



# Consumer Information Handbook 2015-2016

Updated July 1, 2015

**Addendum - B of the School Catalog**

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2011 West Chapman Avenue  
Orange, CA 92868  
714-867-5009  
[www.southcoastcollege.edu](http://www.southcoastcollege.edu)



## Mission Statement

The mission of South Coast College is to provide quality education and training in a caring, student-oriented environment to highly motivated individuals who wish to improve their lives.

South Coast College - Founded 1961

## Accreditation

Accrediting Council for Independent Colleges and Schools (ACICS)  
750 First Street NE, Suite 980, Washington, DC 20002-4223  
(202) 336-6780  
[www.acics.org](http://www.acics.org)

South Coast College is accredited to award the Academic Associate Degree, the Associate of Applied Science Degree, and Certificates.

## Purpose of the Consumer Handbook

The information in this handbook is to help current and prospective students make informed decisions concerning their educational goals. Post-secondary education requires a serious commitment of time, concentration and resources for a student to be able to succeed, and the faculty and staff at South Coast College are dedicated to helping you succeed.

Any questions or comments concerning the information contained in this handbook should be directed to the Financial Aid Office at (714) 867-5009 or by speaking to a Financial Aid Officer during the following hours:

Monday	8:00 am – 6:00 pm
Tuesday	8:00 am – 8:00 pm
Wednesday	8:00 am – 6:00 pm
Thursday	8:00 am – 8:00 pm
Friday	8:00 am – 4:00 pm

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## General Campus Information

### Misrepresentation

The Department of Education may fine, limit, suspend, or terminate the participation of any school that substantially misrepresents the nature of its educational program, its financial charges, or the employability of its graduates.

Misrepresentation is any false, erroneous, or misleading statement made to a student or prospective student, to the family of an enrolled or prospective student, or to the Department of Education. Substantial misrepresentation is any misrepresentation on which the student or family member could be reasonably expected to rely on or has reasonably relied on to that person's detriment.

### Peer-to-Peer File Sharing and Copyright Infringement

Copyright is a form of legal protection that protects an owner's right to control the reproduction, distribution, performance, display, and transmission of a copyrighted work.

Peer-to-peer (P2P) file sharing is a term that describes software programs that allow computer users utilizing the same P2P software to connect to each other and directly access digital files from one another's hard drives.

The unauthorized distribution of copyrighted material by one student to another is prohibited by law, and sanctions for violation of the law may include both civil and criminal liabilities. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringement. For willful infringement, a court may award up to \$150,000 per work infringement. A court can, in its discretion, also assess costs and attorneys' fees. Willful copyright infringement can also result in criminal penalties including imprisonment of up to five years and fines up to \$250,000 per offense.

South Coast College takes this law very seriously, and any student found sharing or distributing copyrighted material will face disciplinary action and may be subject to censure, probation, suspension, or dismissal. The level of disciplinary action will be based on the seriousness of the situation. For more information go to the U.S. Copyright Office web site at [www.copyright.gov](http://www.copyright.gov).



## **Textbooks**

South Coast College has an on-campus bookstore that stocks both required and recommended texts and supplies for all programs. A cost-sheet is given to new students as an addendum to the catalog at Orientation. In cases where texts and supplies are bundled, the cost sheet breaks down the cost for each item included in the bundle. Textbooks and supplies can be purchased in the campus bookstore or off-campus sites or from other students.

The cost of required textbooks is generally included in a student's financial aid package so students can make bookstore charges against their South Coast College account. This allows all students to be able to purchase textbooks and supplies ten days prior to the start of class if their financial aid award is complete. At the time of repackaging, a student can choose to not have books and supplies included in their financial aid package and to pay for these costs out of pocket.

## **Vaccination Requirement**

South Coast College does not have any vaccination requirements.

## **Voter Registration**

South Coast College supplies Voter Registration forms to all students during the August Quarter Registration each year and supplies Voter Registration Materials in the front lobby or the Student Services / Financial Aid Office year round.

If you are 18 or older, a U.S. Citizen, and a resident of California and attending South Coast College, you should be eligible to register. If you have recently changed your name, address, or political party, you can also use the materials supplied to re-register.

For additional information on Voter Registration, or to register electronically, go to the following:  
[www.registertovote.ca.gov](http://www.registertovote.ca.gov)

## **Constitution and Citizenship Day**

September 17 has been designated by the Department of Education as U.S. Constitution and Citizenship Day. South Coast College keeps information on the U.S. Constitution and Bill of Rights posted year round to help ensure that all students are familiar with their U.S. history and rights as Americans. All instructors are encouraged to teach at least one class session on the Constitution on that day or to participate in an activity related to the Constitution.

## **Degrees and Programs**

All degrees and programs are listed in the South Coast College Catalog. A copy of the catalog can be obtained at the reception desk in the front lobby or downloaded from the South Coast College web site at any time.

## **Faculty and Other Institutional Personnel**

South Coast College currently has approximately twenty part-time faculty members and four full-time faculty members. All faculty are listed with titles, credentials, and biographies, in the South Coast College catalog. A copy of the catalog can be obtained at the reception desk in the front lobby.

## **Veteran Benefits**

Students who are applying for Veterans Benefits to help cover their costs at South Coast College need to apply for their benefits online at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill). Once a VA application is approved, the student will receive a "Certificate of Eligibility" from the Veterans Administration. They need to submit this form to the Financial Aid Office as soon as possible. Coordination of tuition payment is set up if the student has VA benefits that cover tuition and fees.

Enrollment for VA recipients is certified electronically during the second week of each quarter. Payment to the student or the student's account varies depending on the VA Administration's time frame. South Coast College will hold tuition payments for students pending VA benefits; however, if students have other financial aid in the form of grants or loans, their tuition will be paid from their financial aid until VA benefits are received.



## **Change of Program**

If students wish to change from one program to another at South Coast College, they need to do so in writing. Requests are reviewed by the program director to see if any classes are transferable from the students' prior program into their new program.

- Only the courses that are transferred into the new program are used to calculate the students' SAP in the new program.
- All units and grade points that are not accepted into the new program are closed and no longer used in the students' SAP calculation.
- All program requirements for South Coast College students are outlined in the South Coast College catalog.

## **Additional Degree**

If students wish to work toward an additional degree, they need to apply in writing. Requests are reviewed by the program director to see if any classes are transferable from the students' prior degree or certificate into their new degree or certificate.

- Only the courses that apply to the additional degree or certificate are used to calculate the students' SAP in their new program.
- All units and grade points that are not accepted into the new program will be closed and no longer used in the students' SAP calculation.
- All program requirements for South Coast College students are outlined in the South Coast College catalog.

## **Transfer of Credits**

Students who transfer into South Coast College may have their academic units reviewed for acceptance into their program. Courses that are transferred into a program will be counted toward the 150 percent maximum time frame that students can complete in their program. Transfer units do not count in students' 65 percent completion rate or in their CGPA.

## **Program Graduation**

A minimum of a CGPA of 2.0 or greater is required for graduation in all programs at South Coast College.



## Campus Safety and Security

South Coast College has been diligent in providing a safe environment for its students. In the event that a crime or safety threat does occur, you should immediately contact the Operations Manager who will determine if off-campus agencies (e.g., police or fire department) should be contacted.

The Operations Manager keeps the crime log, submits the annual report to DOE by October 1, and also issues any necessary warnings to the campus community in response to specific campus crimes that might pose a threat to other persons or property. Information booklets about personal safety are posted and distributed in various places on campus. Seminars on safety are provided for interested students and staff.

Each year colleges are required to report crime statistics for any crime that occurs either on campus or within the immediate area of the campus to the Department of Education and to make this information available to students and staff. This is often referred to as the "Clery Report." This report is available for viewing online at:

<http://southcoastcollege.edu/wp-content/uploads/2015/06/South-Coast-College-Policy-and-Annual-Report.pdf>

## Violence Against Women

Each year colleges are required to report any violence against women committed on the campus. For the previous year, there have been no reported instances of violence against women. It is to be noted that South Coast College does not have any dormitories and has a predominately female population.



## **Drug and Alcohol Policies**

### **Policy**

South Coast College is committed to achieving a safe, healthy, productive work environment for all employees and students, free from effects of illegal drugs and employee/student alcohol consumption. It is the policy of South Coast College to prohibit illegal drug usage, possession, sale and distribution on or in the South Coast College property or while performing South Coast College business and to prohibit alcohol/drug usage which may affect a person's job performance. Having an illegal drug in the body while on or in South Coast College property and/or being under the influence of alcohol/drugs while on duty or performing South Coast College business are prohibited. South Coast College conducts a biannual review of its drug and alcohol policies and procedures for effectiveness and makes any changes deemed necessary.

South Coast College provides assistance to our employees and students in getting help. However, it is the responsibility of each employee or student to seek assistance before alcohol and drug problems lead to a violation of school policy. Once a violation of this policy occurs, subsequently seeking assistance or voluntarily entering a rehabilitation program will not necessarily lessen any disciplinary action and may be disregarded in any disciplinary decision.

Violation of this policy or any other policy of South Coast College relating to alcohol or drugs may result in disciplinary action, up to and including suspension pending termination. Because of the importance to all employees and students of enforcement of the College's drug and alcohol policies, disciplinary action involving these policies may be implemented with or without warning to the disciplined employee or student.

Students receiving Title IV funds who are convicted of a criminal drug offense during the period of enrollment for which the funds were awarded will lose eligibility for all Title IV funds. In such cases the student will be given written information on how they can regain eligibility.

### **Procedure**

South Coast College provides an employee/student assistance program for persons with drug or alcohol problems which provides:

1. Assistance in the form of referral for any employee or student who feels he or she has developed an addiction to, dependency upon, or is suffering from the use of alcohol or drugs;
2. Leave of absence in accordance with school policy on the same basis and with the same restrictions and limits as other disabilities;
3. Reinstatement to the same or similar job, when practical, upon successful completion of a rehabilitation program.

It is the responsibility of all managers to make employees and students aware of the assistance program and to assure that no person who requests diagnosis and treatment will have his or her job tenure or promotional opportunities jeopardized by this request. Any employee or student suffering from drug or alcohol usage or dependency who rejects treatment when requested by the school or who leaves the

treatment program prior to being properly discharged is subject to disciplinary action up to and including suspension pending termination. The recurrence of a drug or alcohol dependency may also result in disciplinary action.

The employee assistance program's job is to assist employees and students in finding methods or resolving problems that affect their job performance. Most people are not aware of the resources which are available to them. Sometimes they are so overburdened by their problems, they have difficulty reaching out for help. The counselor can assist employees and students in obtaining the needed help in a humane and confidential manner.

The earliest possible identification and treatment of the problem best serves the interest of both the employee/student and the College. The decision to undertake treatment is the responsibility of the employee or the student. The overall objective is to retain valuable employees and students by providing assistance when the problem becomes evident rather than waiting until the employee or student is no longer employable.

Various health risks are associated with the misuse of illegal drugs, legal drugs, and/or alcohol. These health risks should be discussed with a qualified health professional, such as a primary care physician. There are also online sites which describe risks for specific types of substance abuse. We recommend the Federal Drug Administration web site at [www.fda.gov/drugs](http://www.fda.gov/drugs). Other reputable sites include The Mayo Clinic at [www.mayoclinic.org](http://www.mayoclinic.org) and Web MD at [www.webmd.com](http://www.webmd.com).

When the problem is chemical abuse, the employee or student is given information on the different programs available. The employee assistance program offers to do a free individualized evaluation to determine what kind of help the person needs. From this evaluation, the appropriate treatment program (inpatient versus out-patient) is determined.

Drug dependency is a medically recognized illness with physical, physiological, emotional, and social implications. Treatment must focus on educating individuals on their disease, as well as assist and support them in developing the necessary skills to manage their lives in a more productive manner.



**Definitions, for the purpose of this policy:**

“Drug” as defined by the Federal Food, Drug, and Cosmetic Act also includes the drugs specified under “illegal drug” below.

“Having an illegal drug in the body” means the presence in a detectable amount of any illegal drug (or chemical substance of residue from which the presence of any illegal drug may be reasonably inferred) in the body of an employee.

“Illegal drug” means any drug (1) that is not legally obtained in California, or (2) that is being used in a manner different from that lawfully prescribed, or (3) that can be legally obtainable but has not been legally obtained. “Illegal drug” includes the following drugs unless used in accordance with a valid prescription:

Heroin	Hallucinogens	Codeine
Morphine	Amphetamines	Cocaine
Dilluadid	Barbiturates	Marijuana
Tranquilizers	Sedatives	MDMA (Ecstasy)
PCP		

“Legal drug” means prescribed drugs and over-the-counter drugs which have been legally obtained and are being used for the purpose for which they have been prescribed or manufactured. Alcohol is also considered a legal drug, except in cases of underage drinking.

“Management” means supervisors, managers, directors, and officers of South Coast College.

“Under the influence” means that an employee or student is affected in an observable manner by the presence of alcohol or alcohol and other substances in any detectable amount in the body.” The symptoms of influence need not involve misbehavior or obvious impairment of physical or mental ability such as slurred speech or difficulty in maintaining balance.

## **Disabled Student Services and Facilities**

All administrative and educational facilities are accessible to the physically and intellectually disabled. Students with disabilities may discuss any special educational needs with their Program Director, and South Coast College will make every attempt to accommodate these requests. Disabled parking and a campus elevator are provided for accessibility.

## **Emergency Response and Evacuation**

In the case of an emergency such as fire, earthquake, or campus violence, South Coast College is prepared to assist students and staff to respond in a calm, organized fashion. Exits are clearly marked with neon signs, and evacuation maps have been placed in offices, classrooms and hallways. Fire extinguishers are clearly mounted around campus.

In an emergency or dangerous situation involving an immediate threat to the health or safety of students or employees at South Coast College, the Operations Manager, without delay, will determine the content and method of a campus-wide notification, unless such notification will compromise individual safety or otherwise compromise efforts to contain the emergency.

Once the level of the emergency has been assessed and an action plan determined, the Operations Manager will either notify the campus personnel in person or by using the broadcasting system accessible at the front desk. Students, staff, and faculty will be informed of the action plan, such as stay indoors, evacuate the building, evacuate the campus, or other.

The chain of responsibility in an emergency is as follows: (1) The Operations Manager, (2) The Director/President, (3) Managers, (4) Staff/Faculty, (5) Students.

The Operations Manager will notify and liaison with outside emergency personnel such as police or firefighters as necessary. Outside agencies will also be notified if any emergency occurring at South Coast College requires contacting the surrounding community.

The emergency response and evacuation procedure is tested annually.



## Family Educational Rights and Privacy Act (FERPA)

FERPA is a federal law that protects the privacy of students' educational records and gives them certain rights in regard to those educational records. These include, but are not limited to:

1. The right to review and/or request a copy of your own educational records. At South Coast College this requires a 45-day written request to the Director of Financial Aid.
2. The right to request amendment to inaccurate or misleading information in your educational record. If, after review of the request, the school decides not to amend the record, it will inform the student of the process to request a hearing on the matter.
3. The right to provide written consent before South Coast College releases any information in your record except as allowed in the law. Allowable third parties include, but are not limited to, accrediting agencies, auditors, transfer institutions, Department of Education, judicial order or subpoena, and agencies handling health or public safety emergencies.
4. The right to file a complaint with the U.S. Department of Education if you feel South Coast College is not meeting FERPA guidelines. A complaint form can be obtained by calling (202) 260-3887.

South Coast College has implemented all available safeguards to ensure FERPA guidelines are met in both paper and electronic format. For more information about FERPA log onto:

[www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html](http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html)

## Graduation and Retention Rates

The graduation and retention rate measures are defined by the National Center for Educational Statistics (NCES) as only including undergraduate degree- and/or certificate-seeking students who have never attended another institution of higher education and who began attending South Coast College in a specific cohort year. Graduation rate is defined as the percentage of graduates within 150 percent of the normal time frame. Retention rate is the percentage of students who persist in their educational program by re-enrolling the second academic year. The following information is from the most current year's report. The full report can be found on the CollegeNavigator site at:

<http://nces.ed.gov/collegenavigator/?id=123642#general>

The following data is from the information reported to the Integrated Postsecondary Education Data System (IPEDS) by South Coast College for 2013-2014, based on the 2010 cohort year. The cohort is first-time full-time enrollees who have no prior postsecondary education. This information is shown in total and is not program-specific. For more specific program information, see the Gainful Employment Section of this Handbook or contact the admissions office for a "School Performance Fact Sheet" for the program(s) you are interested in.

Based on IPEDS 2013-14 Graduation Rate, Cohort 2011 Data:

Graduation Rate	62%
	29% (within 150% of program time frame)
Males	62%
Females	63%
=====	
American Indian/Alaska Native	2%
Asian/Pacific Islander	0%
Hispanic/Latino	60%
White/non-Hispanic	21%
Non-Resident Alien	N/A
Other/Unknown	17%
=====	
Pell Grant Recipients	72%
Need-based loans, no Pell	91%
Non-need-based loans only	83%
Cash	9%

This rate only includes first-time full-time students. Many of our students who are not counted in these figures, have prior degrees or prior post-secondary education.

Retention Rate – (began in 2013 and re-enrolled in 2014)

Full-Time Students	91%
Three-Quarter Time Students	42%



## Placement Rates

South Coast College calculates job placement rates annually for reporting to its accrediting agency, Accrediting Council for Independent Colleges and Schools (ACICS), and for reporting to students as part of the “Gainful Employment” disclosure requirement. The most current job placement rates by program are listed under the *Gainful Employment* grid found on the South Coast College web site. For additional information about placement, students are encouraged to meet with their program director either prior to enrolling at South Coast College or prior to graduation.

## Student Body Diversity

South Coast College does not discriminate on the basis of race, color, age, religion, national origin, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Our most current student body breakdown is as follows:

Male	11%
Female	89%
Self-identify as a member of a racial/ethnic group	80%



## Financial Aid Information

### Applying for Financial Aid

#### New Students:

All prospective students are brought in to see a Financial Aid Officer for a Tentative Award by their Admissions representative. Costs, financial aid, and payment amounts are discussed with students based on their program and start date. Students are then scheduled for a follow-up appointment where the Financial Aid Officer assists them by completing a FAFSA through FAA Access, and packages/awards their financial aid. At the appointment, students complete all necessary paperwork. This paperwork includes, but is not limited to, a South Coast College Financial Aid Information Form, an Entrance Interview form, a receipt for the Consumer Handbook, and a Verification Worksheet. Direct Loan MPN's are printed and taken to the Financial Aid Orientation for new students to complete the first week of the quarter. Loans are processed electronically in EDEXpress and the MPN is mailed to COD for processing.

#### Continuing Students:

All continuing students are required to complete their FAFSA online. Two months prior to the anniversary of their start date (9 months for day students and 12 months for evening students) a package/award is made. Students are notified when it is time for them to set up an appointment to repackage. At the appointment, students complete all necessary paperwork. This paperwork includes, but is not limited to, a South Coast College Financial Aid Information Form, an Entrance Interview form, and a Verification Worksheet. Direct Loans are processed electronically through EDEXpress.

### Awarding Funds

Funds are awarded on a first-come first-served basis after taking all other eligibility requirements into account. Files are reviewed and repackaged upon a student's anniversary date - every 9 months for day students and 12 months for evening students. SEOG is only awarded to students with a 0 EFC.

After all grant aid is awarded, loan aid is offered based on academic grade level and aggregates used. As awarding is done with the students present, they determine how much subsidized and/or unsubsidized loan they want to borrow based on their individual needs. If there is still a balance due, PLUS loans are discussed or payments are set up at the time of awarding. Conversely, if the student qualifies for living-expense funds, this is set up at the time of awarding. The South Coast College award letter shows all funds awarded and balances by quarter with the payment arrangements or living expense checks (stipends).

Private loans are never part of students' initial financial aid award and are only brought up if the students indicate they need more funding than they are being offered.



## Cost of Attendance (COA)

The Cost of Attendance (COA) includes both direct and indirect costs associated with attending South Coast College. Direct costs include tuition, fees, and books and supplies. Indirect costs include room and board (based on living situation), transportation costs, and personal expenses.

NOTE: The following is an example of the Court Reporting Program for first-year, full-time students who live with their parents. This is an example of how a COA is calculated and does not represent your actual costs.

Example:

Tuition	\$10,350
Books	\$ 611
Machine Rental	\$ 740
Room and Board	\$ 4,770
Transportation	\$ 1,125
Loan Fees	\$ 100
Personal Expenses	<u>\$ 3,159</u>
Cost of Attendance	\$20,855

South Coast College encourages students to borrow only what they need to meet their direct costs; however, they may get financial aid for indirect costs upon request and eligibility.

Students' financial aid awards cannot exceed their Cost of Attendance.

The most current COA is posted on the South Coast College web site at:

<http://southcoastcollege.edu/admissions/financial-aid-resources/>

## Disbursement Information

Financial aid funds are disbursed to a student's account once attendance and half-time enrollment for the quarter are verified. However, students at South Coast College can purchase textbooks and supplies on the campus bookstore ten days prior to the start of a quarter if their financial aid process is complete and an award has been made.

If students have a credit balance with no outstanding charges, they are eligible for living expense checks. Living expense checks are available in the Financial Aid Office after 1 p.m. on the second Thursday of each quarter.

Exceptions to the second-week disbursement are as follows:

- Funds not received from a lender or other funding agency on time
- Summer grants awarded from the following year's FAFSA must be held until July 1
- Students' files that are incomplete
- No attendance recorded

## Eligibility Requirements

- Meet South Coast College Admissions Requirements
- Be a U.S. Citizen or Eligible Non-Citizen
- Have a high school diploma, GED, or verification of home schooling
- Enrolled at least half-time
- Making Satisfactory Academic Progress (SAP)
- Be in compliance with Selective Service registration
- Not be in default on a Federal Student Loan
- Not owe a repayment on a federal grant

## Estimated Family Contribution (EFC) and Need

Financial aid applicants must file a Free Application for Financial Aid (FAFSA) online each year so that the Department of Education can determine their estimated family contribution. The Financial Aid Office then determines student eligibility for need-based aid by subtracting the estimated family contribution from the cost of attendance.

Example:	
Cost of Attendance	\$ 20,855
Minus Estimated Family Contribution	\$ <u>5,000</u>
Equals Need	\$ 15,855

If students are Dependent by the federal definition outlined in the FAFSA, parental income and assets are also used in calculating the estimated family contribution.

A student who has a financial situation that cannot be adequately reflected in the FAFSA (e.g., loss of job, loss of benefits, divorce) should make an appointment to discuss his or her individual case with a Financial Aid Officer.

Children of soldiers who died as a result U.S. military service in Iraq or Afghanistan after September 11, 2001, may be eligible for an automatic zero EFC. The student must be eligible for a Pell Grant and must have been under age 24 when his/her parent died. The student is notified directly by the Central Processing System if he/she meets the criteria for this waiver of EFC.

## Need vs. Non-Need Financial Aid

Need-based financial aid cannot exceed students' need as determined by the "Cost of Attendance minus Estimated Family Contribution" formula given previously. The awarding formula for non-need-based financial aid is as follows:

Example:	
Cost of Attendance	\$ 20,855
Minus Need-Based Aid	\$ <u>9,050</u>
Equals Eligibility for non-need-based aid	\$ 11,805



Non-need-based aid can be used in place of the estimated family contribution in some cases. Examples of non-need-based aid are Unsubsidized Direct Loan, PLUS Direct Loans, and Private Loans.

## **Verification**

South Coast College verifies all financial aid applicants that the Central Processing Service (CPS) selects for verification. The school may also choose to place a financial aid application into a verification status on a case-by-case basis. Verification means the students must provide documentation of the information they submitted on the FAFSA in the form of federal tax returns, a Verification Worksheet, and any additional forms the financial aid office deems necessary. Funds will not be released to students who are selected for verification until they complete the verification process. Students who do not or cannot fulfill the verification requirements will not be awarded financial aid.

Any conflicting information must also be reviewed and resolved prior to packaging. Failure to submit any needed verification information and documentation within two weeks may result in a late award.

## **Types of Aid Offered at South Coast College**

### **Pell Grant: Need-Based**

Pell Grants are federal grants that never have to be repaid. Eligibility is based on the Estimated Family Contribution and a payment schedule that is established by the Department of Education each year. A student must have an eligible Estimated Family Contribution (EFC) to qualify. Awards are distributed quarterly and are adjusted to three-quarter time for evening programs.

### **Supplemental Educational Opportunity Grant (SEOG): Need-Based**

SEOG is a federal grant that never has to be repaid. Students must have a zero (0) EFC and not have a prior degree to qualify.

### **Iraq and Afghanistan Service Grant – Non-need-Based**

For students whose parent or guardian dies as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001

If the student has an EFC that is over the maximum to be eligible and the student was under age 24 when his/her parent dies, he/she may be eligible for this grant as determined by DOE when the student files his/her FAFSA.

## **Direct Loan:**

- **Subsidized: Need-based.** Subsidized Direct Loans are federally guaranteed loans that begin interest and repayment six months after the student is no longer enrolled at least half-time.
- **Unsubsidized: Non-need-based.** Unsubsidized Direct Loans are federally guaranteed loans that begin accumulating interest immediately upon disbursement and begin repayment six months after the student is no longer enrolled at least half-time.

## **Direct PLUS Loans: Non-need-Based**

Direct PLUS Loans are federally guaranteed loans that have to be repaid. PLUS loans are for parents of Dependent students. Parents cannot have adverse credit to be able to qualify. If parents cannot qualify for a PLUS loan, students may borrow additional Unsubsidized Stafford Loan funds as a replacement in their packages.

## **Private Loans: Non-need-based**

Students can apply for Private Loans up to their full cost of education as determined by the financial aid office. Loan eligibility and interest rate are contingent on the applicants' credit worthiness. Private Loans should not be considered until all other financial aid has been applied for and awarded. Contact the financial aid office for more information on Private Loans.

## **Federal Work Study (FWS): Need-Based**

FWS is a federal program where students earn money to help them with living expenses. Federal Work Study at South Coast College is utilized for two types of jobs: 1) An "America Reads / America Counts" program that is off-campus and 2) Court Reporting Program Graders. Students complete all necessary paperwork in the Accounting Department and are paid twice a month by South Coast College. FWS is not part of an original award package and is generally available to upper classmen only.

## **Professional Judgment**

South Coast College encourages students with a substantial change in financial circumstances to notify the financial aid office for possible reconsideration of their financial aid award. These requests are reviewed on a case-by-case basis and will not always be allowed, nor will they always make a change to a student's financial aid award. The decision of the campus is final and cannot be appealed to the Department of Education. Some examples include but are not limited to loss of a job, retirement, separation, divorce, death of parent or spouse, extreme medical expenses, or child-care costs.

## **Return of Title IV Funds Policy**

Federal regulation states that up through the 60-percent point in the payment period, a pro rata schedule is used to determine the amount of Federal Student Aid funds the student has earned at the time of withdrawal. After the 60-percent point in the payment period, student has earned 100 percent



of the Title IV funds. For a student who withdraws after the 60-percent point in time, there are no unearned funds.

Amount of Title IV aid disbursed – minus Amount of Title IV aid earned = Amount to be returned to the Department of Education by the school. In order to determine whether Title IV funds must be returned, the school must calculate the following:

1. To determine the percentage of the payment period completed, the number of days attended in the payment period (PP) is divided by the total days in the payment period. \*Days = calendar days for purposes of this formula and therefore include weekends and holidays. Only scheduled breaks of 5 days or more and approved leaves of absence are excluded.
  - Example: 25 calendar days attended in the PP/ 82 total days in the PP = 30%.
2. The net amount of Title IV funds disbursed and that could have been disbursed for the payment period is multiplied by the percentage of the payment period completed. The result is the amount of earned Title IV aid.
  - Example: \$4,000 Title IV aid disbursed X 30% of PP = \$1,200 earned
3. The earned aid is subtracted from the aid that was actually disbursed to or on behalf of the student.
4. The institution will return the lesser of the total unearned aid or the unearned institutional charges for the payment period.
  - Example: \$4,000 disbursed - \$1,200 earned = unearned (amount of return)
5. Unearned aid is allocated back to the Title IV programs in the following order as specified by law:
  - 1) Unsubsidized Stafford Loan Program
  - 2) Subsidized Stafford Loan Program
  - 3) Stafford PLUS Program
6. If excess funds remain after repaying all outstanding loan amounts, the remaining excess shall be credited in the following order:
  - 4) Federal Pell Grant Program
  - 5) Federal SEOG Program
  - 6) Other assistance awarded under this title for which return of funds is required.

NOTE: After the institution has allocated the unearned aid, any amount owed by the student to a grant program is reduced by 50 percent. Unearned loan funds received by the student are paid back as per the terms of the borrower's promissory note.

## Student Loan Information

Student award letters contain the amount of subsidized and unsubsidized loans that the student is being awarded as well as the maximum amount he/she is eligible for, for the award year. Students are required to sign the award letter, and a copy is kept in their financial aid file. All Loan information,

including information on deferments, is given to students each time they package in a one-on-one Entrance Interview using the DOE Direct Loan Entrance Interview booklet. South Coast College has new students complete a paper Master Promissory Note that is processed through COD. Students are notified when their loan funds are disbursed to their account via an Accounting Statement. If the student is receiving a living expense check he/she is notified when the check is available for pick up in the Financial Aid Office.

Continuing students are given their current loan balance annually when they repackage. At this time the financial aid officer advises them on how much they have borrowed and how their estimated time to degree will affect their future indebtedness. Students are also given a DOE Entrance Interview booklet when they repackage so they can stay current on all student loan information and their rights and responsibilities under the program.

### **Code of Conduct for Financial Aid Officers**

South Coast College 1) bans revenue sharing with lenders, 2) bans steering borrowers to a particular lender, 3) bans offers of funds for private loans to students, 4) bans accepting gifts from loan agencies, 5) bans compensation for services to a lender, and 6) bans compensation for serving on any loan advisory board. All financial aid staff members adhere to this policy.

South Coast College does not offer students a preferred lender list for Private Loans. All students are referred to one lender as there is only one lender we have found that makes Private Loans to our school.

### **Loan Entrance Counseling**

Loan Entrance Counseling is required of all financial aid recipients and is done one-on-one with students at the time they are packaged/awarded. This is done annually for students in any program longer than one year. At packaging/repackaging, students are required to complete an "Entrance Interview" form. The advisor reviews the terms and conditions of the loan(s) the student is awarded and gives each student a copy of the *DOE Entrance Interview booklet*. Students receive a copy of all forms for their records.

### **Loan Exit Counseling**

Loan Exit Counseling is required of all students who leave South Coast College whether officially or unofficially. If the student leaves officially, the counseling session is done one-on-one at the time he/she withdraws or graduates. Students are required to complete an *Exit Interview* form. The *DOE Direct Loan Exit booklet* is given to exiting students to ensure that students understand the terms and conditions of their loan repayment. If students leave unofficially, the materials are mailed to their home address with a cover letter asking them to return the Exit Interview form and the Exit Interview Checklist within two weeks.



## National Student Loan Data System (NSLDS)

All Direct Loan borrower information for both students and Parent PLUS borrowers is reported to NSLDS and will be accessible by guaranty agencies, lenders, and institutions who are authorized users of the NSLDS system.

All continuing students are given a copy of their loan history from the NSLDS database every time they repackaging as well as when they leave South Coast College. This tool is used to discuss the student's total indebtedness in relation to repayment and aggregate loan limits. Loan detail pages are also printed for the student to be aware of who his/her various loan servicers are.

To access the NSLDS student site log onto: [www.nsls.ed.gov](http://www.nsls.ed.gov)

## Resources

The South Coast College Financial Aid and Student Services Office

Office Hours:

Monday	8:00 – 6:00
Tuesday	8:00 – 8:00
Wednesday	8:00 – 6:00
Thursday	8:00 – 8:00
Friday	8:00 – 4:00

Phone:

(714) 867-5009 ext. 115

**South Coast College web site:** [www.southcoastcollege.edu](http://www.southcoastcollege.edu)

**South Coast College Catalog:** Issued to student at time of enrollment or available upon request

[www.southcoastcollege.edu/student-resources/program-catalog/](http://www.southcoastcollege.edu/student-resources/program-catalog/)

**South Coast College Campus Safety and Security:**

[www.southcoastcollege.edu/wp-content/uploads/2015/06/South-Coast-College-Policy-and-Annual-Report.pdf](http://www.southcoastcollege.edu/wp-content/uploads/2015/06/South-Coast-College-Policy-and-Annual-Report.pdf)

**South Coast College Gainful Employment Disclosures:**

[www.southcoastcollege.edu/student-resources/federal-compliance/](http://www.southcoastcollege.edu/student-resources/federal-compliance/)

**General information on all federal student aid:** [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**Entrance Counseling Guide:** Distributed at Packaging appointment or available upon request

**Exit Counseling Guide:** Distributed upon graduation or withdrawal

**Student access to his/her loan history:** [www.nsls.ed.gov](http://www.nsls.ed.gov)

**Net Price Calculator:** [www.southcoastcollege.edu/netcalc](http://www.southcoastcollege.edu/netcalc)

**Campus specific data:** [www.nces.ed.gov/collegenavigator/?id=123642](http://www.nces.ed.gov/collegenavigator/?id=123642)

**Scholarship search:** [www.fastweb.com/](http://www.fastweb.com/)