

Financial Aid Office

Oceanside, Building 3000: 760.795.6711

<https://www.miracosta.edu/student-services/financial-aid/index.html>

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, will typically take several weeks. The Financial Aid Office (FAO) 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 Loans. State programs include Extended Opportunity Programs and Services (EOPS), the California College Promise Grant (CCPG, formerly known as the Board of Governors [BOG] Fee Waiver), Cal Grants, Full Time Student Success Grant, and the Chafee Grant (designed specifically for foster youth). Local programs include the MiraCosta College Promise and various institutional scholarships.

Students should file the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa> or the California Dream Act Application (CADAA) at <https://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 for Cal Grant programs, and only 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 FAO 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 U.S. 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, he or she 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.

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 70 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. SAP covers all federal programs, including Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Work Study (FWS), and Direct Loans. The SAP policy also applies to the state Cal Grant programs.

Students can read the complete Financial Aid Satisfactory Academic Progress policy available on the Financial Aid Office website under "links."

Refunds/Repayment

Students who receive federal financial aid funds and who totally withdraw before the 60 percent date of the semester require a refund and repayment calculation to determine funds owed back to the various federal aid programs by both the school and the student. Repayment to the federal aid programs is made according to formulas established by the U.S. Department of Education and State of California Title V grading regulations. Additional detail is provided on the Financial Aid Office website and in the FAO Student Guide.

Ineligible Programs/Courses for Federal Financial Aid

Financial aid eligibility is based on units enrolled as of the full semester add/drop date (see academic calendar for dates). Recalculations are not made after that point. 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.)

Any dual enrollment courses taken during high school are ineligible, even if they can also be used toward a degree program.

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.

Remedial Coursework: Once a student has attempted 30 units of remedial coursework (whether successfully completed or not), no additional remedial courses can be included

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when determining enrollment status for federal financial aid programs.