2026-2027

FINANCIAL AID HANDBOOK

PERALTA COMMUNITY COLLEGE DISTRICT

BERKELEY CITY COLLEGE, COLLEGE OF ALAMEDA, LANEY COLLEGE , MERRITT COLLEGE

FAFSA School Codes

Berkeley City College:	**014311**
College of Alameda:	**006720**
Laney College:	**001266**
Merritt College:	**001267**

333 East 8th Street Oakland CA 94606 | peralta.edu/financial-aid

Nondiscrimination Policy

The Peralta District, which is comprised of Berkeley City College, College of Alameda, Laney College and Merritt College and does not discriminate in its admissions, financial aid, educational services, activities, programs, or employment on the basis of race, age, ancestry, sex (including sexual harassment), sexual orientation, marital status, color, national origin, creed, medical condition, disability, religious or political affiliation.

Each college has an ADA Coordinator who can be reached by calling the main number of the college.

Each college in the Peralta District is fully accredited by the Western Association of Schools and Colleges. Accreditation information about Campus Security may be obtained from the District Office located at 333 E. 8th St., Oakland, CA 94606. Each college offers support services to make education accessible. To obtain this publication in an alternative format, call the Disabled Students Program at your campus.

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INTRODUCTION

This financial aid handbook is your student guide to information about the financial aid programs and policies at the colleges of the Peralta Community College District. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive financial aid while you are a student.

The primary purpose of student financial aid is to ensure all students have an opportunity to obtain a college education, and that no student will be denied that opportunity because of lack of funds. Most financial aid is awarded to students based on how much money is needed to meet college costs. Therefore, the financial aid application process is set up to uniformly measure how much financial assistance each individual student needs for college based on the individual circumstances of the student and the student's family.

While the application process may be confusing, it's important to remember that many of the rules associated with applying for and receiving financial aid have been developed to make sure you, as a student, are treated fairly and equitably, and to also guarantee that you take your share of responsibility toward successfully completing your educational goal.

This handbook will give you an overview of financial aid and it will provide you with an understanding of what financial aid is and how to receive it. The Federal, State, and College polices relating to the receipt of financial aid require a lot of documentation from you. If, after reading the handbook you are unclear about any information or have additional questions, the Financial Aid Office at the colleges is available to answer your questions. The Financial Aid Office provides bilingual services for non-English speaking students. You may contact the Financial Aid Office at:

Berkeley City College		Room 151, First Floor	(510) 981- 2807
College of Alameda	Building A	Welcome Center	(510) 748 - 2392
Laney College	Building A	Room 201	(510) 464 - 3414
Merritt College	Building R	Room 113	(510) 436 - 2465

INTRODUCTION

Tagalog

Pero tandaan na ang lahat ng ito ay kailangan para sa proteksyon ng lahat. Ang Financial Aid Office Staff sa mga paaralan ng Peralta Community College District ay makakatulong at makakasagot sa inyong mga tanong. Tumawag or magpunta sa opisina ng Financial Aid:

Spanish

Si después de leer la información en este manual esta confundido o tienes preguntasacercadelosrequisitos. La Oficinade Ayuda Financieratiene personal que es apto para ayudar y contestar tus preguntas en español

Vietnamese

Sau khi đọc xong sách này, nếu các bạn không rõ về bất cứ thông tin nào trong sách, hoặc các bạn có thêm câu hỏi về những yêu cầu gì, các nhân viên của Văn phòng Trợ giúp Tài chính tại mỗi Đại học Cộng đồng sẽ sẵn sàng để trả lời các câu hỏi của bạn. Họ cũng có thể hỗ trợ các sinh viên không nói Anh ngữ và bạn có thể liên lạc tại:

Chinese

如果你读后有不清楚的地方或其它的疑问，各所院校助学金办公室的工作人员都会为你解答。他们还能够服务不懂英文的学生。请联络：

Berkeley City College		Room 151, First Floor	(510) 981- 2807
College of Alameda	Building A	Welcome Center	(510) 748 - 2392
Laney College	Building A	Room 201	(510) 464 - 3414
Merritt College	Building R	Room 113	(510) 436 - 2465

Purpose of Financial Aid

Central to the purpose of financial aid is the belief that students and their families, to the extent possible, have the primary responsibility to pay for the student's college education. Financial aid is made available to assist students when family resources are not sufficient to meet college costs.

The purpose of financial aid at the colleges in the Peralta Community College District is to assist students who have the ability to benefit from the post-secondary educational opportunities. The PCCD colleges provide those who have limited resources, by providing the funding to support the completion of the student's educational goal.

The purpose is also to provide fair and equitable treatment of all students by applying Federal, State & District policies in the process of determining student eligibility consistently.

Student Eligibility for Financial Aid

Eligibility to receive financial aid:

- Be a U.S. Citizen, eligible non-citizen or AB540;
- Be enrolled in an eligible program at their home college and be a regular student working toward a degree, certificate or degree/transfer to a four-year institution;
- Have a valid Social Security Number (for Federal student aid);•Be registered with Selective Service if required to register;
- Not be in default on a federal student loan or owe a repayment on a federal student grant or Perkins Loan;
- Have a high school diploma, GED or equivalent;
- Be achieving satisfactory academic progress; and
- Have a need for financial aid as demonstrated by completion of the Free Application for Federal Student Aid (FAFSA) or California Dream Act application (AB540).

APPLYING FOR FINANCIAL AID

How Financial Aid is Calculated

Financial aid comes in the form of grants (gift aid), low interest loans (that must be repaid), Work Study, and scholarships. The financial aid programs are funded and regulated through Federal, State, and local agencies, and through the colleges themselves. Most of the financial aid available is based on need. The process used to determine how much financial aid is needed is initiated when a student completes the Free Application for Federal Student Aid (FAFSA). The information supplied on the FAFSA is processed through a formula which produces the Student Aid Index (SAI) based on the unique student and/or family information provided. The SAI is the amount of money the student and family are expected to pay toward the student's annual college costs. The difference between the college costs and the SAI is the student's need, or eligibility for financial aid as demonstrated below:

Cost of Education - Student Aid Index = Student's Financial Need

Understanding the Cost of Education

The cost of education is an estimated amount that a student will need to cover costs related to college attendance. Nine-month student budgets are constructed using surveyed costs of California students based on their living and enrollment status as follows:

Component	Away from Home	At Home
Enrollment Fee	$1,104	$1,104
Other Fees	$162	$162
Books/Supplies	$2,025	$2,025
Room/Board	$33,894	$17,301
Transportation	$2,285	$2,285
Personal Expenses	$7,874	$6,297
Total	$47,344	$29,174

Other fees include: student representation and use fees, as well as the Transportation fee. Out of State Students/Non-Residents tuition is $400.00 per semester unit. Students must be enrolled in an eligible program.

**Student loan fees will be added for borrowers*

***Tuition and fee subject to State changes.*

Other Budget Adjustments:

Reasonable Dependent/Child Care expenses must be documented for each requesting student. Budgets will be adjusted accordingly.

CHILD CARE: Students who have childcare expenses relating to their attendance may receive an additional budget allowance based on documentation of reasonable expenses for the number and ages of their children.

OTHER: If you have other costs (such as the documented purchase of a computer or expenses related to a disability) that are directly related to your ability to attend college, you should contact the Financial Aid Office at your home campus to determine if a budget adjustment can be made to include those costs.

How to Apply

All financial aid applicants must complete certain forms. Some forms must be completed each year. In addition, some students may be required to complete and submit more forms than others depending on their individual circumstances. A packet of supplemental application materials with instructions is available in the college Financial Aid Office.

FAFSA or California Dream Act Application

All applicants for financial aid must complete the online Free Application for Federal Student Aid at https://www.FAFSA.gov or the California Dream Act application (for AB540 students) at dream.csac.ca.gov. When it is completed and transmitted to the federal processor, a formula to determine eligibility and a Student Aid Index (SAI) is calculated. The SAI is emailed to you on a Student Aid Report (SAR). In order to expedite processing of your financial aid award, please submit all required documents to the home college Financial Aid Office.

Home College

Home college is your school of record at which you plan to complete degree, certificate or degree/transfer requirements. Please be sure to list your home college first when completing your financial aid application

Financial Aid TITLE IV Codes:

Berkeley City: 014311

College of Alameda: 006720

Laney College: 001266

Merritt College: 001267

Renewal FAFSA & FSA ID

In the second or subsequent year(s) of application, a Renewal FAFSA (FOTW) is available to you at https://www.FAFSA.gov. The Renewal FAFSA asks you to update the information from the previous year. Completing and submitting the Renewal FAFSA will result in a current year SAR being generated.

Students may apply and make corrections to the FAFSA online at https://www.FAFSA.gov. In order to access the FAFSA submit a correction, a personal pin number is required. Students and parents may obtain a financial Student Aid ID number online at https://studentaid.gov/fsa-id/create-account/launch.

FAFSA Submission Summary

The federal processor may take from three days to two weeks to process your FAFSA and transmit data to the college. The FAFSA Submission Summary is your notification that the FAFSA has been processed. When the FAFSA Submission Summary is received, it must be checked for accuracy. The following is a list of additional documents that may be required by your home college.

Transcripts & Verification Requirements

If you have attended college(s) prior to attending your home college, all applicable degree/certificate transfer credits will be computed toward the Satisfactory Academic Progress maximum time frame of 90 units for an associates degree or 45 units for a certificate of achievement. In addition, you must inform your home college if you attended another college during the same academic year.

Social Security Number Verification

Be prepared to submit a photocopy of your Social Security card if asked to verify your valid Social Security number. Submit this directly to your home college Financial Aid Office.

Valid Personal Identification

Students may be required to provide a copy of valid identification such as a California Driver's License, DMV Identification, or other current U.S. government issued identification.

Eligible Non-citizen Verification

Students who are not U.S. citizens but are eligible non-citizens may be required to supply a photocopy of both sides of their immigration card (I-551, I-151, or I-94) to the home college Financial Aid Office with their initial application.

Ability to Benefit (ATB) Requirement

Students must have completed high school or earned a comparable credential to qualify for financial aid. Students enrolled in an eligible program prior to July 1, 2012 and who have completed 6 units of college level coursework are considered to have met the high school requirement. Beginning with the Fall 2026 term, students admitted to the Eligible Career Pathway Program can earn their high school diploma while concurrently working on their certificate or degree and receive Federal financial aid. For more information, please visit the Ability to Benefit site at peralta.edu/atb/students.

Other Forms

A certain number of students are required each year to verify the information they supplied on the FAFSA. Those students will be required to submit additional information after the FAFSA Submission Summary is received and reviewed by the Financial Aid Office. If a student is selected for Verification of income, student and parent (when applicable) they will be required to produce an IRS tax transcript or signed tax forms.

Deadlines

You may file your FAFSA or Renewal FAFSA anytime afterOctober1st preceding the award year for which you are applying. Because financial aid funds are limited for the Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work- Study (FWS) programs, and different colleges within the District have varying amounts of aid to award from those programs, to make sure your application is considered for FSEOG and FWS, the FAFSA should be completed no later than April1st preceding the award year for which you are applying for financial aid. If funds remain after awarding students who have met those deadlines, the colleges will continue to make awards on a first-come, first- serve basis.

March 2nd is the deadline for filing a FAFSA and submitting the GPA Verification Form to the California Student Aid Commission if you are applying for a Cal Grant (Dream Act students may file for March 2nd GPA). A second GPA Verification period has been added by the California Student Aid Commission for Community College students, (excluding Dream Act students) requiring GPAs be submitted by September 2nd. Check with your home college to verify if your GPA has been electronically submitted for the Cal Grant.

Applications for financial aid funds that are not limited, such as **Pell Grants** and **Direct Loans**, can be filed at anytime through the Spring term of the award year. The absolute dead-line for filing a FAFSA for Pell Grant for the 2026-2027 award year is **June 30, 2027**.

California Promise Grant (formerly the Board of Governor's Enrollment Fee Waiver) applications must be submitted during the current academic year. Retroactive fee waivers cannot be issued for prior year fees.

APPLYING FOR FINANCIAL AID

Steps For Financial Aid

STEP 1 - Complete a Financial Aid Application

- Fill out the FAFSA online at https://www.FAFSA.gov or California Dream Act Application at dream.csac.ca.gov.
- It usually takes 5-7 business days for the process to upload your FAFSA information into your Campus Solutions account.

STEP 2 - Complete your Financial Aid "Task" list using Peralta Campus Solutions Self Service

- Log on to your Campus Solutions account, navigate to the Student Center,and view your "Task List". Complete the financial aid task items as soon as possible. Until these items are complete, we cannot create a financial aid offer.
- "Task" items may be added throughout the year. Regularly check your Task List and resolve items quickly to receive your financial aid in a timely manner.
- Make copies of all completed documents prior to submitting them. We cannot make copies or return documents submitted to us.
- List your Peralta student ID number on all documents.

STEP 3 - Do Your Part

- Start enrolling in classes
- Complete your semester units successfully. Your academic performance will impact current and future financial aid eligibility. For more information, view the PCCD Satisfactory Academic Progress Policy online.
- Ensure your mailing address is correct. You can update your contact information using self-service from your Campus Solutions account or by visiting your campus Admissions and Records Office.
- Check your Task items and your Peralta email account often.

Notifications

When your home college Financial Aid Office needs additional information from you to complete your file, you will be advised by email or through your Peralta Campus Solutions account when you are submitting documents to complete your file. Once your file is complete, reviewed, and your eligibility determined, you will receive an award notification. The Financial Aid Office will provide a checklist of documents you may be required to submit. These documents may include: Student/Parent IRS tax transcript /Unemployment Benefits Social Security card Valid Photo I.D.

STEPS FOR FINANCIAL AID (continue)

NOTIFICATIONS

The Financial Aid Office will provide a checklist of documents you may be required to submit.

These documents may include:

- Student/Parent IRS tax transcript /Unemployment Benefits Social Security card
- Valid Photo I.D.
- Verification of Eligible Non-Citizen Status
- Citizenship Documentation
- Verification of Ward of Court (Foster Youth)
- High School Diploma/Official High School Transcript/GED Certificate
- Academic Transcripts (When Applicable)
- Verification Forms Student Education Plan
- Verification of Child Care Expenses
- Verification of Dependent Care Expenses Registration
- Verification of Food Stamps Verification of Child Support Paid

Note in 2026-2027 students may be required to verify specific item based upon selection by the Department of Education.

Documents may be printed from your home college Financial Aid website. Please note financial aid will not be finalized or disbursed until all documents are received and the review is completed by your home college financial aid office.

FINANCIAL AID PROGRAMS

Note: be advised that award amounts are tentative and subject to change due to Federal and State budgets.

California College Promise Grant (Fee Waiver)

The State of California offers a California College Promise Grant (CCPG)for students who are residents of the State of California. CCPG-A is available to students who are receiving TANF/ CalWORKS, General Assistance or SSI. CCPG-B covers students whose in-come falls below state levels as listed below. CCPG-C is awarded to students who are eligible for financial aid or who demonstrate financial need by completing the FAFSA or Dream Act. Please contact your home college Financial Aid Office for further information. The CCPG only pays all enrollment fees for the academic year once eligibility has been determined.

Students who do not apply for financial aid may qualify for a CCPG if they meet the income and other eligibility requirements printed on the CCPG application. CCPG applications are available in the your home college Financial Aid Office.

(NOTE: Students with a prior bachelor's degree are eligible to receive a CCPG if need is demonstrated).

CCPG-B Income State Criteria for 2026-27 INCOME 2024
Family of 1 = Income below $23,475/year
Family of 2 = Income below $31,725/year
Family of 3 = Income below $39,975/year
Family of 4 = Income below $48,225/year
***Add $8,250 for each additional family member. (Future income levels are subject to change).**

Note: Loss of Entitlement for California College Promise Grant (CCPG) Students who do not maintain minimum academic and/or progress standards for two consecutive primary semesters (More than 50% completion rate and cumulative GPA above 2.0) will be subject to loss of eligibility for the CCPG. Registered Foster Youth are exempted from these requirements.*

Federal Pell Grant

Pell Grant is gift aid that is awarded to students with the highest need. Students are automatically considered for Pell Grant when they file the FAFSA application. Students may receive a Pell Grant for enrollment in 0.5 or more units, however, awards for students enrolled less than full-time (12 units) are pro- rated based on their enrollment status. Lifetime duration of Pell eligibility is the equivalent of 12 full time semesters (600%) for all new and continuing students. The FAFSA application deadline for the 2026-2027 school year is June 30, 2026. Annual awards range from $740 to $7,395. Students may receive additional Pell Grant funds for the Summer semester, adjusted to their enrollment status.

Cal Grants (A, B, C)

Cal Grants are awarded to California state residents. Cal Grant A Entitlement and Competitive awards assists students with tuition and fees at UC, CSU and Independent 4-year colleges and universities. Community College students can generally not utilize a Cal Grant A, but can reserve it until transfer to a four-year college. AB540 students (Dream Act Students) may apply & receive a Cal Grant. GPA verification for Dream Act students must be submitted by March 2nd. Cal Grant B Entitlement and Competitive awards provide a living allowance and tuition and fee assistance to very low- income students. Students attending a community college can receive only the living allowance portion of Cal Grant B. Cal

Grant C assists with books, tools and equipment for occupational or vocational programs. Cal Grant students who have dependent children under 18 years of age for whom they provide more than half of their support may be eligible for an award up to $6,000. For more information, please go to www.csac.ca.gov or contact your home college financial aid office.

Graduating High School seniors must have GPA verification data submitted by their high school. GPA data will be submitted through a Peralta College once a student has completed 24 degree applicable credits. Reestablished GPAs may be submitted for Community College Competitive Cal Grant B awards once a student has completed 16 degree applicable credits.

There are two deadlines, March 2nd for both Entitlement and Competitive grants, and a second deadline of September 2nd, to apply for a Competitive Cal Grant-B at a community college. All students must complete a FAFSA prior to March 2nd in order to be considered for eligibility for Cal Grant awards. Peralta CCD transmits eligible GPA's electronically to the Student Aid Commission. Inquire at your home high school concerning the paper GPA form. Most students will not need to submit a paper form. Students must be enrolled at least half-time (6 units) in order to receive a Cal Grant. Awards for less than full-time (12 units) are prorated based on enrollment status.

GPA verifications are due by March 2nd each year and September 2nd (for community college students).

Maximum Awards are:	
Cal Grant A & B	$1,648 - $6,000
Cal Grant C	$ 1,094 - $4,000

Federal Supplemental Educational Opportunity Grant (FSEOG)

SEOG is a grant award made by the college to students with exceptional need. Due to limited funds students who apply early and are eligible for Pell Grant receive first priority consideration for SEOG. Students are considered for SEOG when they complete the FAFSA and have a student Aid Index (SAI) of 0 or below. Awards vary depending on home college and the amount of funding available at each college.

Average awards range from: $500 - $1,000

Please note that not all eligible students will be awarded an FSEOG Grant due to limited funding.

Extended Opportunity Programs And Services (EOPS):

EOPS is a state funded program which may provide grants, books, vouchers, employment and support services to high need, educationally disadvantaged students who are California residents. Including Dream Act eligible students. Students must be enrolled full time at the home college and must complete the FAFSA to apply. Final eligibility is determined by the EOPS Office. Types and amounts of awards vary depending on funding available at each college. Graduating High School seniors must have GPA verification data submitted by their high school. GPA data will be submitted through a Peralta College once a student has completed 24 degree applicable credits. Reestablished GPAs may be submitted for Community College Competitive Cal Grant B awards once a student has completed 16 degree applicable credits.

Federal Work Study (FWS):

Federal Work Study (FWS) is employment financed primarily with Federal funds. Students who apply for financial aid, demonstrate a financial need, and are enrolled at least half-time will be considered for FWS. Students receive a monthly check for hours worked and the amount a student may earn depends on the amount of the student's award which is determined by the college Financial Aid Office based on the funds available. Priority is given to students who complete their FAFSA early on a first come, first serve basis. There are also some off-campus jobs available with non-profit organizations. Award amounts range between $3,000 to $15,000 per year.

Employment

In addition to the Federal Work Study program, colleges in the District have non-work- study positions for students who are either not eligible for financial aid or who don't have Federal Work Study as part of their financial aid award. Students are hired by various departments on campus and paid an hourly wage. Individual campuses also provide placement services for students seeking part-time employment off-campus or those looking for Summer employment.

Chafee Grant for Foster Youth:

The Chafee Grant provides up to $4,500 annually in free money to foster youth and former foster youth for vocational school training or college courses. To be eligible, students must have been in foster care between their 16th and 18th birthday and not reached their 22nd birthday as of July 1st of the award year. Students may apply for the Chafee Grant at chafee.csac.ca.gov or call 1-888-224-7268.

Student Success Completion Grant:

The Student Success Completion Grant (SSCG) provides up to $10,500 annually in free money to full-time students enrolled in 15 units or more or $2,596 for students enrolled in 12-14.99 units (2026-2027 figures). DSPS (SAS) students with an accommodation plan and whom are enrolled in 9 – 14.99 per semester, are considered full time may qualify for an SSCG award up to $2,596 annually. To be eligible, students must also be a Cal Grant B or C recipient.

Please note that not all eligible students will be awarded an SSCG Grant due to limited funding.

Scholarships

Scholarships are made available from local and business organizations, community and service organizations, employers, foundations, and any number of other sources. Scholarships are usually based on academic achievement, demonstrated leadership, community involvement, need, or a combination of those factors. Each college posts information about scholar- ships when application materials or information is made available to the college. Consult the Financial Aid Office, or the Peralta Colleges Foundation for information about scholarships.

Osher

OSHER scholarships are intended to support those students with the most financial need who have demonstrated success and commitment in their coursework. To qualify, students must have completed 24 units of degree- applicable study, be enrolled in at least six units for the ensuing semester, and qualify for a California College Promise Grant waiver. The scholarship is $1,000 per year for full time enrollment (prorated for part-time study), and funds are limited to each college. Applications are distributed by Scholarship and

Financial Aid Offices each Fall with instructions and deadlines. A selection committee reviews all applications. Dream Act eligible students may apply. Visit the Peralta Colleges Foundation for more information.

Veteran's Benefits

Students who qualify for Veteran's Benefits for college attendance should contact the Veteran's Office at their home campus. Veteran's Office phone numbers are listed in the Peralta District's Class Schedule.

LOANS

Federal Direct Loan (Subsidized & Unsubsidized)

Loans are financial aid funds that are borrowed and repaid after a student completes their academic program or stops attending school. Educational loans have a low interest rate and an extended repayment period, making them easier to repay than most non-educational loans. Peralta District colleges recommend that students use all other possible resources first and borrow only when it's absolutely necessary because loans must be repaid from future earnings. If you are planning to transfer to a four-year college/university, be aware that loans are usually the largest portion of a financial aid package at four year institution. You should consider your total educational indebtedness before borrowing at a community college.

Direct Loans are originated through the Department of Education and disbursed directly to the student by the home college. Students who are enrolled at least half-time and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on Direct loans by the federal government while they are in school. Students who are at least half-time but who do not demonstrate need for a subsidized Direct may still obtain the loan, however, interest will be unsubsidized and start to accrue while the student is in school. Students are advised to repay their accrued interest while still attending school. Direct loan interest changes annually and is based on the Federal Treasury Bill rate. Interest will never exceed 9%, however. Monthly payments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will never be less than $50 per month. In addition to the FAFSA, these loans require a separate Direct Loan Packet (available in the Financial Aid Office).

Sample Repayment Chart				
	Loan $ Amount	**Monthly Payment**	**Total Interest**	**Total Repaid**
5 year period	3,000	62.00	728	3,728
10 year period	6,000	74.00	2,736	8,728
10 year period	8,000	98.00	3,774	11,774
10 year period	12,000	147.00	5,662	17,662
10 year period	20,000	245.00	9,437	29,437
Direct loans have a minimum repayment rate of $50 per month for a maximum of 10 years. This table shows sample repayments for amounts borrowed at 8.25% interest on a standard repayment Plan.				

Enrollment information for loan deferment is submitted by each college to the National Student Loan Clearinghouse. Students requiring a deferment for service in the Peace Corps; under the Domestic Volunteer Service Act; or comparable community service as a volunteer for a tax-exempt organization, should inquire at their home college Financial Aid Office. Student Direct Loans have origination and insurance fees of 1.057% (PLUS 4.228%) of the loan amount deducted from the loan proceeds before the loan is received. These fees must also be repaid. (Note: The student Direct Loan interest rate is 6.52% for all loans to disbursed between July 1, 2026 and before July 1, 2027).

Subsidized Direct Annual Maximum:
$3,500 until completion of first year
$4,500 after completion of first year

The Annual Maximum Unsubsidized Direct Loan is $6,000 for independent students; $2,000 for dependent students. Application Schedules and Deadlines are posted in the Financial Aid Office of the home college.

Loan Entrance & Exit Counseling

Students who wish to apply for the Student Loan must complete a FAFSA and be enrolled in six units and maintain attendance in a minimum of six units for the entire loan period. To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan students must complete the online Loan Entrance interview every year before receiving the initial loan disbursement, and complete the Loan Exit Interview prior to leaving the college or dropping below 6 units,at https://studentaid.gov.

Repayment, Forbearance & Consolidation

Students who do not meet Satisfactory Academic Progress requirements,will not receive a second loan disbursement for the academic year. Loans are for school-related expenses only. We are required to assist students in meeting the elements in the published student expense budget only.

Note: Student will be certified as second year students if 30 degree applicable units have been earned. These units may include units earned at institutions outside the Peralta District. As the Peralta colleges are all two-year institutions, the maximum annual loan amounts students can qualify to receive are capped at the two-year level.

Inquire at your home college Financial Aid Office for information about loan forbearance and consolidation or visit https://studentaid.gov/loan-consolidation

Students should consult their home college for specific information and policies relating to Direct Loan eligibility. Inquire at your home college for information about loan forbearance and consolidation or visit https://studentaid.gov/loan-consolidation/.

Disbursement of Financial Aid

Federal Pell Grant are disbursed in two installments during the term. The first Pell Grant installment is during the first week of classes and the second is disbursed after the start of the 2nd 8-week session near the midpoint of the term. Direct loan payments are disbursed in two installments during the term. The first loan payment of the year for first-time borrowers will not be disbursed until 30 days after the beginning of the first term of the year. A refund calendar can be viewed on the District Financial

Aid website (https://www.peralta.edu/financial-aid/disbursementfaq). Federal Work Study checks are disbursed by the home college Bursar’s Office at monthly intervals based on the amount of time worked and reported on the time sheet for the prior month. You must present Student ID in order to pick up your check. Federal and State funds are disbursed through BankMobile Disbursements, a technology solution, powered by BMTX, Inc. New students will receive instructions from BMTX, Inc. on how to select a refund preference. Visit this link for more information: https://disbursements.bmtx.com/refundchoices/.

FINANCIAL AID POLICIES

Cross-Enrollment Rules

If you are attending more than one college in the District you can use combined Peralta units in calculating aid, however, you may receive financial aid only from your home college. This is the college at which you intend to complete your program of study. Students can change their home college in a subsequent term. Consult the Financial Aid Office at your college for additional information.

Pell Grant Recalculation Date

Pell Grant recipients who change their enrollment status (adding or dropping classes) will have their eligibility recalculated until the Pell Grant recalculation date each term after the start of the 2nd 8-week session near the midpoint in the term. For Fall 2026 this is 10/26/26 and for Spring 2027 it is 4/5/27. No further Pell Grant adjustments are made (upwards or downwards) after the 2nd Pell Grant disbursement and the Recalculation Date.

Students who drop course(s) may be required to repay a portion of their disbursement. Students have the option to enroll in classes until the Pell Grant Recalculation Date each term to avoid an overpayment. It is critical that students always contact their home college financial aid office before dropping any classes in the term to determine the impact.

Cal Grant & SSCG Disbursement Date

Cal Grants are disbursed on the first scheduled disbursement run after the full-term census date. All classes for which a student is enrolled at the time of disbursement, including any 2nd 8-week or Intersession classes, are included. No enrollment adjustments, upwards or downwards, are made after the Cal Grant disbursement date.

Student Success Completion Grants (SSCG) are disbursed at the same time as Cal Grants. Only full-time Cal Grant B and C students are eligible to receive an SSCG. Similar to Cal Grants, SSCG awards are based upon enrollment at the time of disbursement. No adjustments are made afterwards.

It is critical that Cal Grant students enroll in all classes for the term prior to the date of the first disbursement. Please plan accordingly.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Accordance with Federal and State regulations, to qualify for and receive financial aid, students are required to progress toward completion of their educational goal to continue to receive financial aid.

Communicative unit attempted	Communicative units must be earned
60 credit attempted	40 credits earned
36 credit attempted	24 credits earned
24 credit attempted	16 credits earned
12 credit attempted	8 credits earned

Students must complete and earn above 66.67% of the cumulative attempted credits at the end of each semester to maintain satisfactory academic progress and maintain a cumulative 2.0 Grade Point Average

Complete their educational objectives within a maximum time frame of 90 attempted semester units for a standard 2-year associate's degree program;certificate of achievement programs 45 attempted units. Other components of satisfactory academic progress include:

- Grades of "W", "EW", "F", "FW", "NC", "CR","P","NP" and "I" will be monitored and included toward calculation of the 150% unit maximum time frame.

- The completion of a course grade "I" (Incomplete) will not be included for purposes of determining enrollment status in a subsequent term.

- A student may repeat or retake a course one time for which a grade of "D" or better is received. Financial Aid will not include in the student's enrollment for courses repeated after the second attempt.

- A student may repeat a course for which an earned grade of "F" was received. A student with a grade of "F" must provide documentation from the grading instructor that the "F" was earned in order to receive payment for that grade.

- A student who will use transfer credits from college(s) outside the Peralta College District must submit their official transcript(s) for evaluation by an Academic Counselor or Admissions and Records Office towards a Degree or Certificate. The units will be included in the calculation of the 150% program maximum time frame.

- Students with a Baccalaureate or other graduate degree will need to submit an appeal to their home college Financial Aid Office.

- Students can receive financial aid for up to 30 units of remedial courses attempted. You may continue to enroll in remedial classes, but financial aid payments will be calculated only for degree applicable coursework.

- Satisfactory academic progress (SAP) is monitored each term. Students who fail to meet term GPA or unit completion are placed on FA Warning. Students who fail to meet minimum requirements after the Warning term will be disqualified from financial aid eligibility. Students may reinstate eligibility by complying with Satisfactory Progress standards in a term without receiving financial aid. For additional information on the District's SAP policy, please visit the Satisfactory Academic Progress web page.

For students not on track to complete their program of study within the maximum time frame, the college may allow but is not required to grant the student an opportunity to appeal Financial Aid SAP disqualification. The student must document mitigating circumstances contributing to why they did not complete their program of study within the 150% maximum time frame. Financial Aid appeals will require submission of a signed comprehensive education plan from an Academic Counselor. The student is required to follow the Ed Plan or aid will be disqualified. Students whose appeals are denied may request a secondary review. For additional information on the Districts SAP appeal policy please visit the Satisfactory Academic Progress web page.

REFUNDS & RETURN OF TITLE IV FUNDS

If you withdraw completely from classes during the tuition and fee refund period, and you had a CCPG to waive your fees, you will not receive a refund on the fees waived by the CCPG. A student who receives financial aid and then completely withdraws from classes prior to completion of more than 60% of the semester will be assessed a percentage of unearned financial aid which must be repaid to the Federal government. Students will be required to repay the institutional portion of assessed refunds. Students who fail to repay their overpayment within 45 days will be referred to the U.S. Department of Education and will be ineligible to receive further aid at all colleges.

If a portion of aid received is from a loan, the assessed repayment will be made according to the conditions indicated on the Loan Promissory Note.

Any aid received under the Federal Work Study Program will not have to be repaid. If you completely withdraw after you have attended more than 60% of the semester, you will have earned all financial aid for that semester. Additionally, if you withdraw and have not received all earned financial aid, your home college will calculate a post-withdrawal refund that may be disbursed to you.

NOTE: No enrollment adjustments (upwards or downwards) will be made to your Federal Pell Grant after the Pell Grant Recalculation Date each term. Students will not be asked to repay funds for dropped classes after the Recalculation Date for the term, nor will they receive additional aid for classes added after the date.

For instance, when a student is paid an initial Pell Grant disbursement at full-time status (usually 50% of the term award), and then drops enrollment to less than six units, the Pell Grant will be recalculated to less-than half-time status. The student will be required to repay the calculated balance to the U.S. Department of Education.

Assessed repayments will be refunded to the financial aid programs from which they were paid in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Pell Grant
4. Supplemental Educational Opportunity Grant

If you receive an overpayment of financial aid, even if it is a result of an institutional error, you will be required to repay the overpayment in order to maintain eligibility for financial aid.

STUDENT RIGHTS & RESPONSIBILITIES

FERPA - Family Education Rights and Privacy Act of 1974 applies to the education records of persons who are, or have been in attendance in postsecondary institutions. The Peralta Community Colleges will not release student information without the written consent of the student unless specifically allowed according to FERPA regulations. Please refer to your home campus catalog for the complete FERPA policy.

You have the right to:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution and other financial aid) were considered in the calculation of need;
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and the consequences are if your are not;
- Access student right-to-know information consisting of campus security statistics, graduation and completion rates, and institutional demographic statistics.
- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive, your deferment, cancellation, and forbearance rights;

You have the responsibility to:

- Complete all application forms accurately and submit them on time;
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of federal law and may be a criminal offense;
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
- Read and understand all forms that you are asked to sign and keep copies of them;
- Accept responsibility for all agreements that you sign;

- Repay all loans including the interest on those loans;
- Perform the work that is agreed upon in accepting a Federal Work Study award in a satisfactory manner;
- Be aware of refund and repayment procedures;
- If you are a recipient of a student loan, notify your lender, the Financial Aid, and
- If you have a loan, attend a loan Entrance Interview prior to receiving the first disbursement of your loan(s) and an Exit Interview prior to graduation or prior to leaving your college for any other reason;
- File all required student loan deferment or cancellation forms on time;
- Report any change in the information used to determine your eligibility,including name, family size, or financial resources;
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.

RESOURCES & OTHER SOURCES OF INFORMATION:

FEDERAL STUDENT INFORMATION CENTER (FSAIC)

For questions about Federal student financial aid:
PO Box 84 Washington, D.C. 20044
9 a.m. - 5 p.m. Eastern Time
(800)-4-FEDAID 1-800-433-3243 TTY
Users Call 1-800-730-8913

CALIFORNIA STUDENT AID COMMISSION

For questions and information about Cal Grant and Chafee Programs :
P. O. Box 419026
Rancho Cordova, CA 95741-9026
(888)224-7268
Http://www.csac.ca.gov

DIRECT LOANS/ECMC (Formerly EDFUND)

Educational Credit Management CORP
(800)-867-1589
http://www.ecmc.org

U.S. DEPARTMENT OF EDUCATION (Regional Office)

For policy information about the federal student aid programs:

915 2nd Ave. #3310
Seattle, WA 98174
(206) 607-1647
http://www.ed.gov

DEPARTMENT OF HOMELAND SECURITY IMMIGRATION & NATURALIZATION SERVICE (INS)

Appraised Bldg., Room 300
630 Sansome Street
San Francisco, CA 94111
(415) 293-1234

FEDERAL DIRECT LOANS

https://studentaid.gov/NATIONAL STUDENT LOAN DATA SYSTEM
http://www.nslds.ed.gov

FAFSA

http://www.fafsa.gov

DEPARTMENT OF HOMELAND SECURITY IMMIGRATION & NATURALIZATION SERVICE (INS):

Appraised Bldg. Room 300
630 Sansome Street
San Francisco, CA 94111
(415) 293-1234

SCHOLARSHIP SEARCH

http://www.fastweb.com

CALIFORNIA DREAM ACT APPLICATION

dream.csac.ca.gov

GLOSSARY OF TERMS

Glossary of Terms	
ATB	Ability to Benefit (alternative high school completion)
BIA	Bureau of Indian Affairs
CCGP	California College Promise Grant
EOPS	Extended Opportunity Program Programs And Services
FAFSA	Free Application For Federal Student Aid
FERPA	Family, Education, Rights, And Privacy Act
FSEOG	Federal Supplementary, Educational Opportunity Grant
FWS	Federal Work Study
GED	General Education Diploma
GPA	Great Point Average
RT24	Return To Title Iv (Refund Of Unearned Financial Aid)
SAP	Satisfactory Academic Progress