



Welcome to Yuba Community College District!

Financial Aid Offices

Yuba College - 530-741-6781

Woodland Community College - 530-661-5725

Clear Lake Campus - 707-995-7923

GENERAL FINANCIAL AID INFORMATION

How do I apply for financial aid?

To apply for federal and state financial aid you need to complete the Free Application for Federal Student Aid, also referred to as the FAFSA. You can apply on-line at www.fafsa.ed.gov. It's free and can be accessed from your home or school. You will need to request a PIN at www.pin.ed.gov. Your PIN serves as your electronic signature. If you are a dependent student you should also request a PIN for your parent(s).

If you do not have access to a computer you may complete and mail a paper FAFSA. The FAFSA application is available at the Financial Aid Office and is available in both English and Spanish.

To apply for a CalGrant, you must file a FAFSA and submit a Grade Point Average Verification form certified by the appropriate high school counselor or college administrator. CalGrant deadlines and requirements are discussed later.

When you complete the FAFSA, be certain to list the Yuba College federal school code: **001344** so that the Department of Education will electronically send us your FAFSA results.

What is a Student Aid Report?

Once the Department of Education processes your FAFSA a Student Aid Report or SAR is mailed to you. Generally it is mailed within four to six weeks after mailing your paper FAFSA. If you filed on-line you will receive your SAR much sooner.

Your SAR contains a summary of the information you provided on your FAFSA. It also contains your Expected Family Contribution (EFC). This number is used to determine your eligibility for federal and state aid.

If you are a **dependent** student your EFC will take into account:

- Student and parents' income
- Student and parents' assets
- Age of the older parent living in the household
- The number of siblings in college
- The number of children and other dependents living in the household

If you are an **independent** student your EFC will take into account:

- Student income and assets, and spouse's, if married
- The number of children and other dependents living in household
- The number of family members in college during the coming academic year

If your SAR is incomplete or has errors on it you must make the necessary corrections and resubmit it to the Department of Education. You can make the corrections on the Web or on the paper SAR.

How is financial aid determined?

The **Cost of Attendance or Budget** includes tuition, fees, books, supplies, transportation and personal expense estimates based on state guidelines. Cost of attendance will vary depending on residence (with parents, on or off campus) and the college you attend.

The U.S. Department of Education calculates your **Expected Family Contribution (EFC)** based on the information you reported on your FAFSA. They compare your income and assets against standard cost of living allowances for the number of people in your household. Your EFC determines the types and amounts of aid that you are eligible to receive.

Financial Need is defined as the difference between Cost of Attendance or Budget as determined by Yuba College and your Expected Family Contribution (EFC).

Federal student aid programs are based on the principle that students (and their parent(s) or spouse, if applicable) are considered to be the primary source of financial support for postsecondary education.

Financial aid is intended to supplement, not replace family resources.

Cost of Attendance (Budget)
- Expected Family Cont. (EFC)
= Financial Need

What if my financial situation has changed?

If your family experiences an **extreme** change in its finances due to special circumstances such as illness, divorce, separation, unemployment, or death of parent or spouse you can request to have your financial aid eligibility reevaluated based on your new financial circumstances. Contact the Financial Aid Office and request a “Special Circumstance” application.

What is an Award Letter?

An Award Letter informs you of your eligibility for student financial aid. After determining your financial need the Financial Aid Office will put together a financial aid package and mail you an award letter. The award letter will list your cost of attendance or budget, EFC, financial need, financial aid awards and the award amounts.

All awards are contingent upon available funding and the student meeting all eligibility requirements for Federal, State and Institutional financial aid programs.

Note: Yuba College reserves the right to modify awards at any time. A revised award letter will be mailed to the student if an award is modified.

How is the amount of my check determined?

The Financial Aid Office reviews your enrollment status and other eligibility criteria and authorizes a payment if eligible. **A check will not be processed unless you are registered in classes at least 15 days prior to the next scheduled payment date.** Refer to the Financial Aid Payment Schedule for payment dates.

The amount you receive is based on the number of units you are actively enrolled in at the time the disbursements are made. The amounts listed on your award letter reflect the awards for a full-time student. Your actual disbursements may be less depending on your actual number of units.

Enrollment Status	Units Enrolled In	Award Eligibility
Full-time	12+	100%
Three-quarter	9 to 11.5	75%
Half-time	6 to 8.5	50%
Less than half-time	.5 to 5.5	Varies

For students enrolled in less than half-time (.5 to 5.5 units) the Pell award may vary dependent upon the number of units enrolled in and the student's EFC. Contact the Financial Aid Office for award information.

If you have an approved financial aid appeal you will only be paid for those classes that were approved on the appeal even if actual number of units is higher.

Important! Students will not be paid for late starting classes until those classes actually begin, even if you are enrolled in them before they begin. Late starting classes will be paid with the second disbursement.

Checks are mailed directly to the student. The U.S. Post Office does not forward Yuba College mail. Keep your address current with the Admissions and Records Office. If after ten working days you have not received your check, contact the Financial Aid Office and we will assist you.

What is the minimum number of units I have to enroll in to receive financial aid?

Awards cannot be disbursed until you have registered for the minimum number of units. If you fall below these minimum unit requirements by dropping or withdrawing from classes, your awards may be canceled or reduced.

AWARD AND UNITS YOU MUST BE ENROLLED IN

Board of Governor's Fee Waiver (BOG) - Any units.

Pell Grant - Must be enrolled in at least 6 units. If enrolled in .5 to 5.5 units the award will be dependent upon the number of units enrolled in and the student's EFC.

FSEOG - Must be enrolled in at least 6 units.

Federal Work-Study - Must be enrolled in at least 6 units.

Federal Stafford Loan - Must be enrolled in at least 6 units.

CalGrant B or C - Must be enrolled in at least 6 units.

EOP&S - CARE - Must be enrolled full-time (with a few exceptions).

Scholarships - Scholarship enrollment requirements vary. Refer to your scholarship award letter.

What happens if I drop or withdraw from classes?

If you drop classes before the next disbursement of your financial aid, your next payment will be adjusted to reflect your new enrollment status.

If you drop completely or withdraw from classes prior to completing 60% of the term it may affect your eligibility for financial aid and you **will be** required to repay any unearned federal funds to Yuba College or the Department of Education.

Students are encouraged to meet with their instructors and/or academic counselors prior to dropping classes.

In addition to possible repayment you may be placed on Financial Aid Probation. Refer to the Satisfactory Academic Progress brochure or F.A. Guide.

Am I eligible if I am in default on a student loan or received an overpayment of federal student aid?

Students who are in default on a student loan or who owe an overpayment of federal student aid funds are not eligible for financial aid. If a student has an overpayment of federal student aid funds or is in default, the debt must be cleared before any federal financial aid will be processed.

What if I add classes?

If you are enrolled less than half-time and add classes notify the Financial Aid Office immediately. If you are enrolled in 6 to 12 units and add classes, the Financial Aid Office will automatically adjust your award. Added classes will be paid with the second disbursement.

Refer to the Financial Aid Payment Schedule for important information regarding deadlines for processing adjustments.

What if I am taking courses at another College?

You may not receive financial aid from two colleges or universities simultaneously. You must decide which institution is primary and apply for financial aid there.

If a student received financial aid from more than one college or university during the same time period, the student may be terminated from financial aid, they may be required to pay back the money to at least one of the institutions, and they may be referred to the Department of Education Division of Fraud and Abuse.

EXCEPTION: You may apply for and receive a Board of Governor's Fee Waiver at more than one community college. You must complete a BOG Fee Waiver application at each institution you attend.

What else do I have to do to receive and keep my financial aid?

- You must be enrolled in an approved certificate, associate degree, or transfer program and must be taking courses toward that program.
- You must declare a MAJOR at the Office of Admissions.
- If you change your educational goal and/or major you must make the changes officially by notifying the Office of Admissions and Records and reporting the change in writing to the Financial Aid Office.
- To remain eligible for Federal and State aid you must maintain Satisfactory Academic Progress.

Can I receive financial aid in the summer?

Limited funds are available for summer terms. Students may receive a Pell Grant for attending summer classes if they did not receive their full Pell Grant during the regular school year (Fall and Spring semesters).

Contact Financial Aid in early April to discuss options.

Do I have to reapply for financial aid every year?

For Federal and State aid programs, you must reapply every year by submitting a Free Application for Federal Student Aid (FAFSA). For the best financial aid package, submit your FAFSA in January for the following Fall semester.

For CalGrant you must file your FAFSA and submit a Grade Point Average Verification form certified by a high school counselor or college administrator by March 2nd. If you miss the March 2nd deadline and are planning on attending a California Community College you have a "second chance" deadline of September 2nd.

Confidentiality of Your Record

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. The Financial Aid Office does not release certain financial aid information over the telephone in order to protect the student's right to privacy. If you need specific information about your financial aid record, disbursement dates, and/or award amounts, please come in person to the Financial Aid Office with a picture ID.