

Financial Aid Office

Oceanside, Building 3000: 760.795.6711

miracosta.edu/student-services/financial-aid

Financial aid includes a variety of federal and state programs designed to provide financial support toward a student's successful completion of academic goals. The purpose is to bridge the gap between educational costs and available resources.

Application processing, from filing to eligibility for disbursement, typically takes several weeks. The Financial Aid Office recommends applying early.

Financial aid programs available at MiraCosta College include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan programs. State programs are also available and include the following: Extended Opportunity Programs and Services (EOPS) grants, the California College Promise Grant (CCPG, formerly known as the BOG Fee Waiver), Cal Grants, Full Time Student Success Grant, the Chafee Grant (for foster youth), and the Learning Aligned Employment Program (LAEP). Local programs include the MiraCosta College Promise and various institutional scholarships.

Students should file the Free Application for Federal Student Aid (FAFSA) at studentaid.gov/h/apply-for-aid/fafsa or the California Dream Act Application (CADAA) at dream.csac.ca.gov for all programs. The priority filing date is March 2 of each year preceding the school year for which the student plans to attend and receive financial aid funds. The March 2 date is a deadline only for Cal Grant programs and a priority date for other programs, so students should apply even if this date has passed.

Students who wish to borrow a loan under the Direct Loan program must complete all eligibility requirements in time for the Financial Aid Office to complete a loan origination prior to the end of the term of enrollment.

Minimum eligibility requirements for *federal* aid programs include the following:

1. Be a US citizen or eligible non-citizen as defined on the FAFSA.
2. Possess a high school diploma (or its equivalent) or be at least 18 years of age and able to demonstrate an ability to benefit from college-level instruction if enrolled in an eligible program prior to July 1, 2012. If the student enrolls for the first time after July 1, 2012, they must have a high school diploma or its equivalent.
3. Be enrolled in an eligible program leading to a degree, transfer, or gainful employment.
4. Maintain financial aid Satisfactory Academic Progress (SAP).
5. Not be in default on a federal student loan or owe a repayment of federal grant funds.

Eligibility requirements for state aid programs vary.

Students enrolled less than half-time (fewer than 6 units) are not eligible for student loan programs, Cal Grant, FSEOG, or FWS.

Financial Aid Satisfactory Academic Progress (SAP)

In accordance with federal regulations, a Satisfactory Academic Progress (SAP) policy is in place at MiraCosta College. Student performance is reviewed at the end of each term. Students must complete their goal within 150 percent of the normal units required for that program while maintaining a 66.67 percent completion rate (units completed [UC] ÷ units attempted [UA]) and an overall 2.0 GPA. These standards must be met to be eligible for financial aid initially and on a continuing basis regardless of previous financial aid history. The SAP policy applies to all federal programs, including the Pell Grant, as well as to some state programs.

Students can read the complete Financial Aid Satisfactory Academic Progress policy available on the Financial Aid Office website under "links" (miracosta.edu/student-services/financial-aid/links).

Refunds/Repayment

Students who receive federal financial aid funds and subsequently completely withdraw from all courses before the 60 percent date of the semester must receive a Return to Title IV Aid (R2T4) calculation to determine funds owed back to federal aid programs by both the school and the student. Repayment to the federal aid programs is made according to formulas established by the US Department of Education and State of California Title V grading regulations. Additional detail is provided on the Financial Aid Office website (miracosta.edu/student-services/financial-aid) and in the Financial Aid Student Guide (miracosta.edu/student-services/financial-aid/_docs/financial-aid-student-guide).

Ineligible Programs/Courses for Federal Financial Aid

Financial aid eligibility is based on required units in which the student is enrolled as of the full semester add/drop date (see academic calendar for dates). These dates apply to all courses, including late start courses.

Eligible programs are degrees (associate and bachelor's) or certificates that lead to gainful employment per federal regulations. Eligible certificate programs must be a minimum of one year in length. (Certificate programs are described under Areas of Study & Courses.)

Dual enrollment courses taken during high school are financial aid ineligible, but they will be used in future SAP calculations per regulations.

Credit by Exam: Courses taken in this manner cannot be considered in determining financial aid eligibility.

Repeated Courses: A student may be awarded federal aid funds when repeating, for the first time only (i.e., one repetition per class), a previously passed course in a term-based program. Previously passed means the student obtained a grade higher than "F." Students enrolled in non-term-based programs may not receive credit for retaking coursework.

Financial Aid Office

Remedial Coursework: Once a student has attempted 30 units of remedial coursework (whether successfully completed or not), no additional remedial courses can be included when determining enrollment status for federal financial aid programs.