

# FINANCIAL AID

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Email - [gotopcc@pasadena.edu](mailto:gotopcc@pasadena.edu)

On the web- <https://pasadena.edu/admissions-and-aid/financial-aid/index.php> (<https://pasadena.edu/admissions-and-aid/financial-aid/>)

PCC's Title IV Code- 001261

Financial aid is available for students to assist with the costs associated with attending 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. Most financial aid programs were established to provide assistance for students with documented financial need.

The Office of Financial Aid provides financial assistance in the form of grants, enrollment fee waivers, loans, and part-time employment for students who meet financial aid program eligibility requirements. Student financial aid awards are contingent upon continued funding from Federal and State government agencies. Students eligible for financial aid typically receive a "package" of aid from one or more financial aid programs offered.

## Applications

Students who are a permanent resident or citizen of the United States are eligible to apply through the FAFSA; they can do so online at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). To be considered for financial aid, students must complete the FAFSA each academic year. This application is typically available beginning in October for the following academic year. If a student is interested in a State of California Grant, known as a Cal Grant, the FAFSA and Cal Grant GPA verification must be submitted by the March 2nd deadline of each year. The PCC Office of Financial Aid will submit GPAs electronically to the California Student Aid Commission (CSAC) for any PCC student who has completed at least 24 units at PCC and has an established college GPA. Students who do not have at least 24 completed units at PCC will need to request their previous college or high school submit their GPA to CSAC. For students who miss this deadline, there is a second opportunity for community college students to apply for Cal Grants. The second deadline is September 2nd. Additional information and eligibility requirements are available at CSAC's website, <https://mygrantinfo.csac.ca.gov/>.

The FAFSA is the application for the following Federal and State programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study Program (FWS)
- Federal William D. Ford Direct Loan Program
- California College Promise Grant (formerly BOG fee waiver)
- State Cal Grants A, B, and C
- Need-based scholarships
- Chafee Grant (for Foster youth)

The information reported on the FAFSA may be verified by the Financial Aid Office using parent and/or student federal income tax information.

Other documents may also be requested such as a copy of the Alien Registration card (if applicable) or other types of documents needed to verify or resolve conflicting data.

Recipients of aid from Federal and State funded programs must be students enrolled in eligible programs of study for the purpose of obtaining a degree, an approved Title IV certificate, or transfer. In addition to financial need, other eligibility requirements for most Federal and State programs include:

1. Having a high school diploma or equivalent such as a GED.
2. Being a U.S. citizen or eligible non-citizen.
3. Maintaining satisfactory progress in accordance with the standards.
4. Not be in default on a federal loan or owe a grant overpayment.

## Eligibility to apply through the California Dream Act Application (AB 540)

Students who meet the AB 540 nonresident tuition exemption, they are eligible to apply for state financial aid, and can do so online at the California Dream Act application website, <https://dream.csac.ca.gov/landing> (<https://dream.csac.ca.gov/landing/>). Students who are eligible to complete the FAFSA should not complete the California Dream Act Application. To be considered for financial aid, students must complete the California Dream Act application (CA Dream Act) each academic year. This application is typically available beginning in October for the following academic year. If a student is interested in a State of California Grant, known as a Cal Grant, the FAFSA and Cal Grant GPA verification must be submitted by March 2nd each year. The PCC Office of Financial Aid will submit GPAs electronically to the California Student Aid Commission (CSAC) for any PCC student who has completed at least 24 units at PCC and has an established college GPA. Students who do not have at least 24 completed units at PCC will need to request their previous college or high school submit their GPA to CSAC. For students who miss this deadline, there is a second opportunity for community college students to apply for Cal Grants. The second deadline is September 2nd. Additional information and eligibility requirements are available at California Student Aid Commission.

The CA Dream Act is the application for the following State programs:

- California College Promise Grant (formerly BOG fee waiver)
- State Cal Grants
- Need-based scholarships

The information reported on the CA Dream Act may be verified by the Financial Aid Office using parent and/or student federal income tax information. Other documents may also be requested to verify or resolve conflicting data.

Recipients of aid from State-funded programs must be students enrolled in eligible programs of study for the purpose of obtaining a degree, certificate, or transfer. In addition to financial need, other eligibility requirements for State programs include:

1. Having a high school diploma or equivalent such as a GED.
2. Being an AB 540 resident.

3. Maintaining satisfactory progress in accordance with the standards.
4. Not owe a grant overpayment.

### Required Attendance Return to Title IV Process

The return of Title IV funds is administered by the Office of Financial Aid (OFA) at Pasadena City College (PCC). This policy applies to students who withdraw (official, unofficially) or are dismissed from enrollment at PCC. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also attempt to collect from the student any Title IV program funds that the school was required to return. The calculated amount of the "Return of Title IV Funds" that is required for students affected by this policy is determined according to the following definitions and procedures, as prescribed by regulation.

The Institution has 45 days from the date the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice. The school must advise the student or parent that they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV programs.

#### Post-withdrawal disbursement must occur within 120 days of the date the student withdrew.

The Return of Title IV Funds (R2T4) regulation does not dictate the institutional refund policy, however. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws from all his/her courses, for any reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive.

A school is required to determine the earned and unearned Title IV aid a student has earned as of the date the student ceased attendance based on the amount of time the student was **scheduled** to be in attendance.

If the student withdraws from all his courses prior to completing over 60% of a semester, he/she may be required to repay a portion of the federal financial aid that he/she received for that term. A pro rata schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Federal aid includes Federal Direct Loan (subsidized and unsubsidized), Parent Plus Loan, Graduate PLUS Loan, Pell Grants, SEOG Grants, and any other Title IV funds.

The return of funds is based upon the concept that students earn their financial aid in proportion to the amount of time in which they are enrolled. Under this reasoning, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his financial aid and will not be required to return any funds.

#### Withdrawal before 60%:

The Office of Financial Aid must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period. The OFA will use the Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

#### Withdrawal after 60%:

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, the OFA will still determine whether the student is eligible for a post-withdrawal disbursement.

Note: OFA has provided an example of the calculation used to determine the amount of unearned aid a student would be expected to repay based on the reported last day of attendance of the term from which a student withdraws.

#### Withdrawals:

A student's official withdrawal date is determined by using one of the following:

- The date he/she officially withdrew with the Admission and Records (A&R) office during the Registrar's withdrawal period.
- The date the student submitted his petition to withdraw to the A&R if the A&R's withdrawal period has ended and the student successfully petitioned to withdraw.
- The date the student was expelled/dismissed from PCC.

In the event that a student does not go through the proper withdrawal procedures as defined in the Academic Information section of PCC's catalog the student's unofficial withdrawal date is determined by using one of the following:

- The date the student died, if the student passed away during the semester.
- The last date that the student attended class or checked out of their dorm room, whichever is later.

The student must inform in a timely fashion, in person or by email if personal appearance is not possible, the Office of Financial Aid at [gtopcc@pasadena.edu](mailto:gtopcc@pasadena.edu) of any withdrawal occurring during a semester.

OFA determines the return of Title IV funds percentage. Institutions are required to determine the percentage of Title IV aid "earned" by the student and to return the unearned portion to the appropriate aid program.

#### The return of Title IV funds policy follows these steps:

##### Step 1: Student's Title IV information

The OFA will determine:

A) The total amount of Title IV aid disbursed (not aid that could have been disbursed) for the semester in which the student withdrew. A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.

B) The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

**Step 2: Percentage of Title IV Aid Earned:**

The OFA will calculate the percentage of Title IV aid earned as follows:

The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew. *The total number of calendar day in a semester shall exclude any scheduled breaks of more than five days.*

$\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$

**If the calculated percentage exceeds 60%, then the student has “earned” all the Title IV aid for the enrollment period.**

**Step 3: Amount of Title IV Aid Earned by the Student**

The OFA will calculate the amount of Title IV Aid earned as follows:

The percentage of title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew (Step 1-B).

$\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$

**Step 4: Amount of Title IV Aid to be Disbursed or Returned:**

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program

$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$

If the aid already disbursed is less than the earned aid, the OFA will calculate a Post **Earned Aid**:

Title IV aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV aid is viewed as 100% earned after that point in time.

In accordance with federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds” is allocated in the following order:

**Return of the Title IV Aid, based on the type of aid disbursed, in the following order:**

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Direct PLUS received on behalf of the student
4. Pell Grant
5. SEOG Program Aid
6. Other Title IV Aid

Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower’s promissory note.

The student’s grace period for loan repayments for Federal Unsubsidized and Subsidized Stafford Loans will begin on the day of the withdrawal

from the PCC. The student should contact the lender if he/she has question regarding their grace period or repayment status.

## **Institutional and student responsibility in regard to the Federal Return of Title IV Funds policy**

**The OFA’s responsibilities in regard to the Return of Title IV funds policy include:**

1. Providing each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
3. Informing the student of the result of the Return of title IV Funds calculation and any balance owed to PCC as a result of a required return of funds;
4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower’s holder of federal loan funds of the student’s withdrawal date;
5. Notifying student and /or Plus borrower of eligibility for a Post-Withdraw Disbursement, if applicable;

**The student’s responsibilities in regard to the Return of Title IV Funds policy include:**

1. Becoming familiar with the Return of Title IV Funds policy and how withdrawing from all his courses effects eligibility for Title IV aid;
2. Withdrawal Disbursement.
3. Resolving any outstanding balance owed to PCC resulting from a required return of unearned Title IV aid.

## **Post-Withdrawal Disbursements**

In the event a student is eligible for a post-withdrawal disbursement based on the student’s budget, awarded financial aid and Title IV funds and R2T4 calculations, a post-withdrawal disbursement must be made only after the following conditions are met.

1. Student and parents were in most cases verbally notified of the availability of post withdrawal disbursements by the OFA within one week from the date of R2T4 calculation was performed.
2. Student and parents in most cases verbally notified the OFA within a reasonable time indicating their acceptance of available post-withdrawal disbursement amounts. The reasonable time refers to allowing sufficient time to school to process a post-withdrawal disbursement within the deadlines set by the Department of Education.
3. Student has outstanding institutional charges that are due and wants to pay off those charges by applying his/her post-withdrawal disbursement.
4. Student/Parents completed all necessary paperwork related to such post-withdrawal disbursement within a reasonable time.
5. The OFA must track the notification and authorization to make the disbursement and meet deadlines as prescribed by ED. A school must process Title IV aid within 120 days from the last day of the enrollment period.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

*The procedures and policies listed above are subject to change without advance notice.*

## California College Promise Grant (formerly BOG fee waiver)

The California College Promise Grant (formerly BOG fee waiver) program is available to qualified California residents. This grant functions as a fee waiver where the enrollment fee is waived, and the student is responsible for paying the additional fees assessed. There are three methods to qualify.

1. Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or General Relief recipient, or
2. Household size/family income, or
3. Financial need as determined by filing the Free Application for Federal Student Aid (FAFSA)/ or the CA Dream Act Application.

In addition to the three methods, there are special classifications that qualify for this grant subject to certification and/or documentation. Refer to the California College Promise Grant application for a list of these classifications.

## Required Academic Progress for California College Promise Grant (formerly BOG fee waiver)

- **Academic — Sustain a GPA of 2.0 or higher**  
If your cumulative GPA falls below 2.0 for two consecutive primary terms (fall/spring semesters, or fall/winter/spring quarters), you may lose your fee waiver eligibility.
- **Progress — Complete more than 50% of your coursework**  
If the cumulative number of units you complete is not more than 50% in two consecutive primary terms (fall/spring semesters, or fall/winter/spring quarters), you may lose your fee waiver eligibility.
- **Combination of Academic and Progress Standards**  
Any combination of two consecutive terms of cumulative GPA below 2.0, and/or cumulative unit completion of not more than 50% may result in loss of fee waiver eligibility.

For further information regarding notification and appeal, please go to resources on the Pasadena City College Financial Aid web page. In addition, the college administers a variety of scholarship programs. Information about the College Scholarship Program can be obtained online on the Scholarships webpage.

For additional information about financial aid and the programs and services we offer, visit us on the web at <https://pasadena.edu/admissions-and-aid/financial-aid/index.php>

**Disabled Student Programs and Services (DSPS) - Room D209, (626) 585-7127** (Find us on Instagram @PCCDSPS).

Disabled Student Programs and Services assists the District in ensuring access to all classroom and classroom-related activities for students with verified disabilities. This is accomplished by providing disability-related Academic Counseling, working collaboratively with

students, faculty, and staff, and providing reasonable and appropriate accommodations.

Our goal is to provide equitable access to educational opportunities for the students we serve. For more information, please visit the DSP&S website at [www.pasadena.edu/student-services/dsps](http://www.pasadena.edu/student-services/dsps).

### **Student Health Services - Room D105, (626) 585-7244**

Student Health Services (SHS) is a comprehensive health center open to PCC students that provides quality health and education services that empower students to be well informed and self-directed in their own health care. Services include first aid and emergency services, treatment of short-term illnesses, sexual health counseling and treatment, and education in health promotion and health protection. Students who have significant health conditions are strongly encouraged to inform the SHS staff of their health needs.

Confidential health services are provided by a professional staff of health counselors, registered nurses, registered dietitians\*, nurse practitioners and physicians.

An overview of low cost and no cost services:

- First aid and emergency care
- Tuberculosis screening and testing
- Immunizations, prescription and over-the-counter medications
- Laboratory services
- Nutritional counseling\*
- Smoking cessation services
- Sexual health screening and treatment
- Women's health care (PAP smears, birth control, pregnancy tests, emergency contraception)
- Health clearance for health sciences programs
- Health promotion and disease prevention activities and education
- Substance abuse prevention information
- Referral to community health resources and agencies
- Initial telehealth triage and consultation (when indicated)

\*Pending as of 3/22/2021.

For more information, please visit: [www.pasadena.edu/healthservices](http://www.pasadena.edu/healthservices) (<http://www.pasadena.edu/healthservices/>).

### **Personal Counseling - Room D203, (626) 585-7273**

Personal Counseling staffed by licensed psychologists and other mental health professionals who strive to help PCC students overcome challenges in academia and daily life. Services include individual counseling, crisis intervention, consultation, outreach, and, when appropriate, linkages/referrals to on-campus and community agencies. Please note that services are available to currently enrolled students.

Personal Counseling emphasize short-term consultations on specific concerns impacting student success in college. Students may schedule a confidential appointment with a Personal Counseling clinician by coming to D-203, emailing [personalcounseling@pasadena.edu](mailto:personalcounseling@pasadena.edu), or calling the main line at (626) 585-7273. For more information, please visit <https://>



[pasadena.edu/campus-life/personal-counseling/index.php](https://pasadena.edu/campus-life/personal-counseling/index.php). (<https://pasadena.edu/campus-life/personal-counseling/>)

### Child Development Center

The Child Development Center, located at 1324 East Green Street, Pasadena, CA 91106, operates under the supervision of the Division of Social Sciences. It provides student parents who are enrolled at Pasadena City College and at the Community Education Center the opportunity to pursue their educational goals while their children are receiving quality child care in an enriched educational program. PCC faculty, staff, and community members are also eligible to use the Center. The Center serves as a laboratory facility for students in the Child Development Program at the College.

For more information about fees and enrollment, contact the Center at (626) 585-3180 or visit [www.pasadena.edu/cdc](http://www.pasadena.edu/cdc).

### Veterans Using VA Education Benefits - Room W108, (626) 585-7475

Pasadena City College is approved as an institution for higher learning for veterans and veterans' dependents entitled to educational assistance.

Veterans enrolling at Pasadena City College and intending to use VA educational benefits for the first time are required to submit the following documents to the veterans' clerk before they will be certified for benefits:

1. Member 4 copy of Certificate of Release or Discharge from Active Duty (DD - 214).
2. Official transcripts from all colleges previously attended.
3. Veteran's Statement of Responsibility (obtained from the veterans' clerk).
4. Certificate of Eligibility for Veteran's benefits.
5. Other documents requested by the veterans' clerk necessary to complete the application for benefits.

There are several education programs available for veterans, reservists and dependents. The benefits for each program are different.

Chapter 33, Post-9/11 students receive a Monthly Housing allowance (MHA) if attending at more than 50% of full-time in approved courses. Students also receive an allowance for books and supplies up to \$1,000 per year depending upon units taken. Some fees will be paid by the VA directly to the College for courses that are requirements for the student's educational program. Fees covered include the Enrollment fee, Course fees and the Health fee. All other tuition and fees are the responsibility of the student.

Chapter 33 recipients attending at 50% of full-time or less will receive payments for books and supplies. The VA will also pay some fees. These fees will be paid by the VA directly to the College for courses that are requirements for the student's educational program. Fees covered include the Enrollment fee, Course fees and the Health fee. All other tuition and fees are the responsibility of the student. No Monthly Housing Allowance is paid to CH 33 participants for attending at 50% of full-time or less.

For students receiving Chapter 30 Montgomery VA Benefits (CH 30), Chapter 1606, Montgomery Selective Reserve VA Benefits (CH 1606), Chapter 1607, Reserve Educational Assistance Program (CH 1607), and Chapter 35 Survivors' and Dependents' Educational Assistance Program (CH 35) benefits, a monthly assistance allowance is available for full-

time, three-quarter-time or half-time students. Chapters 30, 1606, and 1607 recipients training at less than half-time will receive a onetime payment for the amount they have paid in tuition and fees. No monthly assistance is paid to Chapter 30, 1606 or 1607 participants for less than half-time enrollment. Chapter 35 recipients enrolled for less than half-time will receive the total they have paid in tuition and fees. The total will be divided by the number of months enrolled and the resulting amount will be sent monthly.

Students using Chapter 31 Veteran's Readiness and Employment (CH 31) benefits are paid either a Monthly Housing Allowance or a monthly subsistence allowance depending on eligibility. Contact your VA Vocational Rehabilitation Counselor (VRC) for more information. The Monthly Housing Allowance is available for students attending at a more than half-time rate. The monthly subsistence is available for students attending at a half-time or more rate. The VA pays the school directly for all tuition, fees, books, parking and the allowed amount for supplies.

The Veterans Access, Choice, and Accountability Act of 2014 was signed into law in August 2014. As a result of this Act, certain veterans and their dependents are now eligible to have their out-of-state tuition, and fees associated with that tuition, waived for terms beginning after July 1, 2015. This waiver applies to the following groups:

1. Veterans who:
  - Had a length of active duty service that was 90 days or more.
  - Live in California (regardless of legal state of residence).
  - Are eligible to use benefits under the Post-9/11 (CH 33) or the Montgomery (CH 30) or Montgomery Selected Reserve (CH 1606) or Veterans Readiness and Employment (CH 31) or 35 Survivors' and Dependents' Educational Assistance Program (CH 35) benefits.
2. Dependents (spouse or child of a veteran) who have had benefits transferred to them from the veteran and the following conditions are met:
  - The veteran had a length of active duty service that was 90 days or more.
  - The dependent lives in California (regardless of legal state of residence).
  - The dependent is eligible to use Post 9/11 benefits through Transfer of Entitlement.
3. Dependents (spouse or child of a veteran) eligible for the Marine Gunnery Sergeant John David Fry Scholarship benefits and the following conditions are met:
  - The service member served at least 90 days on active duty.
  - The dependent lives in California (regardless of legal state of residence).
  - The dependent is eligible to use the Marine Gunnery Sergeant John David Fry Scholarship benefit.

Pasadena City College students who believe they are eligible for this waiver should contact our certification desk at (626) 585-7475.

Veterans must submit their Member 4 copy of their DD-214 and their Certificate of Eligibility for the Post 9/11 or MGIB-AD. Dependents must submit the Member 4 copy of the DD-214 of the veteran upon whom they

are dependent and the dependent's Certificate of Eligibility for the Post 9/11 GI Bill® transfer of entitlement.

## **Tuition Assistance and Refunds**

The return of unearned military TA funds will follow the same guidelines as the Department of Education Title IV funding, outlined in PCC's refund policy <https://pasadena.edu/admissions-and-aid/financial-aid/return-to-titleiv.php>.

## **Reserve Officers Training Corps**

Pasadena City College students wishing to participate in a Reserve Officers Training Corps program may enroll concurrently in such a program in a neighboring institution.