

FINANCIAL AID

Mission

The purpose of Financial Aid is to help you meet your educational expenses (tuition and fees, books, supplies, room and board, etc.). To determine your eligibility, SJCC uses your Expected Family Contribution (computed by completing the FAFSA), your educational expenses (also known as your cost of attendance), and your enrollment status.

There are two types of financial aid: gift aid and self-help aid. Gift aid includes: grants, scholarships, and fee waivers. Generally, gift aid does not have to be repaid. Self-help aid includes: loans and work-study. Self-help aid must be earned or repaid.

Eligibility

Financial aid and scholarships are available to those who qualify. In order to qualify for Federal Aid students must:

- Submit a complete Free Application for Federal Student Aid (FAFSA), or California Dream Act Application (CADAA)
- Demonstrate financial need as defined by Federal Regulations and calculated by the FAFSA, or by State Regulations and calculated by the CADAA
- Be a United States citizen or eligible non-citizen for FAFSA, or designated as AB540 eligible by Admissions & Records for CADAA
- Have a valid Social Security Number (FAFSA)
- Have earned a high school diploma, GED, or equivalent
- Enroll in an eligible degree or certificate program
- Maintain Satisfactory Academic Progress as defined by the college
- Not have defaulted on a prior Federal Student Loan or owe a refund on a Federal Student Grant

It is possible for the eligibility criteria to vary from one program to another. Criteria listed above outline eligibility criteria for Federal Student Aid and State Aid. Eligibility criteria for other types of aid such as scholarships may vary. Visit the Financial Aid Office or the SJCC website for more information.

Applying for Federal Student Aid

To apply for federal aid, students must:

- Submit a Free Application for Federal Student Aid (FAFSA), or California Dream Act Application (CADAA)
- Complete and submit the FAFSA online at studentaid.gov (<https://studentaid.gov/>), or CADAA online at dream.csac.ca.gov (<https://dream.csac.ca.gov/landing/>)
- Submit requested documents to the Financial Aid Office; students will receive an e-mail or letter requesting certain documents available on the SJCC website
- Academic transcripts may be required from all previously attended postsecondary institutions (even if the student did not receive any aid from the other institutions). Transcripts are evaluated and prior credits applied through the Admissions and Records and counseling offices.

When to Apply

FAFSA and CADAA are valid for one academic year. Students who wish to receive aid from one academic year to the next must renew their FAFSA/

CADAA each academic year. The FAFSA/CADAA is valid from July 1 through June 30 each year. This means that the FAFSA/CADAA will be in effect for Fall, Spring and Summer in that order – for example: the 2025-2026 FAFSA is valid from July 1, 2025 through June 30, 2026 for Summer 2025, Fall 2025, Spring 2026 and Summer 2026.

Students may submit the FAFSA or CADAA beginning October 1 each year, which will take effect the following academic year – for example: starting October 1, 2025, students may submit the 2026-2027 FAFSA/CADAA; for that year, students may submit that FAFSA/CADAA as late as June 30, 2027.

Other types of aid have various deadlines and timelines for application and award. Please visit the Financial Aid Office or the SJCC website for more detailed information regarding timelines and deadlines.

How Financial Need Is Determined

For student aid, need is defined as the difference between the cost of attendance (COA) and your Student Aid Index (SAI): $COA - SAI = \text{Need}$

Sample Need Analysis

Cost of Attendance	\$25,000.00
-Student Aid Index	\$2,000.00
=Financial Need	\$23,000.00

In order to qualify for Federal and/or State Aid, students must demonstrate financial need. In simple terms, the COA must be greater than the SAI

Student aid index (SAI)

Number calculated upon submitting the FAFSA or CADAA; estimates the amount you and your family may be expected to contribute toward the COA based information reported on the FAFSA/CADAA such as income, assets and family size as well as other reported information.

Cost of Attendance

Cost of Attendance (COA) is a 9-month estimate of expenses that a student incurs. It includes the enrollment fees and an allowance for books, supplies, transportation, and living expenses. The 2025-2026 COA budgets are listed below reflecting standard expenses for a 9-month period.

	Living at Home (No Dependents)	Living Independently
Fees ¹	\$1,366	\$1,366
Book/Supplies	\$2,727	\$2,727
Personal/Misc.	\$4,140	\$5,067
Transportation	\$1,989	\$1,989
Housing and Food	\$11,835	\$24,295
TOTAL	\$23,057 ²	\$35,444 ²

¹ Fees include Enrollment @ \$46/unit (28 units per year), Student Activity (\$5 per semester), Representation fee (\$2 per semester), VTA Eco Pass fee (\$11 per semester or \$6.50 for students enrolled in 5 units or less), and Health (\$21 per semester). All fees are subject to change.

² Pro-rated for programs shorter or longer than the 9-month academic calendar.

Non-Resident Tuition: \$377 per unit, plus enrollment fees of \$46 per unit. Extenuating circumstances, as documented by the student and approved by the Financial Aid Office, may yield an adjustment in the COA. Students attending summer session may have a prorated COA.

Financial Aid Disbursements

- Financial aid funds are generally disbursed twice per semester: at the beginning and at the mid-point of each semester.
- Financial aid funds are disbursed via BankMobile, either to students' existing bank account, or to their BankMobile Vibe account.
- For more information browse: <https://mysjcccard.vibeaccount.com/index.jsp> (<https://mysjcccard.vibeaccount.com/>).
- Federal Work Study wages are paid on the 10th of each month.
- Cal Grant checks are disbursed once per semester, usually October and March.
- Federal Direct Student Loan are disbursed to students via BankMobile as they are certified by the Loan Coordinator.
- Disbursement times may vary based on file completion date and awards being finalized. Please contact the Financial Aid Office for more information.

Types of Aid Available

- California College Promise Grant (CCPG) – waives enrollment fees for eligible students. Application is available online at www.sjcc.edu. (<http://www.sjcc.edu/>)
- Cal Grants B & C – Must submit the Cal Grant GPA Verification form and FAFSA by March 2nd or September 2 to be awarded for the following year.
- Student Success Completion Grant – for Cal Grant recipients registered at 12 units or more per primary term; additional funds for Cal Grant recipients registered at 15 units or more
- Federal Work Study (FWS) – Must submit the FAFSA, attend a FWS orientation and be hired by a FWS employer (on-campus at SJCC).
- Federal Pell Grant (Pell) – For eligible undergraduate students with high financial need, enrolled in an eligible program.
- William D. Ford Direct Loan Program (Direct Loans) – For students, who qualify, enrolled in an eligible program. Submit the FAFSA as well as loan application materials. New Direct Loan borrowers must attend a Loan orientation.
- Federal Supplemental Educational Opportunity Grant (FSEOG) – For Pell recipients with high financial need.
- Bureau of Indian Affairs Grant (BIAG) – Applications available through the tribal regions.

California College Promise Grant (CCPG)

The CCPG waives enrollment fees for students who qualify. California residents who meet one of the following eligibility criteria may be eligible for the CCPG:

- The student or student's family is receiving AFDC, SSI, or General Assistance.
- Dependents of deceased or disabled veterans who are eligible for benefits under the California Veterans Dependents.
- Educational Assistance Program and Dependents of deceased or disabled California National Guard members certified by the Adjutant General's Office.
- The student's household meets the following income standards:

Number in Household (Including Student)	Total Family Income (2017 Adjusted Gross Income and/or Untaxed Income)
1	\$ 22,590 or less
2	\$ 30,660
3	\$ 38,730
4	\$ 46,800
5	\$ 54,870
6	\$ 62,940
7	\$ 71,010
8	\$ 79,080

Add \$8,070 for each additional dependent.

- Students must demonstrate at least \$1,104 of financial need as defined by the FAFSA or CADAA

Students shall lose their CCPG eligibility when placed on Academic or Progress Probation or any combination thereof for two consecutive primary semesters. The loss of CCPG eligibility shall remain in effect until the student is no longer on probation or the student has successfully appealed their loss of CCPG eligibility. **Foster Youth, as defined in Education Code 66025.9(b), shall not be subject to loss of CCPG under section 58621.*

Students may appeal their loss of CCPG Waiver eligibility for the following reasons:

- Extenuating Circumstances: Verified cases of accidents, illnesses, or other circumstances beyond the student's control
- Students with disabilities who applied for, but didn't receive an accommodation in a timely manner
- Significant academic improvement.
- Changes to their economic situation.
- Evidence student was unable to obtain essential support services.
- Special consideration of factors for EOPS, SAS, CALWORKS and Veteran students.

Financial Aid Packaging Policy

Once the student financial aid file is complete (FAFSA or CADAA and other supporting documents completed, submitted and verified) the financial aid office will determine eligibility for all types of aid and the award amounts. The financial aid package includes all types of aid the student is eligible for and interested in. The student's award information will be posted on their Self Service account.

The award will include the types of aid and amounts the student is eligible for based on full-time attendance for the Academic Year. Packaging may consist of one or more of the following types of aid: Pell, FSEOG, FWS, and/or Loans. Students may choose which types of aid they wish to receive or not (i.e. loans, FWS). Award amounts may change based on less than full-time enrollment per semester.

Satisfactory Academic Progress

The Satisfactory Academic Progress (SAP) Policy at SJCC complies with the Federal requirement of monitoring financial aid recipients' progress toward eligible academic programs. SAP will be evaluated at the end of each term (Summer, Fall and Spring). This evaluation based on the enrollment status as of the end of the add/drop period of the term, reflecting students' permanent academic record. The evaluation takes

into account the complete academic record at the San José-Evergreen Community College District as well as any applicable units transferred from other institutions.

SAP Guidelines

In order to maintain SAP for financial aid purposes, students must:

1. Maintain at least a 2.0 cumulative grade point average (GPA). Per Federal regulation, any classes with grades replaced by academic renewal must still be considered in the GPA evaluation.
2. Complete 67% of the units attempted overall.
 - a. Classes with grades of A, B, C, D, CR, and P are considered completed units.
 - b. Classes with grades of F, NC, NP, W, I and RD are considered units attempted and not completed.
 - c. Students who receive "I" or "RD" grades must notify the Financial Aid Office when records have been updated.
3. Complete their program before attempting 150% of the program unit requirement (maximum time-frame).
 - a. Students required to complete remedial level courses to meet their educational goals are allowed up to 30 units or two full-time semesters in addition to their program length.
 - b. English as a Second Language (ESL) course work is not counted in the maximum time frame.
 - c. Course repeats are limited to the number of times specified in the College Catalog. Students may receive financial aid for a repeated course only once, regardless of the grade earned on the first attempt. Repeated courses are counted as part of the total number of attempted units.

Failure to meet the above requirements will result in a student being placed on denied status and unable to receive financial aid.

Evaluation Policy

1. All San Jose Evergreen Community College District and transferred course work applicable to a student's degree is included in the SAP evaluation.
2. The evaluation period shall start the first semester of enrollment and include classes from all terms regardless of financial aid eligibility status.
3. Aid applicants must declare an eligible academic program with A&R that:
 - a. Leads to an Associate Degree (AA or AS), or
 - b. Is at least a 2-year program, acceptable for transfer to a 4-year institution, or
 - c. Is an approved certificate program that is at least 15 weeks long and requires a minimum of 16 semester units or 600 clock-hours
4. All financial aid applicants must have a current SAP evaluation on file:
 - a. Academic progress standards must be evaluated as of the most recent term of enrollment, for returning students, and
 - b. The most recent evaluation, for continuing students
 - c. Transfer students must submit transcripts from all prior colleges attended to A&R

Appeal for Financial Aid Reinstatement Process

In accordance with federal regulations, financial aid recipients may appeal for financial aid reinstatement if they have been denied as a direct result of documented extenuating circumstances during the term(s) that SAP is not met.

Appeals for reinstatement of financial aid are reviewed by an individual from the Financial Aid staff, or a group of individuals from the Financial Aid staff and others with relevant information. Upon review the appeal will either be approved or denied based on academic history, educational plan, and completion of the appeal form with applicable documentation.

TO SUBMIT AN APPEAL YOU MUST:

- ATTEND AN ONLINE SAP WORKSHOP PRIOR TO SUBMITTING YOUR APPEAL AND ASSOCIATED DOCUMENTS, INCLUDING A CURRENT EDUCATIONAL PLAN, AND
- BE REGISTERED FOR CLASSES FOR THE CURRENT SEMESTER AND
- SUBMIT A COMPLETE, LEGIBLE APPEAL FORM BY THE STATED DEADLINE

Appeal Instructions

1. Attend an online SAP workshop. Workshop information and appeal instructions are posted on the Financial Aid homepage (<https://www.sjcc.edu/on-campus-resources/financial-aid-and-scholarship/financial-aid.aspx>).
2. Submit the completed appeal form with a current Educational Plan*
3. Provide written documentation and/or proof of extenuating circumstances. Examples of these types of documents include:
 - A signed, dated doctor statement specifying medical issues and affected dates
 - For circumstances such as car accidents, death in the family, required court appearances, etc., appropriate documentation must be submitted with the appeal.
4. Examples of what is NOT considered extenuating circumstances include but are not limited to:
 - Working too many hours
 - Not ready for college work
 - Transportation problems

*A current (dated no earlier than the previous semester) *Educational Plan is required*. The Educational Plan does not necessarily need to be a full-comprehensive plan. It must plan for enough units to reach satisfactory academic progress, assuming all classes are completed and passed.

Appeal Instructions for Exceeding Maximum Time-Frame (If Additional Time is Needed)

1. Submit the completed appeal form with a current version of at least one of the following:
 - Educational Plan*
 - Transfer Admission Agreement (TAA)
 - Petition for Graduation

Appeal Response

Students will be notified if the appeal is approved or denied. Most approvals will be for **one semester only** and during that semester the student will be considered on Probation Status. Students on Probation status will be expected to have an Educational Plan on file with their appeal and follow that plan. Any deviation from the plan may result in subsequent denial of financial aid.

Warning Status

Students who do not meet SAP for the first time may be placed on Warning for one semester/term. During the Warning term, students will receive aid. At the end of that term, the student will be expected to have

re-established SAP. If not, the student may be denied and will need to appeal or re-establish SAP without receiving aid.

Re-Establishing Aid Eligibility

Students who do not appeal for reinstatement, or whose appeals are denied, can re-establish their financial aid eligibility after completing increasing their overall completion rate to at least 67% and achieving a cumulative GPA of 2.0 or higher. It is the students' responsibility to notify the Financial Aid Office of the improved academic performance and request to be re-evaluated.

Grades and SAP: Academic Amnesty/Renewal

Some schools have academic amnesty/renewal procedures through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's GPA. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or academic renewal. Therefore, a school must always include courses applicable to a student's major (whenever taken) in evaluating a student's satisfactory academic progress.

PELL grant lifetime limit

As of July 1, 2012:

All Pell Grant recipients will be limited to 6-years (600%) regardless of when it was first received.

One semester of half-time Pell Grant = 25%;

One semester of full-time Pell Grant = 50%;

Two semesters of full-time Pell Grant = 100% . . .

Twelve semesters of full-time Pell Grant = 600%

- Students may repeat a course and receive financial aid for it only once after having earned the units for it previously. Earning units in a course includes grades of A, B, C, D, CR (credit) or P (pass). Grades of F, NC (no credit), NP (no pass), W or I do not count as earning units for a class.
- Students who are selected for verification will be required to submit a verification worksheet and IRS Tax transcripts (if a federal tax return is filed). Signed federal tax returns will no longer be accepted.

Financial Aid Consortium Agreement

As part of the same district, SJCC and EVC have the same COA, SAP policies, and procedures for awards and disbursements. The institution that awards a student is responsible for keeping records, monitoring SAP and disbursing funds. If a student is enrolled in an eligible program at either SJCC or EVC they may take courses at either campus, as long as the courses apply towards that eligible program. The institution that a student bases their program of study (degree or certificate) will calculate and pay their financial aid award. The institution that calculates and pays aid must take into account courses taken at both institutions in determining enrollment status and cost of education.

The Financial Aid Office is located in the Student Center, SC-103. For detailed information, contact the Financial Aid Office, (408) 288-3741 or e-mail at sjccfa@sjcc.edu.

Veterans Information

Financial assistance to Veterans on campus is provided by the Veteran Certifying Official located in the Financial Aid Office. Veteran Counseling for VA Educational plans are offered through the SJCC Counseling Center. The Veteran Certifying Official is available to aid Students in

obtaining educational benefits for Veterans or their dependents, spouses or widows.

Credit for Military Service

Upon submission of a copy of the DD-214 (Discharge papers), persons who have completed a minimum of 185 days of active duty in the United States Armed Forces may receive two units of credit for Physical Education, two units for Health Education, and two units for Military Service. Students receiving Veteran benefits must file their DD-214 with Admissions and Records, and the VA Certifying Official. Additional units for certain military technical schools, may be granted upon evaluation of their Military transcripts. Credit granted for Military transcript is based on recommendation of the American Council of Education. Other college transcripts will be evaluated for credit here at SJCC.

Financial Aid - Veterans Information

San José City College is approved to enroll veterans by the California State Approving Agency for Veteran's Education (CSAAVE). Eligible veterans may receive benefits while pursuing a college degree or certificate. Veterans may verify their eligibility by calling the San Francisco Veterans Administration at (800) 827-1000. Veterans and dependents may apply for educational benefits by contacting the VA Benefits Certifying Official in the Financial Aid Office, or by calling: (408) 288-3742.

After meeting with the Veterans Coordinator, please schedule an appointment to see a VA counselor at (408) 288-3750. A counselor will assist the Veteran to develop an education plan that meets the Veteran's goals, and complies with Veterans Affairs guidelines.

In compliance with the Code of Federal Regulations Section 21.4253 (d) (4) a veteran or eligible person receiving GI Bill® Educational Benefits and placed on academic probation for unsatisfactory progress shall have their benefits terminated if his or her grade point average remains below 2.0 at the end of two terms on probation. Benefits may be reinstated when the student's progress is satisfactory (i.e. grade point average is 2.0 or above).

Effective, January 1, 2008 members of the armed forces in active duty and former members separated from active duty within the last two years, are granted priority registration, along with EOP&S students and students with disabilities.

Section 702 of Veterans Choice Act GI Bill® Resident Rate Requirements

Section 702 of the Veterans Access, Choice and Accountability Act of 2014 ("Choice Act"), requires VA to disapprove programs of education for payment of benefits under the Post-9/11 GI Bill and Montgomery GI Bill® - Active Duty at public Institutions of Higher Learning (IHLs) if the school charges qualifying Veterans and dependents tuition and fees in excess of the rate for resident students for terms beginning after July 1, 2015.

To remain approved for VA's GI Bill® programs, schools must charge in-state tuition and fee amounts to "covered individuals." A covered individual is defined in the Choice Act as:

Student are eligible if:

- Physically in California
- Within 3 years of discharge date
- Active duty of at least 90 days
- Spouse/child of eligible member who has transferred benefits

- Eligible to use one of the following:
 - “John David Fry” scholarship
 - Montgomery GI Bill®-Active Duty
 - Post 9/11 GI Bill® (Chapters 30 or 33)
 - Vocational Rehabilitation Benefits (Chapter 31)
- May continue to benefit after 3 year discharge is up if student is continuously enrolled

Students must complete and submit form AB13 (VACA) Affidavit for Eligible Veterans to the Office of Admissions and Records to verify eligibility. Eligible Veteran students may request for a change to their residency status, under Section 702 of the Veterans Choice Act, beginning fall term 2015.