

**SKYLINE COLLEGE FINANCIAL AID INFORMATION
2008-2009**

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WELCOME TO SKYLINE COLLEGE! Your attendance here can open the door to a world of opportunities!

Financial aid is money for college that is provided by taxpayers to make sure that everyone who wants a college education has the financial ability to pay for college expenses. Taxpayers contribute to financial aid because helping people with the cost of education guarantees a strong economic future for the country and provides a higher quality of life for the educated individual.

Financial aid is also a partnership between you, the student, and Skyline College. If you receive financial aid, it is expected you will treat your education with the same kind of responsibility that you would a job. You must enroll in courses needed to complete your chosen program, work hard at learning, and move responsibly toward successful completion of your educational goal.

Most financial aid is awarded to students based on demonstrated financial need. The Free Application for Federal Student Aid (FAFSA) process measures how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure you, as a student, are treated fairly and also to guarantee you take your share of responsibility in the partnership.

This handbook is your student guide to information about the financial aid programs at Skyline. Please read it carefully to become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible.

We understand that the rules that govern the financial aid programs can sometimes be complicated. The Financial Aid Office staff is available to answer your questions and provide special assistance if and when you need it. Please let us know if you, a friend, or family member needs assistance as a non-English speaking student. We can make arrangements to provide information in other languages. We will be happy to assist you.

LOCATION

Building 2, Room 2234

Phone Number 650-738-4236

Fax Number 650-738-4425

Web access www.skylinecollege.edu

<http://www.skylinecollege.edu/general/finaid/index.html>

Hours of operation during Fall 2008 and Spring 2009 terms

Monday through Thursday 8:00 a.m. to 7:00 p.m.

Friday 8:00 a.m. to 4:00 p.m.

Check hours for Summer 2009 in June 2009.

WHAT IS FINANCIAL AID?

Financial aid is money for college that is awarded by Skyline College to students who demonstrate a need for financial assistance to pay for educational expenses. Financial Aid is available in the form of grants (gift aid), loans (that must be repaid), and jobs (money earned for work). To demonstrate need, students must complete and submit the Free Application for Federal Student Aid (FAFSA) or the Board of Governors' Fee Waiver (BOGFW) Application and/or a Scholarship Application. All the applications are available on the web at the Skyline College website, at www://skylinecollege.edu/general/finaid_hanbook/financial-aid-forms.html

Financial aid may be used to pay for mandatory fees, books, transportation, room and board, and other educationally-related costs you have as a student while attending Skyline. Students must be enrolled at Skyline to receive all types of financial aid. An exception can be made if the student takes at least six (6) units at Skyline and three (3) or more units at another school outside of the San Mateo County Community College District. Contact the Skyline Financial Aid Office (SFAO) and request approval for a Consortium Agreement. The Federal government, the State of California, and Skyline College provide financial aid for students who attend this college.

Student Eligibility . . .

To be considered eligible for and receive Federal and most State financial aid, an applicant must:

- ✓ ***Be a U.S. Citizen or an eligible non-citizen (permanent resident, resident alien, refugee, asylee). NOTE: State of California programs may have a less restrictive residency requirement for non-U.S. citizens;***
- ✓ ***Be enrolled or eligible for enrollment at Skyline College;***
- ✓ ***Have completed the enrollment process which involves assessment, placement, college orientation, counseling and completion of a Student Educational Plan (SEP) with a counselor;***
- ✓ ***Be enrolled in a degree, certificate, or eligible transfer program in a declared major as defined in a Student Education Plan. The Emergency Medical Technician (EMT) Certificate Program is NOT an eligible course of study for Federal and most State Financial Aid;***
- ✓ ***Be making satisfactory academic progress according to financial aid policy;***
- ✓ ***Have financial need as determined through the results from the Free Application for Federal Student Aid (FAFSA);***
- ✓ ***Not be in default on a federal student loan or owe a repayment on a federal student grant;***
- ✓ ***Have a high school diploma, or a GED (General Equivalency Diploma), or the equivalent, or demonstrate an ability to benefit from the course of study selected based on an assessment test score;***
- ✓ ***Students with a bachelor's degree are not eligible for Pell Grant or FSEOG funds.***
- ✓ ***If male, be registered with the Selective Service unless not required to register;***
- ✓ ***Supply an accurate Social Security number and name.***

HOW DO I APPLY FOR FINANCIAL AID?

In order to be considered eligible for financial aid, all financial aid applicants must complete certain forms. Most application forms must be completed once each award year, and some students may be required to complete and submit additional forms depending on individual circumstances. A packet of application materials is available from the Skyline Financial Aid Office (SFAO) or at www.skylinecollege.edu/general/finaid/finaid_handbook/financial-aid-forms.html or at www.fafsa.ed.gov at any time during each award year. An award year consists of the fall, spring, and summer terms. The following is a list of required forms:

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

All applicants interested in receiving federal and some types of state financial aid must complete the Free Application for Federal Student Aid (FAFSA). Worksheets of the FAFSA on the web are available in the financial aid office and it may be completed on the Internet at www.fafsa.ed.gov. The FAFSA collects the financial information of the student and/or parents/spouse. When the FAFSA is completed and sent to the Federal processor, the formula determining eligibility is applied to this information and an Expected Family Contribution (EFC) is calculated. The product of this application is a Student Aid Report (SAR) with the Expected Family Contribution shown on the front page of the report. The SAR is sent to the student via e-mail if an email address was entered on the FAFSA or U.S. mail if no e-mail address was given. Students may take the FAFSA to the SFAO for review. Computers and assistance in completing the form is available from the Campus Ambassadors in the One-Stop Student Services Center.

RENEWAL FAFSA (RFAFSA)

In the second or subsequent year(s) of FAFSA application, a Renewal FAFSA is emailed or mailed to the student by the Federal processor. The Renewal FAFSA looks like the original application but only asks the student to update the information from the previous year. Completing and electronically submitting or mailing the Renewal FAFSA will result in a SAR for the next aid year being sent to the student. Renewal FAFSAs are either emailed or mailed to continuing students in November. If a student does not receive a Renewal FAFSA, s/he can use a paper/ Internet FAFSA application to reapply for the new aid year.

FEDERAL STUDENT AID REPORT (ESAR/SAR)

The processing time for an electronic FAFSA application is between one to two weeks. Applications that are sent via U.S. mail take two to four weeks to be processed. The Electronic Student Aid Report (ESAR), or the paper version, the Student Aid Report (SAR) is your notification that the FAFSA has been processed. When you receive the ESAR/SAR, it must be checked for accuracy and resubmitted if changes are needed. Corrections to this report can be sent electronically through the SFAO if you submit a signed SAR at the SFAO counter.

STUDENT INFORMATION SHEET

You are also encouraged to complete the Student Information Sheet. This form is returned directly to the SFAO. Some information from the Student Information Sheet may be used to update information shown on the FAFSA. This form is available in a printable version at http://www.skylinecollege.edu/general/finaid/finaid_handbook/financial-aid-forms.html

ACADEMIC TRANSCRIPTS

If you are transferring TO Skyline College from a college or trade school outside of the San Mateo County Community College District, you must provide a current official academic transcript from all schools attended to the Admissions and Records Office.

ABILITY TO BENEFIT ASSESSMENT

If you do not have a high school diploma, GED, or equivalent, you must take an assessment test to make sure you are able to benefit from the curriculum of Skyline College. If you are required to take an Ability to Benefit Assessment, contact the Testing/Assessment Center for times and location for this test at 738-4150 or to schedule your appointment via the web go to <https://websmart.smccd.edu/> and make your appointment using your WebSMART account.

OTHER FORMS AND DOCUMENTS

As part of the process related to your financial aid application you may be required to submit additional information after your SAR data is received and reviewed by the Financial Aid Office. Do not be alarmed, as a certain number of students are required each year to verify the information supplied on the FAFSA. Some forms that may be requested are as follows:

- ❖ Verification Worksheet
- ❖ Income Certification
- ❖ IRS – 1040, 1040A, 1040EZ or Telefile
- ❖ Department of Homeland Security (DHS) documents to verify eligible non-citizen status
- ❖ Verification of Selective Service registration
- ❖ Your Social Security Card
- ❖ Education Plan – an education plan for your degree or certificate program must be completed with a counselor by the midpoint of your first semester at Skyline College. A second evaluation of your education plan should be done with a counselor once you have attempted 45 units, or completed 30 units, or are at approximately the 50% point of completion of your program, whichever happens first.

The Financial Aid Office will notify you if any of these or other documents are required to complete your file. All of these other forms are to be submitted directly to the Skyline Financial Aid Office within 15 working days from when the request was made. **FORMS SHOULD NOT BE MAILED TO THE FEDERAL PROCESSOR WITH YOUR FAFSA.** You can check your file status online via WebSMART as well as print forms from the Financial Aid website http://www.skylinecollege.edu/general/finaid/finaid_handbook/financial-aid-forms.html.

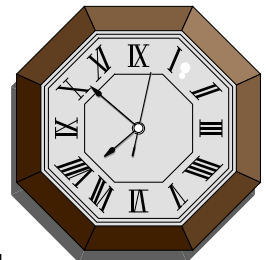
WHAT ARE THE DEADLINES?

PRIORITY DATES

You may file your FAFSA or Renewal FAFSA anytime after January 1 for the next fall and spring semesters. The financial aid funds awarded to Skyline students are limited in the Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS). To be considered for **PRIORITY** consideration for SEOG and FWS your FAFSA should be completed no later than **May 2** for 2008-2009 before the financial aid award year for which you are applying. If funds are available after awarding students who have completed files past the deadline, the Financial Aid Office will continue to make awards to students with completed files on a first-come, first-served basis.

March 2 is the **first deadline** for the Cal Grant Program. A second deadline of September 2, 2008, is available for community college students only. You must have a FAFSA on file by either deadline date to be considered for the grant. Skyline College will send Cal Grant GPA Verifications electronically for students who have completed at least 24 units within the SMCCD to the California Student Aid Commission. Students who have not completed at least 24 units at SMCCD will need to secure the GPA verification from the high school attended or request a combination of credits from other colleges to submit along with SMCCD units.

YOU MAY FILE THE FAFSA ANY TIME DURING THE AWARD YEAR for financial aid funds that are not limited, such as, Federal Pell Grants and Federal Stafford Loans. The filing deadline for a FAFSA for Federal Pell Grant for the 2008-2009 award year is June 30, 2009. Federal



Stafford Loan applications are accepted any time during a term, but must be submitted at least two (2) weeks prior to the end of the semester for which the loan is made.

The Board of Governors Fee Waiver (BOGFW) deadline is the last day of the semester/year for which the BOGFW is being requested. A BOGFW may be retroactive for a term of enrollment during an award year if a student applies after school begins during the same award year. The application is available at http://www.skylinecollege.edu/finaid/general/ffinaid_handbook/financial-aid-forms.html or on WebSMART.

WHAT KINDS OF FINANCIAL AID CAN I RECEIVE?

GRANTS

Grants are gift aids that do not need to be repaid as long as you do not withdraw from all of your classes before 60% of the completion of the semester after receiving a grant payment. Grant programs available at Skyline include:

BOARD OF GOVERNORS FEE WAIVER (BOGFW):

The state of California offers a BOGFW for students who are residents of the state of California; attend a Community College, and who are eligible for need-based financial aid. The BOGFW pays the enrollment fees for the student for the academic year when eligibility has been determined. Other fees, such as health fee, parking (at a reduced rate of \$20 for BOGFW students) and student activities must be paid by the student.

It is strongly recommended that you complete the FAFSA for the Board of Governors Fee Waiver to determine eligibility for cash aid to help with books. BOGFW only applications are available on-line in WebSMART. Eligibility for a BOGFW can be determined under less strict dependency criteria than federal funding requires. You may be required to submit documentation of 2007 income (1040 tax return). State regulations require documentation of current state assistance recipient status (i.e. Notice of Action letter) for a BOGFW-A application. There are three types of BOGFW Grants:

BOGFW-A: The student (if independent) or the parent of the student (if the student is dependent) should be a current recipient of TANF (AFDC), General Assistance, SSI/SSP, or have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you are eligible for a dependents fee waiver.

BOGFW-B: Meet the State defined income standard. The income standards listed below are based on income for the 2007 tax year. If you are independent, use your income only from 2007. If you are dependent, use your parent(s) income only from 2007:

<u>Number in Household</u>	<u>Total Family Income (Include Adjusted Gross Income and/or all Untaxed Income)</u>
1	\$15,315 or less
2	\$20,535 or less
3	\$25,755 or less
4	\$30,975 or less
5	\$36,195 or less
6	\$41,415 or less
7	\$46,635 or less
8	\$51,855 or less
For each additional dependent, add	\$ 5,220

BOGFW-C: Qualify based on \$1 or more of need based on the FAFSA application. See the cost of attendance chart on page 10. You may qualify for a fee waiver by filling out the FAFSA!

FEDERAL PELL GRANT:

When you file the FAFSA you are automatically considered for a Federal Pell Grant. If you receive an Expected Family Contribution (EFC) of \$4,617 or less on the Student Aid Report (ESAR/SAR) for 2008-09 you will be eligible for a Federal Pell award. Students enrolled less than half-time have a much lower EFC cut-off to be eligible for a grant.

Awards for students are prorated based on enrollment status:

- Full-time 12 or more units
- Half-time 6-8.5 units
- Three-quarter time 9-11.5 units
- Less than half .5-5.5 units

Awards range from:

\$400 to \$4731

Application deadline:

June 30, 2009

CAL GRANT A, B, AND C – DEADLINE TO APPLY IS MARCH 2 or SEPTEMBER 2:

Cal Grants are for California residents only. They are awarded by the California Student Aid Commission for attendance in schools in California only. Awards are based on financial need and, for the Cal Grant A, academic performance. If eligible for a Cal Grant A, this grant is put on reserve while attending a California community college since a Cal Grant eligible resident of this State is not charged tuition. Cal Grant A will pay for tuition charges only. The Cal Grant B is awarded to new college students attending as recent high school graduates (Cal Grant B entitlement-only available in the March 2 cycle) or as competitive B grants to students who have completed 24 units or more college level work. Cal Grant C is awarded to students enrolled in vocational/certificate programs. Students who appear to be eligible to receive Cal Grant C will receive a supplemental form to complete. You **must file the FAFSA AND submit a GPA Verification Form to the California Student Aid Commission by March 2 or by September 2** to be considered for a Cal Grant. Students must be enrolled at least half-time (6 units) to receive Cal Grants. Awards for less than full-time enrollment (12 units) are prorated.

Maximum awards are:

Cal Grant B \$1,551

Cal Grant C \$ 576

CALIFORNIA COMMUNITY COLLEGE TRANSFER ENTITLEMENT AWARD:

High School students who graduated after July 1, 2000, and go to a California community college may receive a Cal Grant A or B award to attend a four-year college. You must have at least a 2.4 grade point average at the community college; meet the admission requirements for the qualifying four-year college; meet the Cal Grant eligibility and financial requirements; apply by March 2 of the award year; and are under 28 years old as of December 31 of the award year. These awards are offered to California community college students who were not awarded a Cal Grant within a year of graduating from high school, but who meet certain requirements at the time they transfer to a four-year college.

ACADEMIC COMPETITIVENESS GRANT (ACG):

The ACG is an award given to students who are enrolled in their first or second year of college, pursuing a certificate, or associated or bachelor's degree. During the first year, the award is \$750, with a second year award \$1300. During the first award year, eligible students are required to be US citizens, have completed both a rigorous course of study and graduated from high school after January 1, 2005, be Pell eligible, and be enrolled full-time. Second year students must have a G.P.A. of at least 3.0 to receive the award.



CHAFEE GRANT FOR FOSTER YOUTH:

The California Chafee Grant Program is a grant in the amount of up to \$5000 awarded annually to foster youth and former foster youth to use for college expenses. To qualify you must be a current or former foster youth, not have reached your 22nd birthday as of July 1 of the award year and have financial need. This is a need based grant awarded to students enrolled in at least six (6) units. Applications are available online at www.chafee.csac.ca.gov or by calling 888-224-7268, option #3. Individuals that were foster youth outside of California but now live in California are also eligible.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):

FSEOG is a grant awarded to students with exceptional need (EFC of 0 through 1,000). Because funds are limited, students who apply early and are eligible for a Federal Pell Grant receive first priority consideration for FSEOG. Students are automatically considered for FSEOG when they complete the FAFSA or the Student Information Sheet by the May 2nd priority date. Awards for less than full-time (12 units) are prorated based on enrollment level. Awards are subject to change pending availability of funding.

Awards range from: *\$100 to \$800*
Priority application date: *May 2, 2008*

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):

EOPS is a state-funded program that provides book vouchers, grants, and support services to high-need, educationally disadvantaged students who are California residents. Students must apply to receive services, and meet the eligibility criteria, such as be either BOGFW-A or -B eligible, be enrolled full-time at the time of admission, and be considered educationally disadvantaged.

STUDENT EMPLOYMENT FEDERAL WORK STUDY (FWS):

FWS is employment financed with Federal funds. Students who apply for financial aid and complete the Student Information Sheet and the FAFSA by May 2nd are given priority. You must have an EFC \$10,000 or less and indicate on your FAFSA you will accept work to be considered. FWS employees receive a monthly paycheck for hours worked (the current hourly rate ranges from \$8.50 to \$14.25 per hour). The total you may earn depends on the amount of the award, which is determined by the Financial Aid Office. **Students now have the option of working off campus as reading or math tutors.** Awards are subject to change pending availability of funding.

Maximum Annual Award: *\$6,000*
Priority application date: *May 2, 2008*

STUDENT ASSISTANT

These positions are campus jobs funded by the College. There is no financial need requirement to qualify. The student may contact either the Financial Aid Office or any College Department directly for consideration. A list of available jobs is maintained in the Financial Aid Office. The availability of these positions is based on funds available from the College.

LOANS

Loans are financial aid funds that the student repays after s/he completes a program of study or stops going to school. Educational loans have a low interest rate (4-9%) and an extended repayment period, which makes them easier to repay than most non-educational loans. Because loans must be repaid from future earnings, students should seek all other possible resources first and borrow only when it is absolutely necessary. Students who are planning to transfer to four

year colleges should be aware that loans may be necessary at those colleges to meet higher costs of attendance and should consider future educational indebtedness before borrowing at Skyline. Loans are made through lending institutions such as banks and credit unions but the loan must be certified as an eligible loan by Skyline College before the lender processes it. These loans may have an origination and/or insurance fee of 1-4% deducted from the loan proceeds before the loan is received. These fees are included in repayment of the loan.

To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan applicants must attend a loan entrance interview before receiving an initial loan check disbursement.

A student on Financial Aid probation is not eligible for any type of Federal Stafford loan.

SUBSIDIZED FEDERAL STAFFORD LOAN:

Regularly enrolled students who are at least half-time and who demonstrate financial need through the financial aid application process are eligible to have the interest paid (subsidized) on this type of loan by the Federal government while in school. You must submit a FAFSA, a Student Educational Plan (SEP), and a separate loan application available in the Financial Aid Office. First year students can borrow up to \$3500, and second year students can borrow up to \$4500. Certification of eligibility is done on a case-by-case basis.

UNSUBSIDIZED FEDERAL STAFFORD LOAN:

Students must be enrolled at least half-time. This is not a need-based loan but the annual maximum limits apply. There are three options for payment: 1) payment and interest begin immediately after the loan has been disbursed; 2) interest only may be paid while principal payments are deferred; 3) principal AND interest can be deferred until college coursework is finished.

Federal Stafford loan interest changes annually and is based on the Federal Treasury Bill rate. Interest will never exceed 8.25% for new borrowers. Generally, repayment begins six months after enrollment stops or you drop below half-time or below six (6) units. Payments are based on the total amount borrowed but will never be less than \$50 per month. You must submit FAFSA, a Student Educational Plan (SEP), and a separate loan application available in the Financial Aid Office. First and second year students can borrow up to \$4,000. Certification of eligibility is done on a case-by-case basis.

LOAN LIMITS:

Skyline College limits loan indebtedness to any combination of subsidized and unsubsidized loans to the following amounts.

<i>Annual Maximum:</i>	<i>\$7,500 until completion of first year of program</i> <i>\$8,500 after completion of first year of program</i>
<i>Applications Accepted:</i>	<i>Through December 7, 2008 for fall term;</i> <i>Through April 24, 2009 for spring term.</i>

Note: Skyline, as a community college, will only certify loans for the first two years of higher education not to exceed a combined amount of \$16,000. Loans may be prorated on programs that are less than a full academic year. Skyline College reserves the right to deny a federal student loan under certain circumstances.

Sample Subsidized Federal Stafford Repayment

Loan \$ Amount	Monthly Payment	Total Interest	Total Payment
\$3,000	\$52	\$643	\$3,640
\$5,000	\$58	\$1,905	\$6,960
\$8,000	\$92	\$3,407	\$11,040
\$10,000	\$115	\$3,810	\$13,800

WHAT STUDENTS BORROW AT SKYLINE:

During the 2007/08 award year, less than 1% of the student aid applicants borrowed from the Federal Stafford Loan Program.

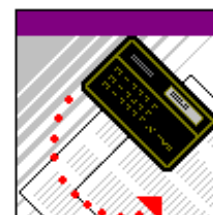
Average Federal Stafford borrowing for that year was \$2,460. Students who take two or three years to complete programs and borrow each year may expect total Federal Stafford indebtedness of \$6,125 after two years.

ASSC EMERGENCY LOAN PROGRAM:

The Financial Aid Office, in conjunction with the Associated Students of Skyline College (ASSC), operates a limited emergency loan program. This loan is only available to a student who has a grant award from Skyline College and the check release is delayed. No interest is charged on this short-term loan. Repayment is due upon receipt of Financial Aid funds from the school. These funds are extremely limited.

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.

HOW AND WHEN WILL I ACTUALLY RECEIVE MY FINANCIAL AID?

ENROLLMENT VERIFICATION:

The financial aid award is based on a full-time enrollment (12 units or more). Your actual enrollment is verified at the time a disbursement of financial aid is requested and you will be paid according to your enrollment level.

DISBURSEMENTS:

Grants: Check disbursements for each term are scheduled twice a semester. The first half of your Federal Pell, FSEOG, and Cal Grant awards are paid at the beginning of the semester or within two weeks of completing your file; the second payment is made approximately a month after term census. Your financial aid checks can be directly deposited into your bank account if you sign up for direct deposit via WebSmart. If you do not have direct deposit, your check will be mailed to your home mailing address. Be sure your address is current with the Financial Aid Office and the Admissions Office. Changes to your mailing address can be made via your WebSMART account.

Loans: Federal Stafford loan checks are disbursed twice during the academic year, one check per semester. Students attending just one semester receive two checks during the semester. The Financial Aid Office will notify you when a student loan check has been received and is ready for disbursement. Checks are disbursed 30 days after the first day of classes.

FWS: The Payroll Office produces Federal Work-Study checks once a month, and check amounts are based on hours worked in the previous month. You must complete an electronic time sheet for your supervisor to approve the hours you worked each month in order to get paid.

REQUIRED IDENTIFICATION:

On the rare occasion that you will pick up a check from the Cashier's Office you will be required to present one type of photo ID (e.g., a California driver's license or California Identification Card) in order for the check to be released.

SATISFACTORY ACADEMIC PROGRESS (SAP):

All students who receive federal financial aid are expected to complete a minimum number of units and maintain a minimum GPA each semester as demonstration that they are making satisfactory academic progress. Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal financial aid. **Note: This policy does not apply to the Board of Governor Fee Waiver (BOGFW).** To measure satisfactory academic progress, the Financial Aid Office uses the following policy:

- ✓ ***Complete at least 67% of all of the units you have attempted each semester***
- ✓ ***Maintain a cumulative 2.0 Grade Point Average (GPA)***
- ✓ ***Complete your educational objectives within 150% of the published length of time to reach your educational program, or normally by the time you reach 90 degree applicable units. (All units of ESOL and 30 units of remedial courses are excluded from the maximum.) Units from other schools will count towards unit maximum or***

150% timeframe based on the number of units accepted by the Skyline Admissions and Records Office after you have submitted an official academic transcript.

Satisfactory academic progress is monitored each semester. Students who fail to meet GPA, completion percent, or time-frame requirements are placed on financial aid probation after the first deficiency. Students who have been on financial aid probation for two semesters in a row or a total of three non-consecutive semesters within the District will be suspended from financial aid eligibility. A student on probation or suspension status receives a letter informing him of his status.

Students may reinstate financial aid eligibility after a suspension by attaining the minimum GPA or completion rate requirement. Students who have been placed on suspension may appeal satisfactory academic progress requirements by filing a written appeal with the Financial Aid Office. If there were unusual circumstances, you must explain the circumstances that caused the lack of progress. The Financial Aid Director or her designee reviews the appeal and makes a decision. If you are not satisfied with the decision, the Appeal may be sent to the Dean of Enrollment Management. The decision of the Dean is final. You will be notified of the results of your appeal at both levels.

SPECIAL “SAP” CONSIDERATIONS

✓ **Transfer courses:**

Courses taken at other colleges will be counted when calculating your maximum timeframe if the courses apply toward Skyline degree or certificate requirements. If you have a Bachelor’s degree you are not eligible for Pell Grant or FSEOG funds. Courses not accepted as transfer credits by Admissions and Records will not be counted in the Satisfactory Academic Progress assessment.

✓ **Repeat Policy:**

Aid received for courses that are repeated is limited to two times. Students that repeat courses will only receive aid for the same course that is repeated twice, if the student receives a “W” or a substandard grade of “D” or “F” the first time the course is taken. Courses that are repeated with the purpose of improving a grade will not be funded.

✓ **ESL Courses:**

ESL courses are not counted in the maximum timeframe for Satisfactory Academic Progress. The GPA requirement, however, applies.

✓ **Remedial Courses:**

Thirty (30) units of remedial coursework will be exempt from the maximum timeframe evaluation.

✓ **Incomplete Courses:**

Incomplete (“I”) grades will be considered as “attempted” coursework, but will not be considered “completed.”

✓ **Progress in Summer sessions:**

The summer session is evaluated for Satisfactory Academic Progress.

✓ **Disbursement of loans for students on Financial Aid Probation:**

Students on Financial Aid Probation do not qualify for Federal Stafford Loans.

WHAT IF I DROP CLASSES OR WITHDRAW FROM SKYLINE COLLEGE?

If you withdraw completely from classes during the College tuition and fee refund period and a BOGF Waiver paid your fees, you will not receive a refund of the fees paid by the BOGF. If you do not receive a BOGF Waiver and your financial aid was used to pay your tuition and fees, your refund will be based on either the federal refund/repayment policy.

If you partially drop classes during a term but do not completely withdraw, your financial aid disbursement may be adjusted according to the level of your enrollment. A partial withdrawal could have an effect on your Satisfactory Academic Progress, but will not usually require a repayment of funds.

Repayment requirements:

In accordance with Public Law 105-244, students who receive federal financial assistance and completely withdraw from all classes before completing more than 60% of the semester will be required to return any unearned federal funds. The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. FWS earnings are excluded from the calculation. Pell Grant, FSEOG, ACG, Cal Grants and loans will be included in the calculation.

A student's withdrawal date for the purpose of calculating repayment to a Title IV fund will be:

- The date the student provides notification in writing to the Admissions Office that s/he intends to withdraw, or
- The withdrawal date on which the student electronically withdrew, or
- The midpoint of the semester for students who do not officially withdraw, or
- The date posted by the instructor indicating the student's last date of attendance in class.

The Financial Aid Office will identify on a weekly basis through the 60% point in a term all students who completely withdraw by one of the methods shown above. Skyline College will return any funds due from the institution to the funding source/program and will simultaneously notify the student of any funds s/he must repay. If the student has not received unearned funds, s/he will be notified of the availability of those funds. Determination of a repayment will occur within a thirty-day period of the withdrawal. If a student does not officially withdraw, the final grade reports will be used to determine the withdrawal date.

How Is the Amount of Title IV aid to be returned calculated?

- ◆ The percentage of Title IV aid *earned* (student may keep money) is determined as follows:
 - Number of days student completed/Number calendar days in the term = percentage of Title IV earned. Example:
 - 36 days completed/87 calendar days in term = 41%
 - Amount of Title IV funds paid (disbursed) X percentage of Title IV aid earned. This is the amount of Title IV aid the student is entitled to keep or has *earned*. Example
 - \$1671 disbursed X 41% = \$684.91
 - If the earned amount is greater than the amount the student has received, the student is owed an additional disbursement. The student will be notified of the amount that will be paid.
 - Does not apply to this example.
 - If the *earned* amount is less than the amount the student has received, a repayment of Title IV funds is due. The student will be notified of the amount that will need to be repaid. Repayment is due within 45 days of the date on the letter received.

- Student owes funds back in this example.
- ◆ The percentage of Title IV aid unearned (student must repay money) is determined as follows:
 - Amount of aid earned -- Total financial aid paid = Amount of aid to be returned or the student's unearned financial aid. Example:
 - \$684.91 - \$1671 = \$986.09

Repayment of Title IV grant funds will be applied in the following order:

- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Academic Competitiveness Grant (ACG)

Students owing a repayment of Title IV loans are responsible for contacting the lender directly to set up a repayment.

Repayment will be required within 45 days or by the last day of the term of the complete withdrawal. Grant repayments will be reported to the Federal Government immediately. If a student fails to repay the debt due, the student will be reported to the Federal Debt Collection Center in Greenville, Texas.

Any student owing a grant repayment or loan due to withdrawing will not be eligible for any federal financial aid or loan at any institution until the debt is repaid.

If you have questions about the repayment requirements, please contact the Financial Aid Office at 650-738-4236 for more information about the calculations or the consequences of complete withdrawal.

WHAT ARE MY RIGHTS AND RESPONSIBILITIES CONCERNING FINANCIAL AID?

YOU HAVE THE RIGHT TO:

- ✓ *Know what financial aid programs are available;*
- ✓ *Know the priority dates for submitting applications for each of 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 what the consequences are if you are not;*
- ✓ *Request an explanation of the various programs in your financial aid package;*
- ✓ *Know the terms of any loans you receive, deferment options, 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 forms, 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 and in compliance with the Confidentiality Statement;**
- ✓ **Be aware of refund and repayment procedures;**
- ✓ **If you are a recipient of a student loan, notify your lender, guarantor, Skyline College Financial Aid, and Admissions and Records Offices of any changes of address, name and/or enrollment status;**
- ✓ **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 leaving Skyline College for any other reason. You may take both Entrance and Exit Interviews online at www.edfund.org, click on EdTe\$t;**
- ✓ **File all required student loan deferment or cancellation forms on time;**
- ✓ **Report any change in the information used to determine your eligibility, including name or financial resources;**
- ✓ **Notify the Financial Aid Office immediately if you withdraw from school.**

WHERE DO I FIND OUT ABOUT OTHER TYPES OF ASSISTANCE?

ON-CAMPUS RESOURCES:

African-American Success Through Excellence and Persistence (ASTEP)

The African-American Success Through Excellence and Persistence (ASTEP) program helps students of all ethnicities and abilities identify their strengths and talents. The program encourages and supports students in their educational goals, such as transferring to a four-year college or university, and earning an associate's degree or vocational certificate. Contact Pat Deamer (650)738-4217 or deamer@smccd.edu, or Phyllis Taylor at (650)738-4233 taylorp@smccd.edu.

CalWORKs Program is available to TANF (formerly known as AFDC) recipients providing assistance with costs related to childcare, books, transportation and job preparation assistance. Contact Javier Urena at (650)738-4443, Building 2, Room 2237 or urena@smccd.edu for more information

Child Development Center provides childcare for children between the ages of 2- 5.9 years. The Center is located adjacent to the Loma Chica School directly across from Skyline College. Contact Judy Heldberg at (650)359-8637 or Heldberg@smccd.edu for more information.

Disabled Student Programs and Services (DSPS) provides accommodations such as mobility assistance, special parking, and loan of special adaptive equipment to students with disabilities. Contact Linda Van Sciver at (650)738-4280 or TTY (650)738-4228, Building 2, Room 2319 or at vansciver@smccd.edu for more information

Extended Opportunity Programs and Services (EOPS) provides academic support services for low-income, educationally-under prepared students. For more information go to www.skylinecollege.edu/general/financialaid/EOPS.html, contact Pablo Gonzalez at (650)738-4139, Building 2, Room 2211, or at gonzalez@smccd.edu. You can also send an email to Skyeops@smccd.edu.

MESA provides mentoring, tutoring and support for students in Math, Engineering and Science planning to transfer to a 4-year school in these fields of study. Contact Stephan Fredricks at (650) 738-4244, Building 7, Room 7326A or 7306, or fredrickss@smccd.edu for more information.

PUENTE provides mentoring, counseling, and English instruction with a Mexican American and Latino curriculum open to all students. Contact Sandra Rodriguez at (650)738-4464, Building 2, Room 2220 or rodriguess@smccd.edu for more information.

Scholarship information and applications for local scholarships are coordinated through the Financial Aid Office. Applications for General Scholarship Programs are made available annually during the month of January. For more information contact Crystal Shetaya, scholarship coordinator at (650)738-7011 or at shetayac@smccd.edu.

Transfer Opportunity and Career Center (TOCC) provides assistance for computerized, on-line national scholarship searches in addition to offering career counseling, assessment, job listings, and academic planning for transfer to other colleges. Contact Virginia Padron at 738-4314, Building 2, Room 2228 or padron@smccd.edu for career information; Jacqueline Escobar at 650-738-4305, Room 2213 or escobarj@smccd.edu for transfer information; for additional information on either service contact (650)738-4232 or (650)738-4337.

TRIO provides tutoring, skills assessment, counseling, and computer assistance geared to students who are either first-generation college students, low income, or have a physical or learning disability. Contact The Learning Center at (650)738-4144, Building 5, Room 5100 for more information or online at <http://www.skylinestaars.org/trio/index.cfm>.

THE Student Success Program provides in depth counseling along with a workshop format for students on academic probation. Workshops focus on College policies, time management skills, and utilization of College resources. For more information contact 650-738-4435

Veteran's Benefits information and certification is provided through the Admissions & Records Office. Contact Sylvia Martinez at (650)738-4462 or at martinezs@smccd.edu, Building 2, Room 2225 for more information.

Women In Transition (WIT) provides counseling (i.e., career option and study skills) and special sections of classes for adults returning to school. Contact Rosemary Bell (650)738-4213, Building 1, and Room 1102 or bellro@smccd.edu for more information.

OFF-CAMPUS RESOURCES:

Asian American Community for Education (AACE) EDUCATIONAL SERVICES provides bilingual academic and financial aid counseling for low-income, first-generation youth with a particular emphasis on Asian students. For more information go to www.SFAACETS.org or call (415)921-5537, AACE is located at 1596 Post Street, San Francisco, CA 94109.

LULAC National Education Service Center (LNEC) provides bilingual academic and financial aid counseling for low-income, first-generation youth with a particular emphasis on Latino students. Contact Rosie Flamenco at 415-206-1155, 4877 Mission Street, San Francisco, CA. 94112 for more information.

CAMPUS POLICIES AND OTHER INFORMATION

PUBLIC SAFETY/STUDENT RIGHT TO KNOW INFORMATION

Information is available in the Office of the Vice President of Student Services, Building 1, Room 1315, 650-738-4333, regarding crime statistics and related inquiries. Publication of recent information will be available annually after September. Contact Public Safety at (650)738-4199.

EQUAL OPPORTUNITY STATEMENT

In compliance with the provisions of Title VI of the 1964 Civil Rights Act, Title IX of the Educational Amendments of 1972 (45 CRF 86), the Rehabilitation Act of 1973, Section 504.104.7 and 104.8 A and B (PL93-112), and the Americans with Disabilities Act of 1992, and Skyline College policy, the Skyline College Financial Aid Office does not discriminate on the basis of age, sex, sexual orientation, race, color, national or ethnic origin, or disability in the determination of financial aid eligibility.

FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

This act requires educational institutions to provide: access to official education records directly related to the student, an opportunity for a hearing to challenge such records on the grounds that they are inaccurate, misleading, or otherwise inappropriate, that the College must obtain the written consent of the student before releasing personally identifiable information about the student except to those persons or agencies specified by the Act, and that these rights extend to present and former students of the college.

The act provides that the College may release certain types of "Directory Information" unless the student submits a request in writing to the Director of Financial Aid that certain or all such information not be released without his/her consent. Such restriction will remain in effect until a written request from the student is submitted to the Director to remove it.

"Directory Information" in the San Mateo County Community College District includes:

(1) Student's name and city of residence; (2) participation in recognized activities and sports; (3) Dates of enrollment; (4) degrees and awards received; (5) the most recent previous educational agency or institution attended; and (6) height and weight of members of athletic teams.

A copy of the College Policy, FERPA and other pertinent information and forms are available in the Office of Admissions and Records during normal business hours.

ACCREDITATION INFORMATION

Skyline College is approved by the Office of the Chancellor of the California Community Colleges and is fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education. The Office of Private Postsecondary Education also approves Skyline College to offer courses to U.S. Veterans for collection of veterans' benefits. The Respiratory Therapist program is accredited by the Joint Review Committee for Respiratory Therapy Education and the Commission on Accreditation of Allied Health Education (CAAHEP); the Automotive Technology program is accredited by the National Automotive Technicians Education Foundation (NATEF); and the Cosmetology program is certificated and licensed by the State Board of Cosmetology under the State Department of Consumer Affairs per the Cosmetology Act of 1985. The accreditation reports and approval are available for review in the Office of the President.

ACADEMIC PROGRAM INFORMATION

Complete information about all degree and certificate programs available at Skyline College is available at www.skylinecollege.edu or in a Skyline College Catalog. A catalog is provided to all new students as part of the college orientation program. Students are encouraged to keep the catalog as a valuable reference about program requirements for all educational programs. Class schedules are available on the web and in print copy several months before each semester

begins. Students select courses each term to advance toward completion of a degree or certificate.

COLLEGE POLICIES

Comprehensive information about College policies is available in the College Catalog and the Student Handbook in a paper version or at www.skylinecollege.edu.

FACILITIES

The library, learning center, media services, computer and science labs, a bookstore, physical education equipment, and other academically-related facilities are available for coursework and study. Special equipment and assistance is available for disabled students through the Disabled Student Service Office.

POLICY ON DRUGS AND ALCOHOL

Skyline College prohibits the use, possession, sale or distribution of alcohol, narcotics, dangerous or illegal drugs or other controlled substances, as defined in California statutes, on District or College property or any function sponsored by the District or College. Students found to be in violation of the drug-free campus policy on any district property will be subject to disciplinary measures up to and including possible cancellation of registration. The College Health Center will provide information pertaining to the health risks and effects associated with alcohol and narcotics or other dangerous or illegal drugs. Students may be referred to various outside agencies for enrollment in a drug recovery program.

FRAUD

A student who attempts to obtain financial aid by fraud may be suspended from Skyline College and from financial aid for unsatisfactory conduct. The College may report such instances to local law enforcement agencies, to the California Student Aid Commission, and/or to the Federal Government.

OTHER INFORMATION /WEBSITES

FEDERAL STUDENT INFORMATION for questions about federal student financial aid:

8 a.m. - 8 p.m. Eastern Time

1-800-4-FEDAID (1-800-433-3243)

TTY users: 1-800-730-8913

<http://www.studentaid.ed.gov> (general information)

http://studentaid.ed.gov/students/publications/student_guide/index.html (Student Guide)

www.ifap.ed.gov (general information)

FREE APPLICATION FOR FEDERAL STUDENT AID on the web:

1-800-801-0576 (general information and technical assistance)

<http://www.fafsa.ed.gov>

www.fafsa.ed.gov/fotw0506/fslookup.htm (federal school codes)

CALIFORNIA STUDENT AID COMMISSION for questions and information about Cal Grants A, B, and C:

P.O. Box 419027

Rancho Cordova, CA 95741-9027

(916) 526-7590 or 888-224-7268

<http://www.csac.ca.gov/>

EDFUND for questions and information about student loans:

P.O. Box 419045
Rancho Cordova, CA 95741-9045
877-233-3863 (Student Loans)
1-800-298-9490 (Default Prevention)
www.edfund.org
www.mapping-your-future.org

NATIONAL STUDENT LOAN DATABASE SERVICE (NSLDS) – Student access web site for student and parent borrowers to track and manage their federal student loans and/or grants:
<http://nsls.ed.gov>

AFSA for questions about Federal Perkins Loan (NDSL) repayment:
2505 South Finley Road, Suite 100
Lombard, Illinois 60148
(800) 826-4470

U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS):
Appraiser's Bldg., Room 300
630 Sansome Street
San Francisco, CA 94111
(415) 705-4411
www.uscis.gov

INTERNAL REVENUE SERVICE (IRS):
450 Golden Gate Avenue (ground floor)
San Francisco, CA 94102
(800) 829-1040
(415) 522-4061
www.irs.gov

SOCIAL SECURITY ADMINISTRATION:
335 Gellert Blvd., Ste. 201
Daly City, CA 94015
(800) 772-1213
TTY: (800) 325-0778
www.ssa.gov

SELECTIVE SERVICE SYSTEM:
Data Management Center
P.O. Box 94638
Palantine, IL 60094-4638
(847) 688-6888
TTY: (847) 688-2567
<http://www.sss.gov>

FINANCIAL AID INFORMATION PAGE:
A free, comprehensive, and independent guide to student financial aid resources and scholarships; has an estimator to determine financial aid eligibility.
<http://www.finaid.org>

INFORMATION/MATERIAL AVAILABLE IN THE FINANCIAL AID OFFICE
Skyline College [Financial Aid Handbook](#)
The Federal [Student Guide](#)

California Student Aid Commission's workbook Fund Your Future

****Scholarship announcements are posted on the Scholarship Bulletin in the Financial Aid office****

Additional Financial Aid Resources

Surfing the Web

- California Student Aid Commission
www.csac.ca.gov
- The College Board
www.collegeboard.com
- CollegeNET
www.collegenet.com
- Fastweb
www.fastweb.com
- Free Scholarship Search & Info
www.freschinfo.com
- Financial Aid Information Page
www.finaid.org
- Peterson's College Quest
www.petersons.com
- Peninsula Community Foundation
www.pcf.org
- San Francisco State University
www.sfsu.edu/~finaid/scholarships/
- Scholarship Resource Network
www.srnexpress.com
- Scholarship Search & Info.
www.absolutelyscholarships.com
- U.S. Department of Education
www.ed.gov
- Wired Scholar
www.wiredscholar.com

Library books on Grants and Scholarships

- Annual Register of Grant Support
- A's & B's of Academic Scholarships
- College Financial Aid Annual
- Directory of Financial Aid for Minorities
- Directory of Financial Aid for Women
- Don't Miss Out: Guide to Financial Aid
- The Grants Register
- Lovejoy's Guide to Financial Aid
- Peterson's College Money Handbook

*** Please note all scholarship resources referenced above are for your information only, Skyline College does not endorse any one in particular.***

*****CAUTION*****

IT IS RECOMMENDED WHEN USING SCHOLARSHIP WEB SITES, AVOID ANY FEE REQUESTS OR GENERATION OF A LOAN REQUEST.