

Financial Aid Guide

	2024-2025	
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**Oceanside Campus Location:**

1 Barnard Drive
Building 14
Oceanside, CA
92056

San Elijo Campus Location:

3333 Manchester Avenue
Admin Building 800
Cardiff, CA 92008

Phone: (760) 795-6620 or (888) 201-8480, extension 6711

See website for office hours

www.miracosta.edu/financialaid

What is Financial Aid?

Financial Aid is assistance made available by federal funding, state funding, and private sources in the form of grants, scholarships, loans, and wages. Such aid can make it possible for you to continue your education beyond high school even if you and your family cannot meet the full costs of the college/university you choose to attend. It is intended to supplement, NOT SUPPLANT, resources needed to meet the cost of education. Please review all information in this brochure that might be of assistance to you.

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ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

- (1) Be a U.S. citizen, permanent resident, or resident-alien with an appropriate visa
- (2) Possess a high school diploma or its equivalent

Ability-to-Benefit (ATB) alternatives for high school diploma (or recognized equivalent). Beginning July 1, 2012, a student must have a high school diploma or its equivalent such as a GED or California High School Proficiency Exam (CHSPE) to be eligible for federal student financial aid (Title IV funds). Students that meet one of the ATB alternatives such as passing an approved assessment test or successfully completing at least six (6) credit hours and enrolled in an eligible program prior to July 1, 2012 will continue to be eligible for federal funds. Students that were enrolled in an eligible program prior to July 1, 2012 may still take the Ability-to-Benefit test. Students that were not enrolled in an eligible program prior to July 1, 2012 and are 18 years or older, are not eligible to take the Ability-to-Benefit test and may be able to earn a high school diploma or GED through an adult school education program.

Note: A postsecondary student is not permitted to receive financial aid [excluding California College Promise Grant (CCPG) – formerly known as the Board of Governors (BOG) Fee Waiver] while he or she is concurrently enrolled in an elementary or secondary school.

- (3) Be enrolled

in and attend the appropriate number of units. Some programs may require full-time (12.0 or more units), others require at least half-time (6.0 units) enrollment. If eligible, Pell and California College Promise Grant funds may be available for students enrolled below half-time.

IMPORTANT NOTE:

Typically, financial aid eligibility is based on units enrolled as of the full semester add/drop date (September 3, 2024 for fall and February 3, 2025 for spring). Recalculations are not made after that point. These dates apply to all courses including late start courses! Waitlisted units do not count toward enrollment. Students who withdraw after the add/drop date may be required to repay a portion of their financial aid funds.

- (4) Be enrolled

in an eligible educational program for the purpose of obtaining a certificate, associate degree, or completing requirements to transfer to a four-year institution. Certificate programs must provide at least 16 units of instruction and offered during a minimum of 15 weeks of instruction.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

- (5) Be making Satisfactory Academic Progress (SAP).

Please read our current [SAP policy](#).

- (6) Not be in default on a federal educational loan.

- (7) Not owe a refund or repayment on a federal grant.

Federal Refund and Repayment calculations (R2T4) must be performed if you receive any Federal (Title IV Aid) and officially withdraw from all units, drop out of all units, are expelled, or take a leave of absence prior to the 60% date of the term. All unearned aid must be returned to the federal aid programs as determined by the Financial Aid Office. Once you have maintained enrollment for at least 60% of the payment period (term), you have earned 100% of the Title IV funds disbursed. Therefore, you must maintain attendance and complete at least one class each term that you receive federal aid to avoid repayment of funds. (Different requirements apply to maintain financial aid satisfactory academic progress, please refer to policy.) You may also be subject to this calculation if you receive all grades of Fs and/or Ws in a term.

How the Calculation Works

- 1) Number of days attended ÷ days in a term = % of term completed
- 2) Total \$\$ disbursed X % completed = Earned \$\$
- 3) Total \$\$ disbursed - earned \$\$ = \$\$ to be returned

Once it is determined that you owe money back to any of the federal aid programs, you will be ineligible to receive further federal aid until this debt is cleared.

HOW TO APPLY FOR FINANCIAL AID

File your FAFSA electronically. You must renew the FAFSA each year.

The Free Application for Federal Student Aid (FAFSA) is available for the upcoming academic year on October 1 each year. You (and your parents, if dependent) may complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov. If you plan to attend MiraCosta College, please include MiraCosta College, **Title IV Code 001239**, on your FAFSA.

Undocumented Students

If you are an undocumented student and are not eligible to complete the FAFSA, you may complete the California Dream Act Application (Dream App) at dream.csac.ca.gov.

FSA ID

The FSA ID is comprised of a user-selected username and password. It is the electronic signature process by which students, parents, and borrowers authenticate their identity to access their federal student aid information including the FAFSA, the National Student Loan Data System (NSLDS), StudentLoans.gov, StudentAid.gov, and the EACH Grant website.

NEXT STEPS

After you submit your FAFSA, you will receive an electronic Student Aid Report (SAR). In order for MiraCosta College to receive your FAFSA information electronically, you must add MiraCosta College or our school code 001239. A valid Institutional Student Information Record (ISIR) must be on file in our office while you are still enrolled during the current aid year at MiraCosta College. If there is more than one applicant in your family, each applicant must file a FAFSA or CA Dream Act Application. Students who are dependent per federal guidelines, but whose physical or emotional welfare would be jeopardized by contact with their parents should schedule an appointment with the Financial Aid Office before completing their FAFSA.

Students selected for verification by the Department of Education or the Financial Aid Office are required to submit documents to substantiate information provided on their FAFSA. This could include IRS Tax Transcripts, copies of W-2s, verification of non-filing from IRS if no tax return is filed, verification of untaxed income and earnings, and/or documentation of assets. Complete and return all forms and documents requested as soon as possible. If you have any questions, please contact our office. Please log onto your SURF account and check your To-Do List for required documentation. **Make sure your full legal name and Student ID are on all forms you submit to our office.**

Cal Grant Program Application: You must be a California Resident. **Deadline to apply: March 2 each year.** Students applying for a new Cal Grant should complete both the FAFSA or Dream Act Application and the California Student Aid Commission (CSAC) Grade Point Average (GPA) Verification form. To apply for a new Cal Grant, your FAFSA and GPA Verification form must be postmarked by March 2. If you missed this deadline, your FAFSA will still be processed for all other types of aid.

HOW TO APPLY FOR FINANCIAL AID

An additional deadline of September 2 each year is for community college students only. Students who currently have a Cal Grant (including a Cal Grant A Reserve award) need to file a FAFSA each school year. No specific deadline must be met but early filing is recommended. GPA verification form is not required for renewal Cal Grant students.

COST OF ATTENDANCE AND FINANCIAL NEED

Each year, colleges establish a Cost of Attendance which takes into account average costs of such things as: room and board, books and supplies, enrollment fees, personal expenses, and educational transportation costs. It does not include maintenance costs for a student's dependents because a standard allowance for dependents is already included in the federal need analysis calculation.

The MiraCosta College financial aid student Cost of Attendance is used to calculate eligibility for the federal and state aid programs. This does not represent the total amount of aid that will be awarded. The information you report on your 2024-2025 Free Application for Federal Student Aid (FAFSA) is used to determine your Student Aid Index (SAI), using the standard "federal need analysis" formula. Your official SAI is deducted from the assigned Cost of Attendance, which results in your official "financial need." Various aid programs are then awarded based on eligibility and availability of funds.

Cost of Attendance may be increased for non-resident tuition, documented non-reimbursed excessive medical costs, and other unusual expenses. Documentation is required. Cost of Attendance may be reduced for unusually low living costs, all online enrollment, additional resources, and/or other unusual circumstances. Cost of Attendance for students enrolled less-than-half-time will only include tuition and fees, allowance for books and supplies, and transportation. Less-than-half-time students may be eligible [2024 - 2025 Cost of Attendance](#) is available on our website.

TYPES OF FINANCIAL AID AWARDED

Once we determine your financial need, you will be awarded aid in the following order until your need has been met or until no additional funds are available. The aid year for 2024-2025 at MiraCosta College covers fall 2024, spring 2025, and summer 2025.

California College Promise Grant (CCPG) – formerly known as the Board of Governors (BOG) Fee Waiver: CCPG eligibility can change, to be eligible you must be a California resident, maintain a cumulative 2.0 GPA, and successfully complete more than 50% of units attempted. Students who are placed on academic and/or progress probation for two consecutive primary terms* may lose CCPG eligibility. Eligibility will be determined at the end of each semester based on these requirements. Enrollment fees in excess of \$20.00 of your fall and/or spring parking fee will be waived if you can verify that you meet the eligibility requirements. Public Assistance recipients (TANF/CalWorks, SSI, and General Relief) will also have their Student Center Fee waived. Verification of program or income is required. The CCPG application is no longer available online. Students are encouraged to complete a Free Application for Federal Student Aid (FAFSA) at studentaid.gov to be determined eligible for CCPG. Students that are not eligible to complete a FAFSA can complete a California Dream Act Application (DreamApp) at <https://dream.csac.ca.gov>.

If a California College Promise Grant (CCPG) is listed on your Award Letter, please check below to see what fees will be waived for you:

Method A: Enrollment Fee, Student Center Fee, Parking Fees in excess of \$20.00 for fall and spring.

Method B & C: Enrollment Fee, Parking Fees in excess of \$20.00 for fall and spring.

If you receive the fee waiver for a semester you have already paid for, you will receive a refund. Allow approximately two (2) weeks for your refund to be processed. All fee waivers expire at the end of the summer term. You must reapply using the 2024-2025 application for terms after summer 2025. If you are awarded BOGW A or B, you may be eligible for the EOPS program.

Bureau of Indian Affairs (BIA): BIA is a scholarship for students that are a member of, or are at least one quarter Indian blood descendent of a member of, an American Indian tribe and demonstrates documented financial aid need.

Chafee Grant: Chafee is available to eligible students who can document that they are current or former foster youth with financial need and meet eligibility requirements.

Cal Grants: Cal Grants A, B, and C are for undergraduate students who meet the financial and academic eligibility requirements. Awards may be used only at qualifying colleges in California and do not need to be paid back.

TYPES OF FINANCIAL AID AWARDED

You must be enrolled at least half-time (6 units) to receive this award. Cal Grant eligibility is based on units enrolled as of the full semester add/drop date (September 3, 2024 for fall and February 3, 2025 for spring). All students may apply for Cal Grants A, B, and C for school year 2024-2025 by filing the 2024-2025 FAFSA or Dream Act Application and the California Student Aid Commission's GPA Verification Form no later than the postmark deadline of March 2, 2024. If you are in high school, you may apply in your senior year. An additional deadline of September 2, 2024 is for community college students only.

Full-Time Student Success Grant (FTSSG): The Full-Time Student Success Grant is a financial aid program that pays \$1,000 annually to Cal Grant recipients attending a California community college full time (12+ units). Only full-time students can receive this award.

Federal Pell Grant: Pell Grant eligibility is determined from the Student Aid Index (SAI) on your 2024-2025 FAFSA. The amount you receive is prorated based on your financial aid enrollment status. Pell Grant awards will be recalculated if your financial aid enrollment status has changed from what is on your original award notice. All calculations are based on the 34-week Academic Year definition. If you have a Pell Grant award you may use a portion of those funds to purchase books and supplies.

Note: Effective 7-1-2012, the Department of Education is limiting Pell Grant awards to the equivalent of 12 semesters of full time study.

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG funds must be awarded to Pell eligible students who have the lowest student aid index based on availability of funds.

Federal Work Study (FWS): Federal Work Study (FWS) is a federally subsidized program which enables eligible students to work part time while in school and earn money to help pay school costs.

You must answer "Yes" to question #31 on the FAFSA that you are interested in Federal Work Study notify the Financial Aid Office in writing or by email if you want to participate. You will receive a confirmation email notification if you are awarded FWS including the total amount of money you are eligible to earn for each term that you are eligible to work. **If you do not get placed in an assignment within four weeks after your confirmation is sent out, you may lose your award.** It is important to contact our office if you are still in the process of selecting an assignment. If funds are not available at the time of awarding, you will be placed on a wait list and notified if funds become available at a later date.

You must maintain at least HALF-TIME enrollment throughout any term that you work. If you drop to less than half-time, you lose your remaining work study for that term. (Refer to "Enrollment Status" section.)

TYPES OF FINANCIAL AID AWARDED

Contact the **Career Center/Student Employment Office** – (760) 757-2121 Ext. 6493 – Oceanside Campus, for selection of assignment and completion of the required hire paperwork. You can also view open assignments on MiraCosta's Job and Internship Network (JAIN) and apply online. You are not legally permitted to work any hours on campus (whether it is work study or not) until all required forms and documentation have been submitted to Human Resources. You must complete this process in person through the Student Employment Office.

As a student employee, you are permitted to work no more than 8 hours per day and 19.5 hours per week during periods of enrollment. If you want to work during a break period, check with the Financial Aid Office before you work. The earliest date that FWS can be used during an award year is August 1 of that year. Your actual start date will be assigned at the time of hire. The last date that FWS can be used during an award year is commencement. Your actual ending date may be different, depending on eligibility, number of hours already used, or other factors.

The current hourly pay rate for student employment on campus is \$19.50 per hour.

Hours worked must be submitted by the third business day of the month for hours worked the previous month. Late time submissions may result in a late paycheck for you and incorrect charges to your supervisor's department.

If you have any questions regarding your federal work study award, please contact the Financial Aid Office in Oceanside, at (760) 795-6620 or email mccfinaid@miracosta.edu.

Direct Loans (DL): Federally guaranteed loan, which must be repaid, with interest. The maximum eligibility for grade level 1 (freshmen) is \$3,500 per academic year, the maximum eligibility for grade level 2 (sophomores) is \$4,500 per academic year and the maximum eligibility for grade levels 3/4 (juniors/seniors in MiraCosta's bachelor's biomanufacturing program) is \$5,500 per academic year. Students receiving loan funds for one semester at MiraCosta in order to complete their educational program may receive prorated amounts. Grade level is based on how many college level units you have completed at the beginning of the 2024-2025 school year.

Before any disbursements can be made, ALL MiraCosta College student borrowers must complete the 2024-2025 Federal Direct Student Loan Request and a Master Promissory Note (MPN). In addition, new borrowers also complete an Online Direct Loan Entrance Counseling.

If a recalculation of your file is required, which may take as long as 3 to 6 weeks, depending on the number of applications we have received and other workload factors.

For new loan borrowers, no loan disbursements can be made, per federal guidelines, prior to the 30th day of a semester or summer session. ALL loan disbursements will be disbursed through BankMobile

TYPES OF FINANCIAL AID AWARDED

Disbursements, a technology solution, powered by BMTX, Inc. using the preferred delivery method chosen by the student.

We do not participate in certifying alternative/private educational bank loans.

You must maintain half-time enrollment for loan eligibility.

The deadline for the Financial Aid Office to originate the loan with the Department of Education is the last day of the semester in which the student is taking classes. While the FAO will make every attempt to process Federal Direct Loan requests, applications submitted during the last two weeks of a semester are not guaranteed to be processed in time for payment for that semester.

DISBURSEMENT INFORMATION

MiraCosta delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. By doing so, we are able to disburse funds to students faster and more frequently. Please refer to the MiraCosta College Financial Aid Office website at www.miracosta.edu/financialaid for disbursement information and a list of disbursement dates. No financial aid funds will be disbursed until all "Tasks List" items have been completed. Depending on when your file review is completed, disbursements may occur in increments or in one lump sum.

Visit this link for more information about BankMobile Disbursements and your refund choices: <https://bankmobiledisbursements.com/refundchoicessso/>.

Federal Work Study (FWS) payment is made on the last working day of each month for the hours worked during the previous month. Students can choose direct deposit or to receive a check by mail. Disbursement of Pell Grants and Direct Loans will be disbursed no sooner than one week prior to the start of the semester. In order to be scheduled for a disbursement, students must complete all required items on their To-Do List and have their file review completed. If you are eligible for financial aid, MiraCosta College will use all applicable federal and state financial aid to pay for outstanding tuition and fees before a credit balance will be disbursed in the current aid year. Cal Grant B and Cal Grant C recipients may elect to receive the full amount of their "Access" or "Book and Supplies" award to use toward educational expenses or have it applied to outstanding tuition and fees. Students who choose the first option must contact the Financial Aid Office directly and are responsible for resolving any account balances with MiraCosta College. Please contact the Financial Aid Office for more information.

Students without an academic history or a 0% completion rate must wait until the published add/drop deadline for those classes before aid may be disbursed.

Depending on when your file review is completed, Pell Grants and Direct Loans may be disbursed in increments for the semester:

Fall and spring:

- 25% will be disbursed the week prior to the start of the semester
- Remaining 75% will be disbursed after the add/drop deadline

Summer:

- 50% will be disbursed the end of the first week of the semester
 - Remaining 50% will be disbursed after the midpoint in the semester
-

ACADEMIC YEAR DEFINITION

The U.S. Department of Education requires that each institution notify students how the school's Academic Year is defined for the purpose of the federal financial aid programs. MiraCosta College's Academic Year, for federal student aid purposes, is defined as 34 weeks. **Students are required to be enrolled in and attending at least 12.0 units each semester to be considered a full-time student. This means a full-time student is expected to complete 24.0 units per school year. Summer term follows the same standard enrollment requirements.**

Typically, financial aid eligibility is based on units enrolled as of the full semester add/drop date (September 3, 2025 for fall; February 3, 2025 for spring; TBD for summer). Recalculations are not made after that point. These dates apply to all courses including late start courses; waitlisted classes do not count towards enrollment. It is your responsibility to make sure that all of your Adds have been posted by the Admissions Office by the last day to add full-length semester classes (even if you are adding a short-term or late start class). It is also your responsibility to make sure all of your Drops have been posted by the Admissions Office by the Last Day to Drop with No Grade on your Permanent Record. For financial aid purposes the dates listed below also apply to late start classes.

2023-25 Last Day to Drop with No Grade on Permanent Record

Fall 2024	September 3, 2024
Spring 2025	February 3, 2025
Summer 2025	TBD

Please use caution when dropping classes. Removal of units from your permanent record may result in a financial aid overpayment.

Your “financial aid enrollment status” is your eligibility level established for payment purposes and can be affected by many things. It is possible that the number of units your aid is based on will be different than the number of units reflected on your permanent record.

If your valid Institutional Student Information Record (ISIR) arrives in our office after the Last Day to Drop with No Grade on Permanent Record, your financial aid enrollment status will be determined as of that later date. Your “financial aid enrollment status” will then be based on the date you are first packaged for financial aid.

Any class removed from your permanent record, for which you have already received payment, may cause an overpayment. For example, if you enroll in a short-term class that begins in the middle of a semester and the class is included in your payment status, you may have received an overpayment if you fail to attend that class, or if the class is cancelled. No further aid can be received until the overpayment is repaid.

Once you have attempted 30 units of remedial course work (whether successfully completed or not), we

ACADEMIC YEAR DEFINITION

will not include any more remedial units toward your enrollment status for payment of financial aid. However, these units will still be included in your academic progress evaluation.

Warning: We are unable to increase your award for classes added after the date your payment status is established, regardless of the effective date of the Add. However, we must collect back any funds paid to you if an overpayment results from a retroactive drop.

DEADLINES AT MIRACOSTA COLLEGE

Priority consideration will be given to students who complete their FAFSA or Dream Application by **March 2** and complete their SURF Tasks List by **May 30** for the upcoming academic year. Students should check their Tasks List often. Applications will continue to be processed as long as funds are available.

FAFSA Deadline: June 30, 2025

If you are enrolled in the summer term, your 2024-2025 FAFSA must be on file in our office before the end of the aid year, **June 30, 2025**, and/or while you are still enrolled. If you are not enrolled in the summer term, your FAFSA must be on file before the last day of your enrollment. If we receive your 2024-2025 application after the mid-point of spring 2025, you will have limited time to complete your file. For more information, contact the Financial Aid Office.

Satisfactory Academic Progress (SAP) Deadlines -

Per CA state assembly bill 789 (AB789), schools can no longer advertise SAP appeal deadline dates. Students may submit an appeal at any time. It is important to note, however, that federal financial aid regulations require that a student establish eligibility prior to the end of the term in which they are seeking financial aid. The financial aid office needs reasonable time to process appeals, so students that submit an appeal during the last two weeks of any term may not be able to establish eligibility prior to the end of the term.

OTHER RESOURCES AVAILABLE

Enrollment Fee Deferments: If you are eligible for a CCPG and are awarded other federal or state aid, you will be eligible for a deferment of your fees when you enroll in classes. Any fees incurred should be paid as soon as possible to the Cashier's office and full payment will be due once classes start.

Non-resident Tuition Deferments: Non-resident students should contact the Cashier's office for payment plans or exploring the possibility of postponing payment of the non-resident tuition.

Extended Opportunity Programs & Services (EOPS): A state funded program to provide special support services to students with educational disadvantages and extreme financial need. Enrollment in 12 units or more and CCPG Method A or B eligibility are generally required. Program eligibility is determined by the EOPS Office.

Health Services: For information on student mental and physical health, dental, and vision insurance plans, visit the health services website at www.miracosta.edu/healthservices.

Scholarships: For information and deadlines, contact the Financial Aid/Scholarship Office.

Student Employment: Job listings include on-campus and off campus employment opportunities. For information, contact the student employment office at www.miracosta.edu/careerservices.

MiraCosta provides a full range of services to its students: **academic and personal counseling, a child care center, disabled student services, health services, student employment, testing, and free tutoring.**

The Department of Health and Human Services may provide Temporary Assistance for Needy Families (TANF); (food stamps, or MediCal); the Department of Rehabilitation provides aid for the physically disabled.

KEEP US INFORMED

Do we have your **current mailing and email addresses?** If not, please complete a Change of Information form NOW. Complete a new form any time your residence and/or mailing address changes.

NOTE: Your change of Mailing Address must be received in the Financial Aid Office at least 7 working days prior to a scheduled disbursement date to ensure we can process the change. If your BankMobile Disbursements Profile has already been created, you must also change your address with them.

Legal Name is Required: If your name is different than shown on this letter or if you change your name in the future, please complete a Change of Information form for our office and provide documentation of your new legal name.

Other Assistance Received: The following kinds of assistance should be reported to our office as soon as you know you will receive them:

Military Tuition

Assistance AmeriCorp Benefits

State Rehabilitation benefits

TANF/CalWorks

Veteran's Benefits - if you become eligible but did not report benefits on your aid application

If you are overpaid because you neglected to report additional assistance, you will need to repay that overpayment and will be ineligible for any additional federal funds until repayment has been made.

IS FINANCIAL AID TAXABLE?

Scholarships and financial aid grants must be included as taxable income on your tax return, except for the amounts used for tuition/fees, books, supplies, and equipment required for courses. Keep track of the funds you receive and your expenditures in these areas. See IRS Publication 508.

Federal Work Study earnings are taxable. Student loan funds are not taxable.

Hope and Lifetime Learning Tax Credits: Hotline number at MiraCosta College for Hope and Lifetime Learning Tax Credits is 760-795-6780.

IRS Taxpayer Advice by Telephone: 1-800-829-1040

IRS Web Site: www.irs.ustreas.gov

IMPORTANT PRIVACY INFORMATION

Access to your file is restricted by the Family Educational Rights and Privacy Act (FERPA). Confidential information from the Financial Aid Office regarding your financial aid, financial aid obligations, and account information will only be released to the student, unless proper consent is given. In compliance with FERPA, the MiraCosta College Financial Aid Office needs your written consent if you wish us to release information to a third party. Consent forms are only available at the Financial Aid Office.

OTHER IMPORTANT INFORMATION

You can receive federal financial aid from only one institution for each term of enrollment. If you will be enrolled in two schools at the same time, you must decide from which institution you want to receive aid and advise our office.

In compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975, MiraCosta Community College District will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

For Code of Conduct information, please access the Financial Aid website Consumer Information & Disclosure page. MiraCosta College does not participate in the TEACH Grant program.

FINANCIAL AID FRAUD POLICY

Fraud: There are situations where students and/or parents purposefully misrepresent information in hopes of obtaining financial aid assistance. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse. The intent to secure federal and state aid for the sole purpose of collecting a credit balance rather than the use for educationally related expenses may be considered fraud and is prohibited. [668.53(a) (5), 668.14(g)].

1. Policy for Fraud - Students and/or parents who willfully submit fraudulent information and/or alter documentation to obtain financial aid funds will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

2. Procedures for Fraud - If an Aid Administrator determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Financial Aid Director for further review and possible disciplinary action. If the Financial Aid Director determines fraud exists, all information will be forwarded to the Vice President of Student Services, the Office of Inspector General of the Department of Education, and/or the local law enforcement agency.

3. To ensure that MiraCosta College operates in compliance with the provisions of the United States Higher Education Opportunity Act (HEOA), Public Law 110-315, concerning the verification of student identity in distance education, the Financial Aid Office may deem it necessary to collect additional documents and/or delay disbursement of aid as a fraud prevention measure for students enrolled in all distance education courses until identity and course participation can be established.

Processing of the application or disbursement of funds shall be suspended until the Financial Aid Director has determined that fraud is evident.

Evidence of fraud will be reported to the Office of Inspector General.

Regional Office and Telephone Number: Long Beach, CA (562) 980-4141

Inspector General's Hotline: 1800-MIS-USED

<http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510

IS THIS ALL I NEED TO KNOW?

The regulations and policies governing financial aid are complicated and lengthy. It would be impossible to include them all in a publication of this size. Here, we have attempted to outline the basic financial aid requirements. This brochure is as accurate as possible as of the date printed. Federal, state, and institutional policies and procedures may change after this document is printed.