Financial Aid FAQs:

- Is the Financial Aid Office still open and are disbursements still happening?
 - Yes! All essential services are taking place remotely. Contact us at (909)274-4450 or <u>financialaid@mtsac.edu</u>.
- What are office hours for the Financial Aid Office?
 - The Financial Aid Office is operating remotely from are 8:00 a.m. 4:30 p.m. Monday through Friday. Please note, these hours are subject to change.

• How can I submit documents now that the campus is closed?

 Students may submit financial aid forms electronically through the Mt. SAC Student Portal, via their ProVerifier+ Student Dashboard, DocuSign or via email at <u>financialaid@mtsac.edu</u>.

Visit our webpage for more information on **ProVerifier+ and DocuSign**.

- What happens if I drop one class or if I drop ALL my classes?
 - Generally speaking, as long as you have already received your financial aid disbursement(s), and continue to remain enrolled in at least 1 course, then your financial aid will not be negatively affected by dropping some (but not all) courses at this time in the semester. If you do decide to drop/withdraw from all of your courses then you may be subject to a withdrawal process and may have to pay back a portion of your financial aid. For further information regarding this withdrawal process please visit the following: <u>Return of Title IV Funds Policy</u>.

In terms of your eligibility for future semesters, your dropping may affect your continued eligibility. According to our current <u>Satisfactory Academic Progress (SAP)</u> policy, all attempted units are counted when evaluating a student's SAP Status; note, this would include Excused Withdrawals. As such, if as a result of dropping your courses your completion percentage drops below the 67% requirement, then your continued financial aid eligibility may be negatively affected.

Please note, there is recent legislation passed into law that does contain some student aid provisions which may offer relief for students affected by the COVID-19 pandemic. For more information regarding how an EW may impact your financial aid eligibility and what to do next, please visit our <u>Excused Withdrawal webpage</u>.

Please keep an eye on your student e-mail and portal so that you remain up to date about your SAP status.

• What is an Excused Withdrawal?

The College resource on withdrawals can be found here: https://www.mtsac.edu/health/student-resources.html.

We encourage all students to stay enrolled and to work with your faculty member. We realize that this is a new way to be taught, but we are all here to help you. If you believe the best thing for you to do is to drop (withdraw) from the course, note that you will be able to drop with an "EW"—Excused Withdrawal during the fall 2020 term. This is an acceptable mark and does not count against your GPA, your academic standing or your ability to repeat the course.

For students receiving Financial Aid in the fall, the Financial Aid Office requires students to provide a written email explaining why the withdrawal was the result of the COVID-19 emergency. Examples of COVID-19 related reasons you might need an EW include, but are not limited to: illness of the student or family member; need to become a caregiver or first responder; loss of childcare; economic hardship; inability to access Wi-Fi due to closed facilities; or an increase in work hours as a result of the COVID-19 emergency. Students can withdraw with an EW up until the day before the last day of class instruction. All Mt. SAC Financial Aid services are being conducted remotely. For more information regarding how an EW may impact your financial aid eligibility and what to do next, please visit our <u>Excused Withdrawal webpage</u>.

• What is "Freeze Date" or "Census Date"?

 Mt San Antonio College establishes a "freeze date" each semester to determine a student's enrollment status for disbursing federal and state financial aid." What this means is that we look at a student's enrollment status (unit total) as of the Census Date (or "Freeze Date") and then base financial aid amounts at that specific time.

All students are encouraged to finalize their enrollment (adding and dropping classes) by the Census Date ("Freeze Date"). Students who add or drop courses after the Census Date (or "Freeze Date") will not have their financial aid adjusted to account for dropped or added units. The only exception is if a student was unable to add a course due to no fault of their own.

Please refer to your Schedule/Receipt in order to review the Census Date ("Freeze Date"). The Census Date ("Freeze Date") is referred to as the "Last Day to Drop Without a W" in the Schedule/Receipt.

• Will I get reimbursed for my classes or parking permit?

 The College resource on Reimbursements can be found here: https://www.mtsac.edu/health/student-resources.html

Enrollment fees will be reimbursed to students if they withdraw from the class or the College cancels the class AND only if the student paid for the enrollment fees out of pocket; if they received a CCPG (fee waiver) they will not receive a reimbursement. Refunds will automatically be processed regardless of the selection of withdrawal codes. Learn more about refunds from the Cashier's Office website. Refunds are offered in a number of formats, including through a Bank Mobile Vibe account. Parking Permits: All Spring 2020 parking permits will be extended through Fall 2020. Students can use them through the Summer and Fall terms.

- My financial situation is very different now compared to what was captured on my financial aid application. Can you re-evaluate my financial aid eligibility?
 - Yes. All students have the option for a "Change of Income" request. Contact us to discuss your specific situation.
- How do I know what financial aid I am eligible to receive?
 - We recommend all students to review your Financial Aid Offer through the Mt. SAC Student Portal. Our webpage has instructions on how to navigate your portal to find your Aid Offer information: <u>Award Status</u>.

This should help you understand whether you qualify for enough financial aid to actually produce a refund. Please note, students who are only receiving the California College Promise Grant (CCPG) will not have a refund because that type of financial aid is strictly paying for course enrollment fees (tuition). Otherwise, make sure to see if you have any new pending financial aid requirements. Once again, you can find this in your Student Portal under the "Financial Aid" section. Simply go to "Financial Aid" (located on the black navigation bar), and then scroll down till you see the "Financial Aid Requirements" box (there are flag icons). If there are any red flags you will want to make sure to resolve these.

• Why hasn't my financial aid disbursed to me yet?

 For general guidance on navigating the Mt. SAC Student Portal in order to view your Financial Aid Offer and possible unmet requirements, we encourage you to look at this resource: <u>Award Status</u>.

Students are also encouraged to also check their student account activity via Number #27 (Statement and Payment History) in their Mt. SAC Student Portal under the "Student" tab (Student Self-Service section) as this will show you, by date, when funding posted on your account and when the Cashier's Office has generated a refund. If you do not see that any financial aid funding that has posted on your account, then one or more of the following may have occurred:

- You have dropped or withdrawn from all of your classes
- You are not meeting Satisfactory Academic progress requirements
- You have pending financial aid (red flag) requirements

We recommend frequently checking your Mountie Mail, Mt. SAC student Portal and/or connecting with our Financial Aid Office.

• What delays disbursements of financial aid funds?

- The following may be reasons why a student's funds may not be available:
 -Having holds
 - -Not submitting and/or correctly completing required documents

-Not being enrolled

-Not making Satisfactory Academic Progress towards a degree or certificate -Being in default on a student loan or owing a repayment to any Title IV financial aid program

-Not having an eligible program of study

My financial aid money was disbursed but my account has a negative balance: Why do I owe? A negative number is a good thing! This basically means that financial aid money was disbursed (paid out) and that you are now due a refund.

> If you see a negative balance funds have been authorized and scheduled to be transferred to the BankMobile system to be distributed to all students according to their refund selection as set up through BankMobile in the Mt. SAC Student Portal. This process may take 5 to 10 days depending on the refund selection.

> Students are also encouraged to also check their student account activity through Number #27 Statement and Payment History in their Mt. SAC Student Portal as this will show you, by date, when funding posted on your account and when the Cashier's Office has generated a refund. If you have further questions on the refund, please contact our Cashiers Office.

- My disbursement schedule or Mt. SAC portal says I should have already received my Cal Grant, why haven't I received it?
 - There are several reasons your Cal Grant award has not disbursed. We encourage students to reach out to the Financial Aid Office by phone at (909) 274-4450 or by email <u>financialaid@mtsac.edu</u> for more information.
- What are Cal Grant C eligibility requirements and why don't I see the award on my offer letter?
 - If you are seeing that the Cal Grant C award no longer shows up then that means you were reviewed recently for eligibility and it was determined that you no longer qualify for this particular financial aid program.

Common reasons for a student not to qualify for Cal Grant are the following -Enrollment in less than 6 units

-Enrollment in no "Core" courses as required by the student's academic program -Enrollment in a major/program of student that does not meet Cal Grant C eligibility requirements

- What are the financial aid application deadlines?
 - Please visit our <u>webpage</u> for a comprehensive list of the financial aid application <u>deadlines</u> for programs such as Pell Grant, Cal Grant, CCPG (Fee Waiver), Direct Loans, and Federal Work Study.

How do I get a tax transcript for a prior year tax return?

 Students and/or parent(s) who must submit a tax transcript must complete the electronic 4506-T form which his accessible through the ProVerifier+ system. Once this electronic document is completed, Mt. SAC can receive the requested tax information directly from the IRS.

Please note, if the electronic request is not fulfilled by the IRS you will then need to upload the requested tax information.

You can request your Tax Transcript to either be mailed to you or you can print your Tax Transcript online by visiting <u>https://www.irs.gov/individuals/get-transcript</u>.

• I have a red flag asking me for an IRS tax transcript but I didn't file a tax return, what do I do?

 When completing the required verification worksheet (additional red flag), in the section titled "Income Tax Information", mark the appropriate box for non-tax filers.
 Once this worksheet is received by the Financial Aid Office, the flag asking for an IRS tax transcript will be updated to reflect your tax-filing status.

• How do I apply for financial aid?

 To apply for financial aid, students must complete one of two financial aid applications: the <u>Free Application for Federal Student Aid (FAFSA)</u> or the <u>California Dream Act</u> <u>Application (CADAA)</u>. Students interested in the California College Promise Grant (Fee Waiver) are encouraged to apply by submitting either a FAFSA or CADAA to be considered for all available financial aid.

Completing and submitting a FAFSA or CADAA is free—you should not pay anyone or any website to prepare it for you! The Financial Aid Office at Mt. SAC, like most colleges, offer free assistance completing a FAFSA or CADAA to students and the community. Visit a college's Financial Aid Office to get more <u>information</u>.

Who can help me with questions about the application?

• Financial Aid Workshops are available throughout the year. Please check out our Calendar of Events to keep up to date with our events.

The <u>Mt. SAC Financial Aid Outreach Unit</u> works with the campus and local communities to bring information about financial aid to students and their families. Our expert staff provide support to help make the financial aid process clear and easy to understand. Please visit our webpage to find <u>Video Tutorials</u> and other resources to help you navigate your financial aid.

• How do I make corrections to my financial aid application?

• Use your Student Aid Report (SAR) to correct information you submitted on your original FAFSA. Check with the college before you send the SAR back to the processor to

confirm this is the action they recommend. Many colleges can process corrections for the students electronically. If filed on the web, you may make corrections electronically.

• What is a SAR? How can I get a copy?

 The Student Aid Report (SAR) is a paper or electronic document that gives you some basic information about your eligibility for federal student aid and lists your answers to the questions on your Free Application for Federal Student Aid (FAFSA®). To request a duplicate SAR, call: 1-800-4FED-AID (1-800-433-3243); TTY Assistance at 1-800-730-8913.

• Do I have to fill out a FAFSA or CA Dream Act Application every year to get financial aid?

 Yes, all financial aid programs, require the Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA). Students who only want to apply for a fee waiver, can fill out a simpler form, but we recommend that such students also fill out a FAFSA or CADAA to apply for other aid.

The Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA) can be filed any time after October 1st for the coming academic year; the priority Cal Grant deadline is March 2nd. We recommend applying early to maximize your potential financial aid offers.

• When should I file my FAFSA or CA Dream Act Application?

- You should file your FAFSA or CA Dream Act Application every year between October 1st and March 2nd (the priority Cal Grant deadline) for the following fall. If the March 2nd priority deadline has passed, you should file the FAFSA or CADAA before the June 30th deadline.
- What is the Mt. SAC "School Code"?
 - The Mt. SAC school code is: 001245
- I've filed my FAFSA or CA Dream Act Application for the current school year, what happens next?
 - We recommend that you check your Mt. SAC Financial Aid Student Portal to review your financial aid requirements and status. For general guidance on navigating the Mt. SAC Student Portal in order to view your Financial Aid Offer we encourage you to look at the following resources:

https://www.mtsac.edu/financialaid/applying-for-aid/award-status.html

https://www.youtube.com/watch?v=gadjnTYIteY&t=5s

For further information about what to expect next we encourage you to view the following recorded financial aid video tutorial: https://cccconfer.zoom.us/rec/play/7JJ7db2trjI3T4KUsQSDVPZ4W467f6-

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We also recommend that you connect with the Cashier's Office for assistance with setting up your BankMobile Refund Selection. Students who receive a total amount of financial aid that exceeds the total fees charges will be eligible for a refund.

- Is the FAFSA or CA Dream Act Application the only application I must fill out to apply for financial aid?
 - The FAFSA or CA Dream Act Application is the only form you need to complete to apply for Federal Student aid funds. Some colleges and State grant agencies may require supplemental data for awarding institutional and state funds. Any supplemental data must be collected on a separate form(s). You will not be charged a fee for processing and reporting data from the FAFSA but if you file a supplemental form, you may be charged a fee for processing and reporting data from it.
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- Are there any other forms I need to fill out in order to receive financial aid?
 - The FAFSA or CADAA are the only applications you need to apply for federal and/or state financial aid at Mt. SAC. Once your FAFSA or CADAA has been processed, you might be asked to submit some additional forms and/or documentation to the Mt. SAC Financial Aid Office. These forms and/or documents are needed to complete your file. Community College students may apply for the Cal Grant Competitive Award by March 2nd or September 2nd. For State grants a GPA Verification Form needs to be completed. Since the number of awards available in September is limited, it is best to have your FAFSA and GPA Verification form in no later than the March 2nd deadline. To access a GPA Verification Form visit the California Student Aid Commission Website.
- If I am enrolled at two colleges, can I receive aid at both colleges?
 - Students may not receive the same type of financial aid for each institution. You will need to ensure that you choose which school will receive the following types of financial aid: Pell Grant, Federal Loans, Cal Grant. By sending Mt. SAC your application, we will automatically consider you for federal and state financial aid options, including the California College Promise Grant (CCPG or Fee Waiver). This type of financial aid pays for your course enrollment fees and it is possible to receive CCPG at two schools during the same semester.
- Must I be accepted for admission before I apply for financial aid? Must I be admitted before I receive aid?
 - You may apply for financial aid at the same time you apply for admission. Many colleges require that you be admitted before they offer aid. However, you must actually enroll in college to receive any funds.
- What is the income cut-off to qualify for financial aid?

 Financial Aid is available to students and their families who need assistance paying for education beyond high school. Some loans and scholarships are available regardless of "need".

For more information about your specific financial aid eligibility please connect with the Financial Aid Office.

- What if I don't have a Social Security number or I don't want to report it on my financial aid application?
 - It is necessary to provide your Social Security number on the FAFSA. If you do not yet have a number, you should contact your Social Security Administration office to obtain one. It is required before you can be considered for any Federal student aid program. The FAFSA will be returned unprocessed if the student's Social Security number is blank.

For CA Dram Act Applicants, a Social Security number is not required to successfully complete and submit the application. However, if you are a CA Dream Act Applicant and have a Social Security number, you should provide it on your application.

- What if my parent(s) do not have a Social Security number?
 - Your parents' citizenship status doesn't affect your eligibility for federal student aid. In fact, the FAFSA form doesn't even ask about your parents' status. Your parents do not need SSNs. If your parents don't have SSNs, they must enter 000-00-0000 when the FAFSA form asks for your parents' SSNs. If your parents don't have SSNs, they won't be able to create FSA IDs and therefore won't be able to sign your FAFSA form electronically. You'll have to print out the signature page from the online FAFSA form so that your parents can sign it and mail it to the address indicated.

• I plan to attend college half-time, will that lessen my chance of financial aid?

 Students don't necessarily have to be enrolled full-time to receive Pell Grant; many students receive Pell Grant who are less than full-time (taking less than 12 units). The largest contributing factor that affects whether a less than full-time student will receive Pell Grant is their expected family contribution (EFC) score. Financial aid eligibility is based on each individual student's application.

For more information about your specific financial aid eligibility please connect with the Financial Aid Office.

- My neighbor and I both applied for financial aid at the same college. Why did she get more aid than I did when they've got a bigger house than ours and their parents make more money than mine?
 - The circumstances in your neighbor's family may be different than they appear, and home equity is not used to determine eligibility for financial aid. What doesn't necessarily show are other factors, such as family size or number in college, which may affect the computation of the family contribution.

- What happens if I purposely provide inaccurate information and I'm caught?
 - If you use the FAFSA or CADAA to apply for student financial aid funds and provide false information, you are subject to fines and/or imprisonment under the U.S. Criminal Code. State and local laws may also apply in such cases.
- I don't feel it is the college's right to request my tax forms. What happens if I don't submit them?
 - If you fail to comply with a request for tax forms, the college will not be able to complete and process your financial aid file. Consequently, you may not receive all the aid that you may qualify for.