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). Thus, a student who is living with relatives will be treated as an “away from home” student, will be given an away-from-home budget, and will be packaged accordingly.

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.

Any student who 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 and 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 plus miscellaneous personal expenses 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 or California Dream Act application, the student will be assumed to be living at home to avoid an over-award.

Nine-month budgets (4-1/2 month budgets for students 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 those expenses 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 Contribution (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 nine-month EFC and is used for determining Pell Grant and Direct Loan eligibility. It is also used in conjunction with the nine-month budget, to determine financial need. When using a one-semester budget, a four-and one half 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 parent(s) 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 B and C
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.

California Dream Act students are eligible for state financial aid only. They are awarded according to the following priority:

1. Board of Governors’ Fee Waiver Program (BOGFW)
2. Cal Grant B and C
3. LBCC Scholarships

*Other state grants and scholarships will be used to replace Cal Grants when necessary.

Board of Governors’ Fee Waiver Program (BOGFW)

The BOG Fee Waiver pays enrollment fees for qualified students. To be considered for a fee waiver, a student must be classified as a resident of California or as AB-540 eligible by Admissions and Records. To be eligible for fee waivers (and CalGrants) 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 AB 540 eligible, all students must complete a California Nonresident Tuition Exemption Affidavit at Admissions & Records.
If Admissions and Records determines that the student must pay out-of-state tuition, the student is not eligible for the BOGFW.

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. Student must submit proof of receipt of benefits, such as an award letter or benefit summary.

Method B) If the student’s (or the student’s parents’) income is less than the appropriate maximum from the table below:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>2014 Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,505</td>
</tr>
<tr>
<td>2</td>
<td>$23,595</td>
</tr>
<tr>
<td>3</td>
<td>$29,685</td>
</tr>
<tr>
<td>4</td>
<td>$35,775</td>
</tr>
<tr>
<td>5</td>
<td>$41,865</td>
</tr>
<tr>
<td>6</td>
<td>$47,955</td>
</tr>
<tr>
<td>7</td>
<td>$54,045</td>
</tr>
<tr>
<td>8</td>
<td>$60,135</td>
</tr>
<tr>
<td>Each additional</td>
<td>$ 6,090</td>
</tr>
</tbody>
</table>

Student must submit proof of income, tax return, W2s or benefit summary letters.

Method C) If the student has need of at least $1,104. The required need will be set annually by the California Community College Chancellor’s Office.

Enrollment fee amounts: **$46 per unit for Fall 2015, Winter 2016, Spring 2016 and Summer 2016.**

Extension courses are offered during Winter 2016 and Summer 2016 at a higher rate, $225 per unit. If a student qualifies for the BOGFW, the rate is reduced to $155 per unit. A LBCC Foundation grant reduced that amount still further to $90 per unit. (will this remain the same for 15-16)

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 credit from parking, if applicable.

**Federal Pell Grant**

**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 Office through HigherOne. 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 loans first, Work-Study second and FSEOG third.

**Cal Grant**
Cal Grant 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 awarded:

- Cal Grant B ½ - Fall 2015 ½ - Spring 2016
- Cal Grant C ½ - Fall 2015 ½ - Spring 2016

Students must be enrolled in at least 6 units and in good standing with financial aid to receive this award.

**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 completes their financial aid file.

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

To receive FSEOG, students must:

- Be among those with the lowest EFC at LBCC (historically 0 EFC), and
- Receive the Federal Pell Grant.

**FSEOG award amounts:**

- **Legislated maximum:** $4,000 per school year
- **Minimum:** $100 per school year

Award amounts are based on the availability of funds. For the **2015-16 year, LBCC’s maximum award was $400.00.**

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 PeopleSoft query. The wait list is composed of eligible students ranked according to financial aid file 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**

Awards will be made for the 32-week school year. The number of hours per week will be based on the availability of funds. **2015-2016 Work-Study award amounts are as follows, based upon an 18-hour work week:**

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>RATE/HR</th>
<th>SEMESTER</th>
<th>YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Assistant 1</td>
<td>$10.00</td>
<td>$3,240</td>
<td>$6,480</td>
</tr>
<tr>
<td>Student Assistant 2</td>
<td>$10.75</td>
<td>$3,483</td>
<td>$6,966</td>
</tr>
</tbody>
</table>
Similar to FSEOG, Federal Work-Study funds are limited and awarded only to students who meet the following criteria:

- Have an EFC of 300 or less;
- Do not 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.

Student 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 the 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 FWS program, a student must be enrolled in at least 6 units.

Departments wishing to employ FWS student 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 listed at the Career Center both at the LAC and PCC campuses.** 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 or State Identification 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 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 the student. A copy is kept by the department and 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:

- Have an EFC of 300 or less and;
• Have financial need for summer Work-Study.

**Schools must** use at least 7% of its FWS allocation to employ students in community service jobs with at least one FWS student employed as a reading tutor for student 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 (Subsidized and Unsubsidized)**

Students who have additional financial need that cannot be met by grants and awards received may apply for Stafford Direct Loans in order to meet educational expenses. LBCC does not offer or certify private loans. LBCC does not offer parent Plus loans. **All loans must be repaid.**

Students may submit a separate loan application once a FAFSA and all additional forms have been processed. Direct Loans cannot be awarded if a student is not meeting SAP and/or an Appeal for Extension/Reinstatement has been denied.

The following are the maximum amounts a student is allowed to borrow within a school year based on attendance of both Fall and Spring semesters. Amounts are less when based on one-semester attendance. These are the maximum amounts a student may borrow. It is recommended that the student use loans as little as possible to avoid excessive debt.

<table>
<thead>
<tr>
<th>Direct Loan Annual Borrowing Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td><strong>Dependent</strong></td>
</tr>
<tr>
<td>Freshman (&lt;30 units completed)</td>
</tr>
<tr>
<td>Sophomore (30 + units completed)</td>
</tr>
<tr>
<td><strong>Independent</strong></td>
</tr>
<tr>
<td>Freshman (&lt;30 units completed)</td>
</tr>
<tr>
<td>Sophomore (30 + units completed)</td>
</tr>
</tbody>
</table>

Please see the Direct Loan Policy and Procedures for more detailed information.

**BIA (Bureau of Indian Affairs) 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 BOG A 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 or do not have a high school diploma or GED.

In general, EOP&S/CARE grants will replace loan first, work-study second, and FSEOG third. Exceptions to this guideline may be made by the financial aid counselor upon the recommendation of the EOP&S/CARE office staff.

EOP&S/CARE grant amounts are based on the availability of funds.

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 must submit an online application at the California Student Aid Commission (CSAC) web site (a paper application is also available. They must also submit a FAFSA or California Dream Act application. Once awarded, another Chaffee Grant application is not required – only a FAFSA or Dream Act application is required 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 Financial Aid office to sign for and pick up the check. CSAC is notified online of any checks that are disbursed or returned.


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 at the beginning of the semester. Thereby, the Patterson grant money will serve as a retention tool to help students who otherwise would fall behind in class and be forced to either fail or withdraw.

The recipient of a Patterson Book Grant must have financial need as determined by the FAFSA or the California Dream Act applications. Therefore, unless there are extenuating circumstances, the following students are not eligible for a Patterson Book Grant:
- The student who has no financial need
- The student who is fully awarded
- The student who is receiving an EOPS/CARE Book Grant
- The student whose Pell Grant has been disbursed
- A student who has previously received a Patterson Grant
- Have not completed a FAFSA or Dream Act Application
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.

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:

- Needy students who are ineligible for federal or state aid.

Patterson Book Grants may be used at the Viking Book Store for textbooks only. Book grants are awarded based on the availability of funds.

Under no circumstances may the Patterson Grant exceed $400 for any one student per semester.

**Over-awards**

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

   If the student has only a Direct Loan to reduce and the loan has already been disbursed and then a scholarship is added, the loan does not have to be recalculated.

   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 budget.

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 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.

**Change a Dependent Student to Independent**

The *Petition for Change to Independent 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 the Financial Aid Counselor or Advisor in accordance with the authority described in the HEA.