

HOW IS MY ELIGIBILITY DETERMINED?

There are four steps used to determine how much financial aid you may receive. These steps are:

1) DETERMINING YOUR EXPECTED FAMILY CONTRIBUTION (EFC):

Expected family contribution is the amount of money you and/or your family, if you are dependent, can realistically be expected to contribute toward your educational costs while you are in school. The EFC is calculated from the FAFSA information you submit to the Federal processor when you apply for financial aid. Your family contribution is based on the financial information you supply for you and your family. This contribution is subtracted from your financial aid budget when determining the amount of your award. If you are considered an **Independent Student**, only your information (and your spouse's, if you are married) is used to calculate the expected family contribution. If you are a **Dependent Student**, yours and your parents' income information is used.

You are considered an **Independent Student** if any one of the following applies to you:

- ✓ **You are at least 24 years old, or**
- ✓ **You are married, or**
- ✓ **You have legal dependents of your own, or**
- ✓ **You are serving on active duty or are a veteran of the U.S. Armed Forces, or**
- ✓ **You are a ward of the court or both of your parents are deceased.**

You are considered a Dependent Student and must supply information about your parents on your FAFSA if none of the conditions above apply to you.

There are circumstances for which the Financial Aid Office at Skyline College can make exceptions to the dependency status of the student. There must be a compelling reason to request that this be done. Unusual circumstances, such as parental abuse or a legal severing of the relationship between the parent and student, are the typical reasons exceptions are made. Documentation of the circumstances must be provided for the request to be considered.

2) DETERMINING YOUR STUDENT BUDGET:

A standard student budget is developed for all financial aid recipients based on average costs associated with attending Skyline College. Average student costs for categories in the budgets are developed using annual survey information provided by the California Student Aid Commission and the Chancellor's Office for California Community Colleges.

Student budgets are developed for four (4) categories of students:

- 1) Students who are fully self-supporting and do not live in a parent's home,
- 2) Students who live at home with parent(s),
- 3) Students who are not residents of California, and
- 4) Students who attend less than a full year.

NOTE: An independent student will be asked to document how basic living costs were covered when income and resources were less than \$7,008.

2008-09 COST OF ATTENDANCE BUDGETS AT SKYLINE COLLEGE

| | At Home with Parents | Self-Supporting Not with parents | Non-resident | Less than ½ time |
|----------------|----------------------|----------------------------------|--------------|------------------|
| Books | \$ 1,566 | \$ 1,566 | \$ 1,566 | \$ 1,566 |
| Room & Board | 4,266 | 11,430 | 11,430 | 0 |
| Transportation | 1,440 | 1,440 | 1,440 | 1,440 |

| | | | | |
|------------------------|--------------------|--------------------|--------------------|-------------------|
| Personal Expense | 2,376 | 2,286 | 2,286 | 0 |
| Enrollment/Health Fees | 610 | 610 | 5,762 | 305 |
| Total | \$10,258.00 | \$17,332.00 | \$22,484.00 | \$3,311.00 |

BUDGET ADJUSTMENTS are automatically made to add tuition for non-resident students and additional fees for students when applicable. You may request an adjustment to your budget when you have additional expenses related to your education (e.g., child care, uninsured medical or dental expenses, supplies or tools required for a program, disability expenses which are not paid for by another agency) that exceed the basic book and supply allowance.

3) DETERMINING YOUR FINANCIAL AID ELIGIBILITY:

When the Financial Aid Office has determined an accurate expected family contribution, the family contribution (EFC) is subtracted from your standard student budget. The result is the amount of financial aid you are eligible to receive.

$$\begin{array}{r}
 \text{(minus)} \quad \text{YOUR COSTS (per budgets shown above in \#2)} \\
 \text{(equals)} \quad - \text{YOUR EXPECTED FAMILY CONTRIBUTION (\# from your SAR)} \\
 \quad \quad \quad = \text{YOUR FINANCIAL AID ELIGIBILITY}
 \end{array}$$

4) YOUR FINANCIAL AID PACKAGE:

When your financial aid eligibility has been determined, the Financial Aid Office will first offer any grant funds you are eligible to receive in your award package. If there is remaining eligibility, and you applied by the priority date and indicated you would accept work, you will be offered Federal Work Study. Some types of funds may be awarded for eligible study abroad programs. If you have remaining eligibility and need additional funding, you may request a Federal Stafford Loan. To obtain a Federal Stafford Loan, a separate loan application must be completed and submitted with a current Student Educational Plan (SEP).

Funds are limited. It is often not possible to meet the full financial need of a student with the aid available at Skyline College.

WHEN AND HOW DO I FIND OUT HOW MUCH FINANCIAL AID I WILL RECEIVE?

AWARD NOTIFICATION:

The Financial Aid Office begins notifying students who meet the May 2, 2008, priority application date for the 2008/2009 year of the amounts and types of their awards during late spring or early summer. Applications received after the priority deadline will be processed on a first-come, first-served basis. Award notification takes between two to four weeks from the time the student's application file is complete in the Financial Aid Office.

SAMPLE AWARD PACKAGES:

Please note that eligibility for Cal Grant B or C, other scholarships, and/or student loans would be in addition to these sample award packages. Because most financial aid awards are need-based, your total award package cannot exceed your total financial need. Sometimes award funds are reduced or adjusted so that you receive no more than your total financial need. It is the policy of the Financial Aid Office to first reduce loan awards, then Work Study awards, and finally, FSEOG awards to prevent a student being over-awarded.

Awards as shown below reflect offers made based on a full year, full-time enrollment. Because the funds for FWS and FSEOG are limited, early applicants with high need will have the first option for funding from those funds. Full need may not be met because of limited funding.

| | At Home w/Parent | Self-Supporting |
|----------------------------------|-----------------------------|-----------------------------|
| Aid Type | High Need or \$0 EFC | High Need or \$0 EFC |
| Pell | \$4,731 | \$4,731 |
| FSEOG | 400 | 400 |
| BOGFW | 648 | 648 |
| FWS | 4479 | 6,000 |
| Total Financial Aid Award | \$10,258 | \$12,179 |

WHAT IF I HAVE SPECIAL CIRCUMSTANCES?

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not be evident in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should complete the "Special Condition-Income Adjustment Request" form and attach documentation supporting the unusual circumstances.