

## **PACKAGING GUIDELINES 2009-2010**

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 fill out a Certification Student is No Longer Living at Home.

Any student who is sharing a home with a parent, but the parent has no financial resources, may be given an "away from home" budget.

Also, 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 \$696 and the student will pay that amount for the duration of the budget. (The amount of \$696 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.)

9-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 the standard allowance for child care of \$4,996. This is done by adding the element to the standard budget.

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.

### **Expected Family Contributions**

The expected family contribution used in awarding financial aid at Long Beach City College will be that calculated by the central processor.

REMINDER: It is permissible, under professional judgment, to change the student's contribution to more accurately reflect the financial strength of the student (and the student's parents). Such an adjustment may be used to either increase or decrease the student's contribution. One way to do this is to use the student's (and/or parents') projected year or projected school year income. This may be done if the projected income is less than or more than the base year income. It is also permissible to remove a source of income from the previous year that is not available for the academic year.

***Neediest Students***

Title IV regulations require that FSEOG and Federal Perkins Loans are awarded to the students with exceptional need, as determined by lowest family contribution. At Long Beach City College, “students with exceptional need” are those with a calculated EFC of zero.

NOTE: It is not permissible to use professional judgment to award FSEOG or Federal Perkins Loan 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 change the family contribution to more accurately reflect the financial strength of the family.

***Packaging Priorities***

- 1) Federal Pell Grant
- 2) Cal Grant, National Service Awards (AmeriCorps) and LBCC Scholarships
- 3) ACG
- 4) FSEOG
- 5) Cal Works Work-Study, or Federal Work Study
- 6) Federal Perkins or Direct Loans

**Board Financial Aid Programs (BFAP)**

To qualify for the BFAP, a student must be a resident of California – if Admissions and Records determines that the student must pay out-of-state tuition, that student is not eligible for the BFAP. There are three methods to determine eligibility:

Method A) If the student receives TANG, SSI/SSP, GR/GA or is a dependent of a disabled or deceased (service-connected) veteran; the student is eligible for a BFAP-A.

Method B) The student is eligible for a BFAP-B if the student’s EFC is zero or if the student’s (or the student’s parents’) income is less than the appropriate maximum from the table below:

Family Size	Maximum Income
1	\$15,600
2	\$21,000
3	\$26,400
4	\$31,800
5	\$37,200
6	\$42,600
7	\$48,000
Each additional	\$ 5,400

Method C) If the student either has remaining need, as determined by the Central Processor, or is eligible for a Federal Pell Grant, the student is eligible for a BFAP-C.

Enrollment fee amounts:     \$20 per unit for Fall 2009  
                                       \$20 per unit for Spring 2010

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 BFAP, will receive a refund check for the enrollment fees and \$5 credit from parking, if applicable.

**Cal Grant**

Cal Grant will be awarded as notification is received from the California Student Aid Commission of 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)

**Academic Competitiveness Grant:**

This grant will be awarded before the second major check disbursement in each semester. Students must be U.S. citizens or eligible non-citizens, enrolled half-time or more, be Pell Grant recipients, have unmet need, and have completed a rigorous course of study in high school. The award is \$750 for the first year and \$1,300 for the second. In order to receive the award in the second year, the student must have a cumulative GPA of at least 3.0.

	<b>First Year</b>	<b>Second Year</b>
<b>Yearly Maximum Amount</b>	\$ 750.00	\$ 1,300.00
<b>Full-Time Semester Amount</b>	\$ 375.00	\$ 650.00
<b>¾ Semester Amount</b>	\$ 281.00	\$ 488.00
<b>½ Semester Amount</b>	\$ 188.00	\$ 325.00

**Long Beach City College Scholarships:**

Scholarships will be input 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.

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

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.

## EOPS/CARE

The selection of EOPS/CARE recipients will be the responsibility of the EOPS/CARE Office. To be eligible for EOPS, a student must have a zero EFC or meet the income criteria for BOG A or B. **It is the policy of the EOPS/CARE program to award students even if they are in default of a student loan, suspended from financial aid or don't meet the ability to benefit.**

In general, EOPS/CARE grants will replace loan first, work-study second, and FSEOG third, however, exceptions to this guideline may be made by the financial aid counselor upon the recommendation of the EOPS/CARE Office staff.

EOPS/CARE expected award amounts:

EOPS Book Voucher	\$550	(\$275 per semester)
CARE Child Care Grant	\$500 – 1,000	(\$250-500 per semester)

## Loans

- A) As a general policy, students will not be given both a Direct and a Federal Perkins Loan.
- B) The student may be allowed to replace other aid with Direct Loan to the extent of the student's remaining eligibility.
- C) A student who has already borrowed \$12,500 in student loans, or if the current loan request will exceed this limit, will need to fill out a *Request to Exceed LBCC's Recommended Loan Limit*. The request will go to the Appeals Committee. The Financial Aid Appeals Committee may refuse to certify a Direct Loan for a student using professional judgment if it appears that the loan would not be in the student's best interest. The student will be notified in writing of the Appeals Committee's decision.

Federal Perkins Loans will be packaged to students who meet the "students with exceptional need" criteria, as defined above, and who previously received a Perkins Loan at LBCC, or who have not received a Stafford Loan at LBCC. The standard amount for packaging is \$4,000 per year.

A student may not receive more than \$8,000 in Perkins loans at Long Beach City College.

## FSEOG (Federal Supplemental Educational Opportunities Grant)

To receive FSEOG, students must:

- A) Meet the "students with exceptional need" criteria, as defined above, and
- B) Be eligible for Federal Pell Grant.

FSEOG award amounts:

Legislated maximum:	\$4,000 per school year.
minimum:	\$ 100 per school year.

LBCC award	\$ 400 per school year, for “at home”
	\$ 600 per school year, for “away”

Award amounts are subject to change based on the availability of funds.

FSEOG will be automatically packaged as noted above for all students who meet the eligibility criteria. Counselors may increase any student’s FSEOG to \$1,000 per year using Professional Judgment, Method A. Any FSEOG amount awarded beyond \$1,000 per year requires Professional Judgment, Method B.

FSEOG award amounts may be reduced or restricted in order to meet the needs of the first priority financial aid applicants and stay within fund limits. See *Packaging Priorities*.

### **Book Grants (LAC Buy-a-book, PCC Buy-a-book, and Patterson Grants)**

Book grants are to be given to students who have financial need and who do not have 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.

A student may receive a petty cash voucher (up to \$20) 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 a Financial Aid Counselor, Advisor, Deputy Director, Supervisor or Dean.

The recipient of a Patterson Book Voucher 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 BFAP/EOPS income criteria grid).
- 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

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.

Ordinarily, fully awarded, on-time students should not be given 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, on-time financial aid.

Patterson Book Grants are meant to provide funds to:

- 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.
- Needy students who have been suspended from financial aid and who are attempting to attend without aid so as to make up a unit or GPA deficiency.

Patterson Book Grants may be used at the ASB Book Store for textbooks, reference materials and course outlines.

Under no circumstances may the Patterson Grant exceed \$250 for any one student per semester.

### **Work-Study (CalWorks, Federal, or State)**

Awards will be made for 20 hours per week for the 36-week school year. Work study award amounts are as follows:

<b>CLASSIFICATION</b>	<b>RATE</b>	<b>SEMESTE R</b>	<b>YEAR</b>
Student Assistant 1	\$8.00	\$2,880	\$5,760
Student Assistant 2	\$8.75	\$3,150	\$6,300
Tutor 1	\$8.00	\$2,880	\$5,760
Tutor 2	\$9.25	\$3,330	\$6,660
Peer Advisor 1	\$9.00	\$3,240	\$6,480
Peer Advisor 2	\$9.75	\$3,510	\$7,020

If the need of the first priority applicants cannot be met within the limits of the FWS funds available, these maximums may be adjusted downward and FWS may be restricted to certain categories of students. As long as they remain eligible and meet the first priority deadline, students who received FWS in the previous award year will receive it again in the current year, for up to three years. Students will not be awarded FWS for more than three years. In general, only those students who meet the following criteria will be added to the FWS program:

- Have an EFC of 300 or less
- Have an “away from home” budget
- Met first-priority deadline
- Be enrolled at least half-time

Students who are enrolled in Summer Session in at least 3 units may be awarded Summer work study. The Summer work study award extends from July 1<sup>st</sup> until the week before school starts in the Fall (typically 6 weeks).

To be eligible for Summer FWS, the student must meet all of the following:

- 1) Be enrolled in at least 3 units;
- 2) have worked FWS during the previous award year;
- 3) Have completed his/her financial aid application before the First Priority Deadline;
- 4) Have an EFC of 300 or less; *and*
- 5) Have financial need for summer FWS.

Students who worked on FWS during the previous award year will, provided the supervisor and student agree, be continued in the same position for the summer. Summer FWS will be dependant upon funding.

### **Accelerated disbursement**

If a student has a financial problem, financial aid counselors or advisors may at their discretion, authorize the accelerated payment of the student's financial aid.

- A statement by the student describing the financial situation and a statement by the counselor authorizing the accelerated disbursement is required.
- An Attendance Verification may be requested if the counselor feels that there is a reason to do so.

### **Over-awards**

1. If the student has federal aid other than Federal Pell Grant, reduce the federal aid (other than Federal Pell) 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 (other than Pell) 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 Appeals Committee, in accordance with the authority described in the HEA.