Congratulations on taking the steps necessary to receive a Financial Aid Award at MSJC. This guide will help you to understand what you need to do now and the requirements for receiving your disbursements. We recommend that you start a financial aid file in which to store your financial aid correspondence and these reference materials.

**Now that I have a Financial Aid Award from MSJC, what do I need to do now?**

1. Review each of the awards, and refer to page 3 of this guide for terms of each award.

2. Plan your budget for the semester on the Budget Worksheet on page 4 of this guide. Keep this for your reference.

3. Review the Satisfactory Academic Progress Policy, available on our website: [www.msjc.edu/SAPpolicy](http://www.msjc.edu/SAPpolicy) or in the Financial Aid Office. Make sure you understand this policy because you must meet these requirements to maintain your aid eligibility.

4. Make sure your correct address is on file with MSJC Enrollment Services Office. It is important that you keep this address up to date. All financial aid checks will be mailed to the address you have on file with Enrollment Services.

5. If you have questions regarding any financial aid process or procedure, visit our website and/or click to watch FATV at: [http://www.msjc.edu/FATV](http://www.msjc.edu/FATV)

**How was my financial aid package determined?**

After you submitted all requested documentation, we reviewed all of the information you provided to determine your eligibility. We first determined that you met basic eligibility requirements such as that you are a U.S. citizen, eligible non-citizen or AB540 student; you are not in default on a federal student loan or owe repayment on a grant; and you are maintaining satisfactory academic progress toward an eligible degree program.

We also determined an estimated cost of attendance for you based on whether you will be living with your parents or in an off-campus apartment/home on your own. (See box on page 4 for MSJC’s standard budgets). We are required to use average figures for determining these costs for students. Your actual costs may vary. All of the information that you and your family provided was used to calculate an estimated family contribution. This is calculated by a standard formula, which is legislated by the U.S. Congress.

When we subtract your estimated family contribution from your estimated cost of attendance, we arrive at a figure called your “financial need”. This is the maximum amount of aid you may receive in need-based aid, which may include grants, work-study or scholarships.

We then award an aid package that will meet as much of your financial need as possible. The amount of aid you receive depends on your financial need, the date you filed your application, the date you complete your file, and the funds available at the time you are awarded.

Note: If you attended another institution, during the current academic year and received financial aid, you will need to provide verification that you are not enrolled and/or receiving financial aid for the term you are attending MSJC.

**I think that I am receiving a scholarship or other award that is not listed on my Award Notification. What should I do?**

You are required to report any scholarships or other monetary assistance to the Financial Aid Office. If you do this early you will prevent having to be billed for overawards later in the semester.

**Do I have to be full-time to receive financial aid?**

No! Most aid requires attendance of at least half-time (6 units). For some programs, disbursement amounts are reduced if you are enrolled less than full-time. Check the information on page 3 of this guide for each award to determine the amount that will apply to you.
**What if the amount of my award is not enough and I need additional assistance?**

Check into scholarships for which you may be eligible. Scholarship information is available on our website: [www.msjc.edu/scholarships/](http://www.msjc.edu/scholarships/) or in the Financial Aid Office.

**Can I receive financial aid while I participate in a Study Abroad Program?**

You may receive financial aid while on a Study Abroad Program if you meet all eligibility requirements and the program is approved for credit. Please check with the financial aid office for more information.

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**“Satisfactory Academic Progress Policy” (SAP). What is this policy and how does it affect my aid?**

SAP Policy is a policy required by the federal government, which monitors your progress toward a degree or certificate. This policy requires you to complete a percentage of all courses you attempt each semester and to complete your program within 72 units (for most programs at MSJC). You are also required to maintain a 2.0 G.P.A. Please refer to our website: [www.msjc.edu/SAPpolicy](http://www.msjc.edu/SAPpolicy) or in the Financial Aid Office for more information.

It is very important that you understand and follow this policy. If you do not meet the requirements of the SAP Policy, you will lose your eligibility for all federal and most state aid.

We recommend that you plan your semester unit load very carefully to ensure that you will be able to complete all the units you attempt. You are not required to be full-time but you are required to complete units if you attempt them.

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**I’ve read all the literature from your office, but I still have some questions. How can I get help?**

You can check the MSJC website ([http://www.msjc.edu/StudentServices/FinancialAid](http://www.msjc.edu/StudentServices/FinancialAid)) for additional information. You may also speak to a financial aid advisor on the phone or by visiting the office. Our office hours are:

**Mondays - Thursdays**

8:00 A.M. to 5:30 P.M.

**Fridays**

8:00 A.M. to 12:00 P.M.

We are located in the Student Center (Bldg 1150) on the San Jacinto Campus (951) 487-3245 and in Bldg 100 on the Menifee Valley Campus (951) 639-5245.

Please note: Office hours are subject to change and are often reduced during breaks when classes are not in session.

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**Refer to the schedule of classes, the MSJC Catalog and the MSJC website for more information on:**

- Fee Refund Policy
- Graduation Rates
- Campus Security
- Special Programs and Services

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**IMPORTANT!**

Watch for Financial Aid notifications on your

[https://my.msjc.edu](https://my.msjc.edu)

email account.

Make sure you check your email regularly so you don’t miss any financial aid news.
Your Financial Aid Award contains one or more of the following types of aid:

**Grants**

Grants are awards that you do not have to repay. The amount listed on your student account for each semester will be disbursed in that semester if you are enrolled full-time. See the information about awards when you are enrolled less than full-time.

**Note:** Beginning Fall 2016, BOGW eligibility will be tied to student academic standing in the same way as priority registration. Students who are on academic/progress probation/dismissal for two consecutive semesters will no longer qualify for a BOGW waiver the following term. This is based on new State regulations.

**Board of Governors Fee Waiver**

Enrollment fee waiver. This is not a cash award.

**Federal Supplemental Educational Opportunity Grant**

Gift aid for students who demonstrate exceptional need. You must be enrolled at least half-time (6 units) to receive this award.

**Work**

**Federal Work Study Program (FWS)**

Students awarded FWS have the opportunity to earn up to the amount offered on the award letter. If you accept a FWS award, you will receive additional information on job placement and the terms and conditions of employment. You must be enrolled at least half-time (6 units) to receive this award.

**Scholarships**

Scholarships are awarded by the MSJC Foundation and off-campus agencies and donors. Eligibility and enrollment requirements will vary by donor. If you have been awarded a scholarship, refer to your scholarship award letter or contact the Foundation Office for more information.

**Disbursement News**

- **After** you receive your Financial Aid Notification, your financial aid grants for 2015/2016 will be disbursed in two or three payments (depending on what you have been awarded) for each semester as follows:
  - 1st full week of instruction or 3-4 weeks after you receive your FA Notification
  - 1/3 Pell Grant for the semester
  - SEOG for the semester
  - 2nd full week of instruction
  - 1/3 Pell Grant for the semester
  - Cal Grant B or C
  - Remaining SEOG for the semester
  - 3rd full week of instruction
  - 1/3 Pell Grant for the semester
  - Cal Grant B or C
  - Remaining SEOG for the semester

- Each disbursement is based on your enrollment as of the previous week. **If you have a late start class it will not be counted in your enrollment until the first day of the class.** If you make changes to your enrollment during the week prior to disbursement, this will not be reflected in your check. You will have to wait until the next major disbursement for the adjustment.

- Refer to your student eagle advisor for the types of aid you have been awarded and plan your budget accordingly.

- All financial aid disbursement checks are mailed to the address on file with Enrollment Services. If you do not want your checks mailed to this address you will need to update your address on your student eagle advisor account immediately.

- **If you drop classes after you receive your Pell Grant, you may have to pay back some of your Pell Grant.**

- **If you completely withdraw (to 0 units) before the term has ended,** you may have to pay back a percentage of Federal grants.

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MSJC has made every effort to ensure that the information contained in this publication accurately reflects regulations and policies at the time of printing. However, regulations governing financial aid are subject to change at any time. MSJC, in compliance with the Civil Rights Act of 1964 (Title VI and Title VII), Title IX of the Education Amendments of 1972, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975 and the Americans with Disabilities Act of 1990, does not discriminate on the basis of race, color, national origin, ethnicity, religion, sex, handicap or age in any of its policies, procedures or practices, nor does MSJC discriminate on the basis of marital status or sexual orientation. This non-discrimination policy covers all MSJC programs and activities, including employment.
SEMESTER BUDGET PLANNER

It is important to plan your budget before the semester begins. Use this worksheet to help you plan your own individual budget. Consider the timing of when payments are due and when you receive your financial aid disbursements, paychecks, etc. and plan accordingly.

**STEP ONE: ESTIMATE YOUR INITIAL COSTS FOR THE SEMESTER**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Fees</td>
<td>$46 per unit</td>
</tr>
<tr>
<td>Misc. Fees</td>
<td>$7 ASB</td>
</tr>
<tr>
<td>Tuition (if out of state only)</td>
<td>$211 + $46 per unit CA state fee</td>
</tr>
<tr>
<td>Books</td>
<td></td>
</tr>
<tr>
<td>Parking</td>
<td>$34 per semester *</td>
</tr>
</tbody>
</table>

*If you are receiving a BOG fee waiver, parking is $20

Total **Initial Costs** for Semester

**STEP TWO: ESTIMATE YOUR MONTHLY LIVING EXPENSE**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
</tr>
<tr>
<td>Childcare</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
</tr>
</tbody>
</table>

Total **Monthly Expenses** x 4.5 mo. = **Semester Expenses**

**STEP THREE: ESTIMATE YOUR TOTAL FINANCIAL AID DISBURSEMENTS**

Financial Aid – Refer to your award letter for the amount and type of aid you will receive and check the ones that are listed on your award letter. Make sure you enter semester amounts (not academic year awards). Fill in the blanks by referring to your student eagle advisor and the Award Guide.

<table>
<thead>
<tr>
<th>Financial Aid</th>
<th>Amount</th>
<th>Disbursement Dates</th>
<th>Units Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOGFW</td>
<td>*Fees Waived</td>
<td>no funds disbursed</td>
<td>1 or more</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>$_______</td>
<td>_________________</td>
<td>* 1 or more,</td>
</tr>
<tr>
<td>SEOG</td>
<td>$_______</td>
<td>_________________</td>
<td>* 6 or more</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$_______</td>
<td>_________________</td>
<td>* 6 or more</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>$_______</td>
<td>paid monthly for # hours worked</td>
<td>6 or more</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$_______</td>
<td>_________________</td>
<td>Will vary by donor.</td>
</tr>
</tbody>
</table>

*If less than 12 units, the amount of the grant will be reduced.

Total **SEMESTER AID**

**STEP FOUR: ESTIMATE YOUR TOTAL “OUT OF POCKET” EXPENSE.**

This is the amount you will need to cover yourself through employment, savings, or other sources.

Total Financial Aid from **Step Three** $_______

Subtract Total Initial Expenses from **Step One** $_______

Subtract Total Semester Expenses from **Step Two** $_______

Total “Out of Pocket” Expenses for the Semester $_______

**STEP FIVE: PLAN FOR MEETING “OUT OF POCKET” EXPENSES.**

My plan to meet my “out of pocket” expenses is:

- ( ) Employment
- ( ) Savings
- ( ) Benefit payments
- ( ) Help from relatives
- ( ) Other _______________________

Amount: _______________________

Dates I will receive: _______________

Requirements: ___________________

MT. SAN JACINTO COLLEGE
2015-2016 STANDARD STUDENT BUDGETS
For one semester

Standard budgets are based on average costs. Your actual costs may vary.

**With Parents**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees*</td>
<td>$690</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$873</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$2385</td>
</tr>
<tr>
<td>Transportation</td>
<td>$563</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1580</td>
</tr>
<tr>
<td></td>
<td>$6090</td>
</tr>
</tbody>
</table>

**Away from Home/Off Campus**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees*</td>
<td>$690</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$873</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$5985</td>
</tr>
<tr>
<td>Transportation</td>
<td>$635</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1449</td>
</tr>
<tr>
<td></td>
<td>$9632</td>
</tr>
</tbody>
</table>

* Based on 15 units per semester

Non-residents add $257 per unit

Additional budget considerations:
- Child care costs
- Costs associated with a disability
- Cost of computer used for coursework

**STEP FIVE: PLAN FOR MEETING “OUT OF POCKET” EXPENSES.**

My plan to meet my “out of pocket” expenses is:

- ( ) Employment
- ( ) Savings
- ( ) Benefit payments
- ( ) Help from relatives
- ( ) Other _______________________

Amount: _______________________

Dates I will receive: _______________

Requirements: ___________________