PACKAGING GUIDELINES
2013-2014

Budgets

It is the philosophy of the Financial Aid Office at Long Beach City College that no one has the responsibility of supporting the student except for the student’s parent(s). Therefore a student who is living with relatives other than the student’s parents will be treated as living “away from home” and given an away from home budget.

Students who apply for financial aid as “at home” and then move away from home must verify in writing that the student is no longer living at home. Documentation may be required.

If a student is sharing a home with a parent who has no financial resources, the student may be given an “away from home” budget. The student must show resources and the ability to maintain the household.

A student who is paying room and board to a parent, may be given an “away from home” budget if the monthly amount of the room & board payment is at least $750 and the student will pay that amount for the duration of the budget. (The amount of $750 a month is the monthly difference for room and board between the LBCC “at home” budget and the “away from home” budget.). Documentation will be required.

Should a student leave the housing question blank on the FAFSA, the student will be assumed to be living at home so as to avoid an overaward.

Nine-month budgets (4-1/2 month budgets for student who are attending one semester) will be given to all students.

Students who report child or elder care expenses may have their budget changed to include childcare or eldercare based on documentation. This is done by adding the element to the standard budget.

Documented purchase of a computer can be added to a student’s budget as well as an additional educational expense.

REMINDER: It is permissible, using professional judgment, to change the student’s budget to more accurately reflect the actual expenses of the student. It is permissible, for example, to add additional expenses for a disabled student. It would also be permissible to remove the food & housing portion of the budget for a student who is not paying those expenses. It is important to realize what factors are already included in the calculation of the budget.

Expected Family Contributions (EFC)

The expected family contribution used in awarding financial aid at Long Beach City College will be that calculated by the central processing system (CPS) of the Department of Education. It is a 9-month EFC and is used for determining Pell Grant eligibility and in conjunction with a 9-month budget to determine need. When using a one semester budget a 4 month EFC shall be used to determine need.
REMINDER: It is permissible, under professional judgment, to have the EFC recalculated by CPS to more accurately reflect the financial strength of the student (and the student’s parents if dependent). This is achieved by using figures submitted by the student/parent and documented by the Financial Aid Advisor or Counselor utilizing professional judgment. It is not permissible to make direct adjustments to the EFC. This adjustment may be used to either increase or decrease the student’s contribution. For instance in the case of a family with a loss of income, projected calendar or school year income could be substituted for base year income and submitted to CPS through FAA Access. It is important to indicate when requesting the recalculation by CPS that the professional judgment box is checked. It is also permissible to remove a source of income from the previous year that is not available for the academic year. It is important to realize what factors are already included in the calculation of the EFC. For instance there is an allowance for medical expenses built into the formula so unusual medical expenses would need to exceed that allowance to be considered unusual. See the components of the Income Protection Allowance (IPA) for details.

Packaging Priorities

Awards are made according to the following priority:

1. Board of Governors’ Fee Waiver Program (BOGFW)
2. Federal Pell Grant
3. LBCC Scholarships
4. Cal Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Federal Work-Study (FWS)
7. Direct Loans
8. National Service Awards (Americorp)

* Other state grants and scholarships will be used to replace Direct Loans and FWS when necessary

Board of Governors Fee Waiver Program (BOGFW)

The BOG Fee Waiver pays enrollment fees for eligible students. To be considered for a Fee Waiver, a student must be classified as a resident of California or as AB540 eligible by Admissions and Records. To be eligible for Fee Waivers (and Cal Grants) through the Dream Act AB 540 students must:

- Have attended a California high school for a minimum of three years
- Graduate from a California high school or pass the California High School Proficiency Exam or get a general Equivalency Diploma (GED) and
- Enroll in an accredited California institution of higher education

*In the case of students without legal immigration status, the student must also fill out an affidavit stating that they have filed or will file an application to legalize their immigration status as soon as they are eligible to do so.

To be classified as AB540 eligible, all students must complete a California Nonresident Tuition Exemption Affidavit at Admissions & Record.

There are three methods to determine eligibility for the BOGFW for all students:

Method A) If the student receives TANF/CalWorks, SSI/SSP, GR/GA or is a dependent of a parent receiving TANF/CalWorks, SSI/SSP, GR/GA the student is eligible for a BFAP-A.

*Documentation must be presented for Method A eligibility.
**Method B)** If the student’s (or the student’s parents if dependent) income is less than the appropriate maximum from the table below:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>2012 Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$16,755</td>
</tr>
<tr>
<td>2</td>
<td>$22,695</td>
</tr>
<tr>
<td>3</td>
<td>$28,635</td>
</tr>
<tr>
<td>4</td>
<td>$34,575</td>
</tr>
<tr>
<td>5</td>
<td>$40,515</td>
</tr>
<tr>
<td>6</td>
<td>$46,455</td>
</tr>
<tr>
<td>7</td>
<td>$52,395</td>
</tr>
<tr>
<td>8</td>
<td>$58,335</td>
</tr>
</tbody>
</table>

Add $5,940 for each additional family member.

**Method C)** If the student has need of at least $1104. The required need will be set annually by the CA Community College Chancellor’s Office.

Enrollment fee amounts: $46 per unit for fall 2013 and spring 2014 as of February 19, 2013.

Enrollment fees are considered to be part of the student’s budget and the waiver is treated as a financial aid award.

Students who pay their own enrollment fees and are later determined to be eligible for the Fee Waiver will receive a refund check for the enrollment fees and $5 from of the parking fee, if applicable.

Repayment of a BOG Fee Waiver – Per the BOGG Fee Waiver manual, “if a student becomes ineligible after receiving a BOG Fee Waiver, the college has the option of pursuing recovery of the ineligible fee waivers.” LBCC will not pursue recovery of the fees. Students will be made ineligible for future terms.

**Cal Grant**

Cal Grants will be awarded as notification and funding is received from the California Student Aid Commission for the awards. The maximum Cal Grant award amounts are determined by the California Student Aid Commission, and are projected to be:

- Cal Grant B $1551 ($776 Fall, $775 Spring)
- Cal Grant C $ 576 ($288 per semester)

**Long Beach City College Scholarships**

Each year the Financial Aid office receives a list of LBCC scholarship recipients for the upcoming year from the Scholarship Department. This list is downloaded into PeopleSoft and awarded to students to track awards. The scholarships are disbursed by the Scholarship Department through Higher One. All scholarships are treated as need based scholarships for students receiving federal or state need based awards. LBCC scholarships are therefore treated as part of a student’s financial aid package. Additional scholarships will be entered as we are notified by the Long Beach City College Foundation of the awards. They will replace loan first, Work-Study second and FSEOG third.
Federal Supplemental Educational Opportunities Grant (FSEOG)

This grant was designed to supplement the Basic Educational Opportunity Grant (later renamed the Federal Pell Grant). Schools receive an annual award to disburse to students within federal guidelines. Title IV regulations require that FSEOG is awarded first to the students with the lowest EFC at the school and receiving Federal Pell Grant. Historically at Long Beach City College this has meant students with a 0 EFC. In fact insufficient funds are received to enable an FSEOG awarded to all students with a 0 EFC. Therefore awards are made to 0 EFC students on a first-come, first-served basis based on the date the student submitted a FAFSA.

Generally award amounts are for the year and split in half for each semester. However, it is possible to make uneven disbursements if a student should have greater documented need in one semester.

To receive FSEOG, students must:
1. Be among those with the lowest EFC at LBCC (historically 0 EFC), and
2. Receive the Federal Pell Grant.

FSEOG award amounts:
Legislated maximum: $4,000 per school year
minimum: $100 per school year
LBCC award: $600 per school year, for “at home”
$800 per school year, for “away”
Award amounts are subject to change based on the availability of funds.

FSEOG will be packaged on a first come, first served basis according to FAFSA completion date to eligible students until funds are exhausted.

If additional awards are added it will be through the use of professional judgment for individual cases or the use of a wait list identified through a query. The wait list is composed of eligible students ranked according to FAFSA completion date.

Counselors may increase a student’s FSEOG using Professional Judgment for documented reasons.

NOTE: It is not permissible to use professional judgment to award FSEOG to a student whose need amount is less than the cut-off amount in the ranking process. The financial aid counselor may, however, use professional judgment to recalculate the family contribution to more accurately reflect the financial strength of the family through the CPS.

Federal Work-Study (FWS)

Awards will be made for the 32-week school year. The number of hours per week will be based on the availability of funds. 2013-2014 Work-Study award amounts are as follows, based upon an 18-hour work week:

<table>
<thead>
<tr>
<th>Classification/ Rate per Hour/ Semester/ Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Assistant 1/ $8.00/ $2,304/ $4,608</td>
</tr>
<tr>
<td>Student Assistant 2/ $8.75/ $2,520/ $5,040</td>
</tr>
<tr>
<td>Tutor 1 $8.00/ $2,304/ $4,608</td>
</tr>
<tr>
<td>Tutor 2 $9.25/ $2,997/ $5,994</td>
</tr>
<tr>
<td>Peer Advisor 1/ $9.00/ $2,664/ $5,328</td>
</tr>
<tr>
<td>Peer Advisor 2/ $9.75/ $2,808/ $5,616</td>
</tr>
</tbody>
</table>
Similar to FSEOG, Federal Work-Study funds are limited and awarded only to students who meet the following criteria:

- EFC of 300 or less;
- don’t live at home with their parents
- did not answer “no” when asked about FWS on their FAFSA

Initial awards are made on a first-come, first-served basis. When it appears that students with initial awards have had sufficient chance to apply for jobs and if jobs remain, the program will be made available to students meeting the eligibility criteria regardless of application date.

Students employed through FWS who meet the eligibility criteria and wish to continue working in the same department by mutual agreement, will be awarded FWS the following year regardless of application date. Students will be allowed to continue to receive FWS for up to three years. This is to allow more students to take advantage of the program. PeopleSoft recognizes the number of years awarded and doesn’t recognize partial years or if there was a disbursement (wages). LBCC Payroll can confirm details of when and for how long a student was employed if clarification is needed on partial year’s employment.

To be employed through the program a student must be enrolled in at least 6 units.

Departments wishing to employ FWS students will submit a Federal Work-Study Student Position Request. The number of positions allocated to departments will be determined in conjunction with Deans and Department Heads. The allocated position will remain with the department for the academic year provided the department abides by program rules such as those regarding submitting signed timesheets regularly. This means that if a student leaves a position for any reason the department can advertise and replace the student after informing the Financial Aid Department of the vacancy.

Work-Study jobs will be advertised for hire by departments through the LBCC Career & Job Services Center. Students will apply directly to departments who make their own hiring decisions. To hire a student the department completes an Assignment Notice which the student brings to the Financial Aid Office along with their Driver’s License and Social Security Card. After the student’s eligibility is confirmed, the student completes a Payroll Packet which is then sent to LBCC Payroll.

The department is the employer responsible for supervising the student and monitoring their weekly hours and total earnings. The Financial Aid office will also monitor the earnings through Payroll reports but this is after the student has worked and been paid. The total earnings cannot exceed the FWS award. The department also enters the hours worked in the LBCC Payroll system. The department must keep a timesheet with a record of hours worked. This timesheet must be signed by the supervisor and student. A copy is to be kept by the department and the original sent to the Financial Aid Office.

The FWS program is intended to be active during the fall, winter and spring semesters. Students must be enrolled and attending classes to work. If sufficient funds are available the program will be active for June of the summer semester.

Students who are enrolled in summer session at least 3 units may be awarded summer Work-Study provided funds are available. To be eligible for Summer Work-Study, the student must meet all of the following:

- Be enrolled in at least 3 units;
- Have an EFC of 300 or less; and
- Have financial need for summer Work-Study.
Schools must use at least seven percent of its FWS allocation to employ students in community service jobs with at least one FWS student employed as a reading tutor for children in a reading tutoring project or performing family literacy activities in a family literacy project. LBCC employs at least one tutor every year at the Signal Hill Library.

**Direct Loans**

The student may be allowed to replace Federal Work-Study with Direct Loan one time based on whether the student is working or how many hours the student has already worked.

Students applying for a loan will be required to complete a Loan Appeal Request Form if they have already borrowed $20,000 in student loans, or if the amount requested will result in the student exceeding this suggested limit. The request will go to the Appeals Committee which is composed of Financial Aid Counselors/Advisors/Enrollment Services managers. The Financial Aid Appeals Committee may refuse to certify a Direct Loan for a student using professional judgment. The rationale for the decision will be documented and the student notified in writing.

**California Chafee Grant**

The California Chafee Grant is for current or former California foster youth attending at least half time. Recipients must be making satisfactory academic progress.

To qualify, a student must:
- Be a current or former foster youth*
- Not have reached their 22nd birthday as of July 1 of the award year
- Have financial need

*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18. KinGap youth who are or were eligible to receive Independent Living Program services, guardian placements and voluntary placements may not be eligible for the California Chafee Grant unless court dependency was established between the ages of 16 and 18.

Students submit an online application at the California Student Aid Commission (CSAC) web site. A paper application is also available from CSAC. Once awarded another application is not required-only a FAFSA is required for renewal on the part of the student.

Each year we are notified of Needs Analysis reports that are available to be submitted online. A staff member submits it to CSAC who sends checks for the students to the Financial Aid Office. After enrollment and SAP status is reviewed, the student is notified to come to the office to sign for and pick up the check. CSAC is notified online of any checks that are disbursed or returned.

**Bureau of Indian Affairs (BIA) Grant**

Various tribes send requests for needs analysis to the Financial Aid office to establish need and confirm satisfactory academic progress in some cases. These are part of the student’s financial aid package. The tribes will then deliver a check to LBCC to be disbursed to the student after enrollment is verified. Title IV regulations require that if a student receives a BIA Grant, the amount of the grant must be used to reduce the student’s loan first, FWS second, and FSEOG last.

**Other State Grants and Scholarships**

As other state grants and scholarships are received for individual students throughout the academic year, the awards will be added to the student’s award package.
EOP&S/CARE

The selection of EOP&S/CARE recipients will be the responsibility of the EOP&S/CARE Office. To be eligible for EOP&S, a student must have a zero EFC or meet the income criteria for BOGA or B. It is the policy of the EOP&S/CARE program to award students even if they are in default of a student loan, suspended from financial aid for academic progress or don’t have a high school diploma or GED.

In general, EOP&S/CARE grants will replace loan first, work-study second, and FSEOG third. However, exceptions to this guideline may be made upon the recommendation of the EOP&S/CARE Office staff.


All Book Grant funds are based on the availability of funds which varies from year to year. The LBCC Foundation should be consulted for account balances.

Book grants are to be given to students who have financial need and who do not have sufficient financial aid or other resources available to buy books particularly at the beginning of the semester.

The Patterson grant money therefore will serve as a retention tool to help students who otherwise would fall behind in class and be forced to either fail or withdraw.

If sufficient funds are available, a student may receive a petty cash voucher or a check from the Patterson Grant Fund for items such as a bus pass, emergency money for food or medicine or any other reasons deemed appropriate by an Enrollment Services Manager, a Counselor, Advisor, or Supervisor.

The recipient of a Patterson Book Grant must have financial need. (Financial need in this regard does not have to be determined by the FAFSA. A self-certified statement of financial circumstances may be sufficient). Therefore, unless there are extenuating circumstances, the following students are not eligible for a Patterson Book Grant:

- The student who has no financial need (If in doubt, use the Fee Waiver/EOPS income criteria).
- The student who is receiving an EOPS/CARE Book Grant
- The student who’s Pell Grant has been disbursed
- A student who has previously received a Patterson Grant

Extenuating circumstances might include enrollment in a program that requires more than the average cost for books or an acute financial problem that causes a student to be unable to afford books at the beginning of the semester. However, the budget would have to be adjusted appropriately if the award would cause an overaward.

Fully awarded students are not eligible for a Patterson Book Grant. If such a student has additional need, the need should be documented using the Professional Judgment form and should be met with other financial aid. The total of a student’s awards including this grant cannot exceed the cost of attendance.

Patterson Book Grants are meant to provide funds to:

1. Needy students who are ineligible for federal or state aid.
2. Needy students who register late, apply for financial aid late and who will not have financial aid for books until at least the third week of school.
Patterson Book Grants may be used at the LBCC Campus Store for textbooks only.

Under no circumstances may the Patterson Grant exceed $400 for any one student per semester. Students are limited to one Patterson Grant during their studies at LBCC.

**Perkins Loans**

Federal Perkins Loans (formerly NDSL) are low interest (currently 5%), long-term loans made by school financial aid offices to help needy undergraduate and graduate students pay for postsecondary education. A borrower must repay his or her loan, plus interest, in 10 years. This repayment period never includes authorized periods of deferment, forbearance, or cancellation. Up to 100% of a Perkins Loan may later be cancelled if the borrower has served in one of the following capacities (see FSA Handbook Vol 6, Ch 4, Pg 133 for additional details and provisions):

- full-time in a public or nonprofit elementary or secondary school system,
- full-time as a nurse or medical technician providing health care services,
- full-time firefighter,
- full-time as a qualified professional provider of early intervention services in a public or other nonprofit program (“Early intervention services” are provided to infants and toddlers with disabilities),
- full-time employee in a public or private nonprofit child or family service agency,
- as a speech pathologist,
- full-time librarian,
- law enforcement or corrections officer for an eligible employing agency,
- full-time attorney employed in federal public defender organization or community defender organization,
- full year of active duty service in the U.S. armed forces in an area of hostilities or an area of imminent danger that qualifies for special pay,
- full-time staff member in a Head Start program,
- full-time staff member of a prekindergarten or child care program that is licensed or regulated by the state,
- as a Peace Corps or AmeriCorps*VISTA volunteer.

A limited number of Perkins Loans will be awarded to students with sufficient need and making satisfactory academic progress. A major consideration will be if the student’s plans or goals and academic progress indicate that he or she is likely to be eligible for a future cancellation.

**Disbursement of Awards**

Prior to the start of the semester, it will be assumed that students will be attending full time and awarded two half time awards per semester. At the beginning of each semester a half time Federal Pell Grant award will be disbursed to students enrolled in at least 6 units. At the conclusion of the drop/add period students will be repackaged based on current units and the 6 unit threshold will be removed so that all eligible awards will be disbursed. During the interim period less than half time students will be offered the opportunity to receive a book voucher for purchasing books and supplies. Cal Grant disbursements will be made when sufficient funds are received from CSAC.

Prior to the second disbursement at midterm, attendance verification will be performed by computer to determine the enrollment status of the student. Adjustments will be made to the student’s award accordingly:
• Federal Pell Grants and Cal Grant B’s will be adjusted up or down in accordance with the enrollment status of the student at that time.

• As long as the student remains in at least 6 units, Direct Loans, FWS and FSEOG will not be reduced. Students who drop below 6 units are no longer eligible to receive Cal Grant, FWS, Direct Stafford Loans, or FSEOG at LBCC.

• Students who received a half-time Federal Pell Grant check at the beginning of the semester, but who are only enrolled half-time will not receive any additional Federal Pell Grant or Cal Grant B for that semester.

**Accelerated disbursement**

If a student has a financial problem, a financial aid counselor, advisor or manager may at their discretion, authorize the accelerated payment of the student’s second disbursement of financial aid. Examples could be but are not limited to out of state tuition or a small award with a need for books and supplies.

**Over-awards**

1) If the student has federal aid other than Federal Pell Grant, reduce the aid until the over-award is eliminated based on priority packaging guidelines.

Sometimes external scholarships are awarded after a student has been packaged for federal aid. If any aid hasn’t been disbursed reduce awards based on packaging priorities. If all aid has been disbursed no action is necessary.

In reviewing over-awards at the end of an award year, after the amount of FWS actually earned has been posted, if the over-award is less than $300, it is within the tolerance for FWS and does not need to be adjusted.

2) If the student is over-awarded, has Cal Grant, and has no federal financial aid (other than Federal Pell) that may be reduced, first meet with the student to determine if the student has an unusual situation that warrants an addition to the budget. If not, the Cal Grant will be reduced to stay within the unmet need.

3) If the student is over-awarded, has EOPS, and has no federal financial aid that may be reduced, notify the EOPS Office. They will either reduce or remove the EOPS grant or meet with the financial aid counselor and recommend increasing the student’s budget because of unusual financial circumstances.

**Professional Judgment**

Unusual circumstances of the student may cause the Financial Aid Counselor/Advisor to wish to make exceptions to the above guidelines. Professional judgment cannot be used to waive general student eligibility requirements or to circumvent the intent of the law or regulations.

**Dependency Overrides- Dependent Student to Independent**

The Request for a Change in Dependency Status form is to be used for students who request a change from dependent to independent status. The decision to change the student from dependent to independent status will be made by a Financial Aid Counselor/Advisor in accordance with the authority described in the HEA.