procedures.

Copies of the Financial Aid Satisfactory Academic Progress Policy are available on the Financial Aid website *http://web.peralta.edu/financial-aid/sample-page/sap/* or in the campus Financial Aid Office.

Remedial Coursework

If a student receives financial aid for remedial coursework, and completes one (1) year or 30 units, no further aid will be paid for remedial study. The student may continue to enroll in remedial classes, but financial aid payments will be calculated only for degree-applicable coursework.

English as a Second Language (ESL) Coursework

Students who enroll in excessive ESL coursework (over 45 units) without enrolling in classes leading toward their stated educational major or goal will be notified by the Financial Aid Office. ESL students will be strongly urged to enroll in coursework that will assist them in completing their educational goal.

Financial Aid Census Date

Each term the Financial Aid Office establishes a census date after which no adjustments will be calculated on funds paid for that term for units added or dropped. Please check with your home campus financial aid for the Financial Aid Census dates. Courses added (such as late start courses) after FA census date will not be aid eligible.

Disbursement

In order to receive a disbursement, a student must have a completed application, completed financial aid file and be enrolled in the required number of units.

Most aid is distributed on a three payment per semester basis. Normally, the first payment is the week before the term begins, the second payment may be expected

during the first week of each semester, and the third payment after the mid-point of each semester.

Student loans are disbursed in accordance with procedures set forth by federal regulations.

Federal Work-Study recipients will be paid once a month. Financial Aid funds are disbursed by BankMobile, a third party funds management service that has partnered with Peralta Community College District (PCCD). All enrolled students who have applied for financial aid through the FAFSA or Dream Act application will be sent a Peralta BankMobile activation kit. Students must consent to receiving a card and select their preference on how they would like to receive their financial aid disbursement. There are 3 free methods a student may choose:

1. Bank Mobile Account—this is an online financial account where the student uses their PeraltaCard (debit card)
2. Direct deposit to your existing bank account, or
3. By paper check, this would be mailed to your home address. The personal code will be mailed to each student's current mailing address on file with PCCD.

It is critical that all students update and maintain their mailing address with PCCD.

There are fees associated with BankMobile. Please read, review, and understand the BankMobile Fee Schedule. More information about BankMobile fees can be found here *http://web.peralta.edu/financial-aid/sample-page/peraltacard-faqs/*

Dream Act Scholars

What is the California Dream Act?
The Dream Act is really two laws that were passed in 2011 and allow AB 540 students to apply for and receive several types of financial aid, including:

- Board of Governors Fee Waivers
- State financial aid like Cal Grants and Chafee Grants
- Assistance from EOPS or CARE
- Privately-funded scholarships

Eligible AB540 students can complete the Dream Act Application by going to the website: *https://dream.csac.ca.gov/.*

What is an AB 540 student?
You are an AB 540 student, and exempt from paying non- resident enrollment fees, if you meet all of the following criteria:

- Attended a California high school for at least three years, or attained credits earned in California from a CA HS equivalent to three or more years of full-time high school course work and attended a combination of elementary, middle and/or high schools in CA for a total of three or more years
- Graduated from a California high school, got a GED or passed the California High School Proficiency Exam;
- Are registered or enrolled at a California community college;
  AND
  If you are a student who is without lawful immigration status, you must file an affidavit with the college that indicates that you have applied for legalization or will apply as soon as you are eligible.

California Dream Act Financial Aid Program

Grant/Scholarship	Eligible to Apply	Who do I contact or where do I apply?	What is it?	Type of Application Required
Privately Funded Institutional Scholarships	Beginning every January 1	Financial Aid Office	Helps pay for education-related expenses	Institutional Application(s)
Board of Governors Fee Waiver (BOGW)	Registration period Every Summer	Financial Aid Office	Waives community college enrollment fees for eligible students	FAFSA or BOG Fee Waiver Application or California Dream Application*
Assistance from EOPS or CARE	Every term	EOPS Office	Varies; may include services such as tutoring, book vouchers and other support services	Institutional Application(s)
Cal Grant A or Cal Grant B http://www.calgrants.org/	Every October 1–March 2 for the fall term	Financial Aid Office or California Student Aid Commission	Grant award covering tuition and education related expenses when transferring to an eligible Baccalaureate degree granting institution	California Dream Application* and GPA Verification form
Cal Grant B— Entitlement http://www.calgrants.org/	Every October 1–March 2 for the fall term	Financial Aid Office	Grant award covering tuition and education related expenses for recent high school graduates	California Dream Application* and GPA Verification form
Cal Grant C http://www.calgrants.org/	Every October 1–March 2 for the fall term	Financial Aid Office or California Student Aid Commission	Grant award covering education-related expenses for occupational or career technical programs	California Dream Application*, Cal Grant C Supplemental Application and High School or Community College GPA Verification Form
Chafee Grant https://http://www.chafee.csac.ca.gov/	Every October 1–March 2	Financial Aid Office or California Student Aid Commission	Grant award covering education-related expenses for foster youth	California Dream Application* and Chafee Grant Application

* To apply for any or all of the financial aid programs requiring the California Dream Application, you only need to complete and submit ONE application.

- The California Dream Application can be found at *https://dream.csac.ca.gov*
- The Chafee Grant Application can be found at *https://www.chafee.csac.ca.gov/StudentApplication.aspx*
- The GPA Verification can be found at *http://www.csac.ca.gov/doc.asp?id=1177*