



A Quick Guide to **FINANCIAL AID**

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STEP ONE:
Apply for Financial Aid



STEP TWO:
Set Your BankMobile Refund Preference



STEP THREE: *IMPORTANT!*
Complete Your Financial Aid File



STEP FOUR:
Check Awards & Eligibility on the ZONE



STEP FIVE:
Keep Your Financial Aid Eligibility

STEP ONE: Apply for Financial Aid



- ★ Only ONE application is required:
 - U.S. citizen or Permanent Resident, use FAFSA—www.fafsa.ed.gov
 - If undocumented and AB540 eligible, use Dream Application—dream.csac.ca.gov
- ★ Remember to list Chabot College school code 001162.
- ★ Complete a new application EACH academic year.
- ★ Apply on time and use accurate, complete information.

Academic Year	Associated Semesters	Application Period	Use Taxes & Income from
2018-2019	Fall 2018 Spring 2019 Summer 2019	October 1, 2017 to June 30, 2019	2016
2019-2020	Fall 2019 Spring 2020 Summer 2020	October 1, 2018 to June 30, 2020	2017

- ★ If possible, use the IRS Data Retrieval Tool while completing your application.
- ★ Make sure you AND YOUR PARENT sign your FAFSA using FSA ID.
- ★ Submit your application by the March 2nd Priority Deadline (required for consideration of Cal Grant and/or limited SEOG and FWS awarding). Pell & Fee Waiver will be considered after priority deadline.
- ★ If you miss the March 2nd date, apply anyway. Pell & Fee Waiver will be considered after priority deadline.

STEP TWO: Set Your BankMobile Refund Preference



New FAFSA Applicants will receive a BankMobile Vibe Refund Selection Kit by mail for setting up their financial aid refund preference.



Return FAFSA Applicants will continue to receive awarded financial aid according to the refund preference set up with BankMobile in the previous year. You can always change it!

Did you know that you can have refund, balance, and card alerts sent directly to your mobile phone?

Signing up is easy and free! (Text message fees by your service provider may still apply).

- ★ Log in to your profile.
- ★ Under the 'User Profile' tab, select 'Mobile Alerts'.
- ★ Choose 'Set Up Alerts'.
- ★ Click to accept the Terms and Conditions.
- ★ Type in your mobile number and select your mobile carrier from the list.
- ★ Click 'Submit'.

DID YOU KNOW THAT COMPLETING THE FAFSA OR DREAM APP IS ONLY THE FIRST STEP TO FINANCIAL AID?

- ★ When we get your application, we award the California Promise Grant (Fee Waiver) first, to eligible CA residents, and confirmed AB540 students.
- ★ BUT THERE COULD BE MORE!
- ★ Complete your financial aid file with our office, and you could receive up to **\$6095** in Federal Pell Grant.
- ★ Apply by March 2nd each year, and qualified students in eligible majors could be eligible for:
 - Up to **\$1672** in Cal Grant.
 - If you get the Cal Grant, and enroll 12 units or more, you could get an additional **\$1298** per year.
 - And if you enroll in 15 units or more, you could receive an additional **\$2702!**



STEP THREE: Complete Your Financial Aid File and Submit Required Documents to the Financial Aid Office



The screenshot shows the 'Financial Aid Requirements' page for Fall 2015 - Summer 2016. It includes a table with columns for Requirements, Fund Source, and Term Status. The requirements listed are: Checklist of Student Eligibility & Responsibilities, Supplemental Information Form must be completed, High Schl. diploma or GED must be confirmed or pass ATB test, and OFFICIAL Academic Transcripts. The Fund Source is TRINIDAD STATE JUNIOR COLLEGE. The Term Status shows red flags for the first three requirements and green checkmarks for the last one. A 'Financial Aid Requirement Key' on the right explains the status symbols: a green checkmark means 'Requirement is Complete', and a red flag means '1. You have not submitted the required documents. OR 2. Documents are received but not yet reviewed by our staff.'

- ★ Log in to the Zone to check your ZoneMail for financial aid notifications about missing information, awards, and eligibility.
- ★ Review your Financial Aid Requirements under "Financial Aid" tab. **Red Flags** mean you have not submitted yet, or we have received but have not yet reviewed. **Green** check-marks mean the requirement is complete.
- ★ Click on each requirement to take you to the form on our webpage for printing.
- ★ Print, complete and sign forms (both you and your parent), attach any required documents.
- ★ SUBMIT to the Financial Aid Office!
- ★ Incomplete documents and those missing signatures will be returned.
- ★ Documents are reviewed and file completed in the order that they are received.
- ★ Allow 4 to 6 weeks for file completion during non-peak periods.
- ★ **Our commitment to you:** Documents received prior to July 1 will be reviewed and eligibility determined before the first Fall disbursement.

IRS TAX TRANSCRIPT

If selected for verification, you will be asked to submit IRS documentation to check for accuracy of your FAFSA.

Tax Filers should use the IRS Data Retrieval Tool (DRT) to transfer tax data to the FAFSA to speed up the process.

Tax Filers who aren't able to use the IRS DRT will be required to submit a tax RETURN TRANSCRIPT.

Non-Tax Filers will be required to submit a Verification of Non-Tax Filing and possibly a Wage and Income Transcript if wages were reported. Dependent students who did not report wages earned are exempt from this requirement.

How do I get the required IRS Tax Documents?

- ★ Print your free transcripts immediately at IRS.gov or
- ★ Request your free transcripts by mail:
 - Call 800-908-9946 and follow the prompts.
 - Complete Form 4506T-EZ and follow instructions.
- ★ The Financial Aid Office can help fill out form 4506T-EZ.

APPLICATION SIGNATURES

Don't forget to sign your FAFSA or DREAM APP!

There are four ways to sign:

1. Electronically sign FAFSA with FSA ID and DREAM APP with password/pin (recommended).
2. Print, sign, and mail FAFSA signature page.
3. Print, sign, and mail Student Aid Report (SAR).
4. Print and sign signature page or SAR and bring to the Financial Aid Office.

Remember for FAFSA:

- ★ Create an FSA ID at fsaid.ed.gov
- ★ Use your FSA ID for future use (making corrections or renewing).
- ★ You can retrieve your forgotten username or password if you have a FSA ID at fsaid.ed.gov

Remember for DREAM APP:

- ★ Create a four-digit PIN for parent
- ★ Keep PIN for future use (making corrections or renewing).

If you are a dependent student, one of your parents must also sign your application. They have the same signing options that you do, but remember they will need their own FSA ID or Parent PIN to sign electronically.



STEP FOUR: Check Awards and Academic Eligibility on the Zone

- ★ You will receive an award notification from the Financial Aid Office when review of your eligibility is complete.
- ★ Check your Zonemail account for your award notification.

Ineligible students will receive an Ineligibility Letter.

Students who are awarded aid but are ineligible to receive their award due to failure to meet SAP requirements will still receive an award notification—don't forget to check your SAP status each semester so that you know your overall eligibility for aid!

Your Award Information on the Zone

You can review your award information in the "My Award Information" box located under "Financial Aid" tab.

- ★ Awards are displayed assuming full time enrollment for a full academic year. The amount you receive will depend on your enrollment status.
- ★ Enrollment is frozen at the time of the 2nd major disbursement each semester. Disbursed amounts will be adjusted for changes in enrollment. No additional disbursements are made for units registered after this date.
- ★ Disbursement of late start classes will be made on the next scheduled disbursement following the start of class.

How do I accept my financial aid award?

- ★ You don't have to accept awards. If you do not want to accept a certain award or wish to reduce a dollar amount, submit your request in writing to the Financial Aid Office.

When will I receive my financial aid award?


- ★ Typically, financial aid is disbursed in two disbursements each semester, however, disbursement dates are subject to file completion and actual class start dates:

Fall Semester major disbursements: August & October

Spring Semester major disbursements: January & March

How do I receive my financial aid award?

- ★ FAFSA recipients receive funds via BankMobile (see step 2)
- ★ Dream Act recipients receive funds via paper check from the District.



STEP FIVE: Keep Your Financial Aid Eligibility

When you receive financial aid, you accept the responsibility to maintain satisfactory academic progress (SAP). Students who fail to meet these requirements become ineligible to receive awarded financial aid funds until they are in compliance with these requirements:

Requirements for Maintaining Eligibility:

2.0 GPA

Maintain a minimum 2.0 semester & cumulative GPA



For a GPA of 2.0 or better, strive for a grade C or better in all of your courses.

67% PROGRESS

Earn at least 67% of semester and overall attempted units



Withdrawing from and failing classes could affect your eligibility for financial aid.

150% TIME-FRAME

Complete degree within 150% of published program length.



AA/AS or transfer programs of 60 required units = 90 attempted units

Financial Aid Appeal Process

If you are on a Financial Aid Disqualification, and there are circumstances that prevented you from meeting these requirements, you may request that the Financial Aid Office reconsider your eligibility based on your circumstances by submitting an Appeal for Reinstatement or Extension of Financial Aid. Submitting an appeal does not mean that it will be approved. Each case is reviewed and a decision determined on its individual merits.

Special or Unusual Circumstances

The FAFSA requires that you use prior, prior years income to assess your eligibility for financial aid. However, there are "special circumstances" under which we may be able to recalculate your eligibility, which may include:

- ★ Loss or reduction in student or parent income since the tax year reported on the FAFSA
- ★ Death or serious illness in the family affecting income
- ★ Unusual medical/dental expenses not covered by insurance
- ★ Reduction in child support, Social Security or other benefits
- ★ Tuition/Fees for private elementary or secondary education
- ★ Adult care costs

Contact the Financial Aid Office to discuss your circumstances—if you are eligible to submit a Special Circumstances Petition, your financial aid eligibility may be recalculated based on the information and documentation.

Enrollment at More Than One College

- ★ Students can only receive federal and most forms of state financial aid from one college each semester.
- ★ Students may receive the California Promise Grant (Fee Waiver) from more than one California community college each semester.

Notify the Financial Aid Office if you plan to take classes at another college during the same semester that you are enrolled at Chabot—a Consortium Agreement between both colleges may allow you to count classes from both colleges during one semester to receive the maximum amount of financial aid for which you are eligible. You may also apply for the California Promise Grant (Fee Waiver) at your other college (if a California Community College).