

FINANCIAL AID

Phone: (619) 482-6357

The Southwestern Community College District offers a full array of financial aid programs in the form of grants, fee waivers, employment, loans and scholarships. These funds are intended to assist students with the cost of education, which includes fees, books, supplies, food, housing, transportation and personal expenses. Students who need financial assistance to attend Southwestern College are urged to contact the Financial Aid Office located in the Cesar E. Chavez Student Services Building at the Chula Vista campus or the Student Services Offices at all Higher Education Centers for information and application forms. Additional information regarding Financial Aid programs and services can be found at www.swccd.edu/financialaid.

Eligibility

Student eligibility for financial aid is dictated by federal and state regulations. Please see www.swccd.edu/financialaid for a complete list.

Federal aid eligibility requirements include:

- Be a US citizen or eligible non-citizen with valid and appropriate documentation
- Have a valid Social Security Number (FAFSA applicants only)
- Demonstrate financial need (for most programs)
- Possess a high school diploma or valid equivalent
- Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college
- Be making Satisfactory Academic Progress
- Not be in default on a federal education loan at any college or educational institution
- Not owe a refund or repayment on any federal grant program at any college or institution
- Be a resident of the state of California if enrolled exclusively in online courses

More information on programs, requirements, eligibility, and resources can be found on our website.

Disbursements

Financial aid disbursements are made on a regular schedule by the Finance Office (for more information, go to <https://www.swccd.edu/fadisburse> (<https://www.swccd.edu/fadisburse/>)). Students awarded financial aid will receive "Refund Selection Kit" information from Bank Mobile, which will enable them to register their refund preference from the following options:

- ACH, in which a direct electronic deposit is made to a student's existing bank account;
- Paper check, which is mailed directly to the student; or
- Refund directly to a Bank Mobile Vibe debit aAccount

There are no charges to students for the disbursement of financial aid and students may change their refund preference at any time and as many times as they wish.

Financial Aid funds will first reduce any eligible debts owed to SWC and the remaining balance will go to students by the disbursement

method chosen by the student. The first disbursement of Pell grant each semester will be 40% of that term's eligibility and the balance (60%) will be disbursed in the mid-term of the semester. Students awarded after the mid-term disbursement will receive 100% of that term's eligibility.

Freeze (Pell Recalculation) Date

Each semester will have a Freeze (Pell Recalculation) Date for purposes of determining each student's enrollment level for financial aid eligibility award amounts. The Freeze (Pell Recalculation) Date is only for financial aid purposes – it does not affect any other eligibility, such as Veterans' benefits, EOPS or CCPG.

On the Freeze (Pell Recalculation) Date, our office will record each student's unit load (number of units enrolled) as of that date, which will determine the student's eligibility for financial aid awards for the semester. The unit load for students who have not been awarded financial aid by the Freeze (Pell Recalculation) Date will be based on the units enrolled on the day the file is processed. Audited and wait-listed courses do not count as enrolled units for financial aid purposes.

If a student is also enrolling in a short term course beginning later in the term, the student must add the short term course through their MySWC (<https://www.swccd.edu/>) student portal by the Freeze (Pell Recalculation) Date, in order to have the short term units included in the student's financial aid unit load.

If a student is only enrolled in short term classes, our office may be able to consider those units past the Freeze (Pell Recalculation) Date. Students are encouraged to check with the Financial Aid Office for more information regarding short term only classes.

Any classes that are added or dropped after the Freeze (Pell Recalculation) Date will not impact (either increase or decrease) the student's financial aid unit load for the semester but may impact a student's Satisfactory Academic Progress (SAP) status.

However, students who withdraw from all classes or receive a grade of F, W, or NP, in all classes, will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to Southwestern College and/or the Department of Education.

Students who never attend class will have a 100% Institutional Liability (debt owed directly to Southwestern College).

Withdrawal from Courses and Return of Title IV Funds

Federal Financial Aid funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the units on which their award was calculated.

When a Title IV financial aid recipient withdraws from all classes, the percentage of the period completed, based on class days will be calculated. The Department of Education mandates that students who withdraw may only keep the financial aid they have 'earned' up until the time of withdrawal. Title IV funds in excess of this amount must be returned by Southwestern College and/or Student to the Department of Education.

If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she

is eligible to receive a post withdrawal disbursement of the earned aid that was not received.

Satisfactory Academic Progress (SAP) Standards

Federal and state financial aid regulations require Southwestern College to establish, define, and apply standards of Satisfactory Academic Progress for all financial aid applicants, regardless of previous financial aid history. These standards are created to help students successfully achieve their program of study within the Federal maximum time allowed.

Southwestern College requires that SAP be evaluated every academic year, and measure both the qualitative standard (cumulative GPA) and quantitative standards (completion rate, Pace) and (Maximum Time Frame). All students that have attempted 12 units or more, and therefore have an academic history, will be reviewed for SAP standards at the end of the spring semester prior to receiving financial aid. Students enrolled in a program of less than two years (Certificate of Achievement) will be the exception and reviewed for SAP after the end of every semester. All periods of enrollment at Southwestern College and transferable units from other colleges (determined from official transcripts on file at SWC) will be included as part of the SAP review.

SAP standards apply to all students, regardless of previous financial aid history. SWC's SAP policy for students receiving Title IV aid is stricter than the College's institutional policy for students not receiving Title IV aid. A summary of SWC's institutional policy is below.

• Academic Disqualification

A student on academic probation status is disqualified when his/her semester grade point average falls below 2.0 for two consecutive semesters. A student whose semester grade point average equals or exceeds 2.0 but whose overall grade point average remains below 2.0 shall remain on academic probation.

• Progress Disqualification

A student on progress probation is disqualified when his/her semester units of "W", "I" or "NP" exceed 50 percent of the units attempted for two consecutive semesters. A student whose semester units completed equals or exceeds 50 percent of the units attempted but whose overall units show 50 percent or more of "W", "I" or "NP" shall remain on Progress Probation.

SAP standards apply to all students requesting financial aid from the following federal and state funded programs listed below:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal William D. Ford Direct Loan Program
- Federal Work-Study Program (FWS)
- State Cal Grant Program (B & C)
- State Chafee Grant Program

The Financial Aid Office reviews the SAP policy yearly prior to each new award year (**Spring term**).

Academic Year Definition

Southwestern College's academic year, for federal student aid purposes, consists of two 18-week semesters (fall and spring), which meets the federal minimum academic year definition (30 weeks of minimum instructions). SWC also offers a selection of courses during the summer term. Students are required to be enrolled in and attend at least 12 units each semester to be considered a full-time student, which means a full-time student is expected to complete at least 24 units per year.

Enrollment status is determined based on the number of units you are officially enrolled in according to your student records on the course census date (please see Appendix for dates for 2025-26). It is the student's responsibility to ensure that all course adds and drops have been properly, promptly and accurately posted to your record.

ELIGIBLE PROGRAM OF STUDY

Recipients of financial aid must be enrolled in a major or program of study, which leads to a Certificate of Achievement, Associate Degree, or a transferable program that leads to a Baccalaureate Degree. It is the student's responsibility to have an eligible major or academic program of study declared at Southwestern College. Students who have not declared an acceptable program of study cannot be accurately evaluated for SAP and will be notified and given the opportunity to update their record on Colleague Self-Service. It is the student's responsibility to report this update to the Financial Aid office, at which time they will be reevaluated.

Students are encouraged to meet with an academic counselor to create a Student Education Plan (SEP) which outlines the required courses that need to be taken to complete their academic program.

QUALITATIVE STANDARD: GRADE POINT AVERAGE (GPA)

Students are required to maintain a minimum cumulative GPA of at least 2.00 or better to achieve satisfactory SAP status. This cumulative GPA includes any transferable work from other colleges or universities.

QUANTITATIVE STANDARD: COMPLETION RATE (PACE)

Students must maintain a satisfactory rate of course completion to ensure completion of completing the academic program within Federal timelines. The completion rate (Pace) is measured by dividing the cumulative number of hours the student has successfully completed by the number of hours the student has attempted. Students must complete a minimum of 67% of the units attempted to maintain satisfactory SAP completion rate

Examples of Completion Rate of 67%

Enrollment status	Attempted units	Min Completed Units
• Full time	12	8.5
• ¾ time	9	6.5
• ½ time	6	4.5

Grades considered as units completed: A, B, C, CR, NC, D, P

Note: A grade of CR or P counts toward units completed but will not be included in your GPA

Grades not considered as units completed: F, I, NP, MW, EW, W, IP

Note, These grades are excluded from your GPA, with the exception of a grade of F

QUANTITATIVE STANDARD: MAXIMUM TIME LIMIT

The maximum time frame allowed for a student to maintain satisfactory SAP standing in achieving their academic goal is 150% of the minimum required credits to complete the academic program.

Completing 60 units is a minimum standard for completion of many of the academic programs at Southwestern College. Therefore, 90 units is the maximum time frame in which a student can receive financial assistance. However, not all academic programs are 60 units in length, for example Certificate of Achievements and specialized technical programs. The maximum time limit is calculated specifically for each individual academic program, for example:

Maximum Units Time Frame Examples

Degree Program	Maximum Units Time Frame
AA/AS or Transfer Program	90 units attempted (60 units x 150%)
Certificate of Achievement	36 units attempted (24 units x 150%)
Special Programs: Nursing Dental, etc.	97.5 units attempted (65 units x 150%)

- Repeated courses will count toward the 150% maximum units allowed.
- The maximum time frame will not be extended for students who change academic programs or have prior degrees or certificates.
- Students who have a Bachelor's Degree or higher from a domestic or foreign school have exceeded the maximum time frame and will not be eligible for additional financial aid.
- A maximum of 30 units of Basic Skills/Remedial and/or 30 units of ESL courses will be excluded from the maximum unit limit.

DISQUALIFICATION

Any student who fails to meet all of the above listed SAP standards will be disqualified through an automated process in Colleague that measures all qualitative and quantitative standards and checks each student's record for an eligible program of study. Students that do not meet the SAP standards will be notified via email of the disqualification and will not be eligible to receive financial aid. SAP disqualified students are not eligible to receive Federal or State aid, with the exception of a Board of Governors Fee Waiver (CCPG), which is exempt from SAP regulations but subject to income eligibility requirements set by the state legislature. Students will also be notified of their ability to appeal the disqualification.

APPEALS

Students may appeal their SAP disqualification by first completing an online SAP Orientation Workshop and then submitting a completed online SAP appeal to the Financial Aid Office, including the following information:

A statement of any extenuating circumstances that may have occurred and the student failed to achieve SAP. Extenuating circumstances may include, but are not limited to, personal illness or injury, serious illness

or death of a family member, auto accident or other situation beyond the control of the student, and;

A statement of what has changed in the student's situation and; An explanation of how this change will ensure academic success at the next SAP evaluation and; A current Student Education Plan (SEP), dated the current academic year and; Supporting documents (i.e. medical records, legal documents, death certificate) that may assist in justifying the student's situation/case.

Complete appeals are submitted to the Financial Aid Office. Appeals may then be forwarded to the Director of Financial for final review. The timeframe for processing appeals can take 4-6 weeks, and longer if additional information is needed from the student.

The office will review the appeal and notify the student of the results. All decisions made by the Financial Aid Office will be final.

If the office approves the appeal and the student is able to meet SAP standards within one semester, the student will be reinstated for financial aid and placed on "Probation". If the appeal is approved and the student cannot meet the standards within one semester, the student may be placed on an Academic Plan. In order to remain eligible for financial aid, the student must comply with the conditions of the plan.

If the appeal is denied, the student will remain disqualified and ineligible for financial aid.

SAP appeals will be accepted up until the last day of the term each semester, however students are strongly encouraged to submit appeals as soon as possible to allow time to review before the semester ends.

PROBATION:

Students with an approved appeal are on financial aid probation for one semester and are eligible for Federal and State financial aid if all other eligibility requirements are met. Students must meet all SAP standards at the end of the probation semester as referenced above and/or meet any specific appeal requirements to regain SAP good standing in order to be considered eligible for additional financial aid in subsequent terms. Students who fail to achieve SAP standards at the end of the probationary term will be disqualified for additional financial aid.

SAP will be evaluated at the end of the probation semester after grades have been recorded to determine future eligibility for financial aid and therefore the posting of subsequent financial aid will be delayed until your SAP status can be determined.

REINSTATEMENT:

Students who are placed on probation but do not meet SAP standards at the end of the probationary term are disqualified for future aid until they can meet the standard. Students placed on an Academic Plan will have progress reviewed by meeting with a Financial Aid Specialist and submitting a follow up appeal for the subsequent term. Reinstatement is not automatic and is not guaranteed.

COST OF ATTENDANCE

The Cost of Attendance (COA) is an estimated figure used to determine financial aid eligibility, using data standards from the California Student Aid Commission (CSAC). It includes costs for tuition and fees as well as average amounts for standard living expenses, such as books, supplies, room, board, and other living expenses for students' term(s) of attendance. The COA is updated annually and individual student

expenses may differ. The current COA can be viewed at www.swccd.edu/coa (<https://www.swccd.edu/admissions-and-financial-aid/financial-aid/>).

CONCURRENT ENROLLMENT

Students are eligible to receive financial aid at only one college and/or university each enrollment period, with the exception of scholarships and the Board of Governors Fee Waiver/California College Promise Grant. If a student receives financial aid from more than one college or university during the same enrollment period, they may be ineligible to receive funds and may be required to pay back the money to at least one of the institutions. Some institutions offer Concurrent Enrollment Agreements, so students attending multiple institutions are encouraged to check with each institution's Financial Aid Office regarding its rules for eligibility.