

# WELCOME TO FINANCIAL AID AT WEST HILLS COMMUNITY COLLEGE DISTRICT

Financial aid at West Hills Community College District (WHCCD) is here to help you pay for college and reach your educational goals. Our friendly staff at Lemoore College, Coalinga College, and the Firebaugh Center can answer your questions, help you apply for aid, and support you throughout the year.

## FINANCIAL AID OFFICE LOCATIONS AND CONTACT INFORMATION

### LEMOORE COLLEGE

555 College Avenue  
Lemoore, CA 93245

Phone: (559) 925-3310      Fax: (559) 925-3820  
Email: [LemooreFinancialAid@whccd.edu](mailto:LemooreFinancialAid@whccd.edu)

### COALINGA COLLEGE

300 Cherry Lane  
Coalinga, CA 93210

Phone: (559) 934-2310      Fax: (559) 934-2830  
Email: [FinancialAidCoalinga@whccd.edu](mailto:FinancialAidCoalinga@whccd.edu)

### FIREBAUGH CENTER

900 O Street  
Firebaugh, CA 93622

Phone: (559) 934-2961      Fax: (559) 934-2877

## OFFICE HOURS

Office hours may change during holidays, breaks, and special events. Always check your college website or call the office to confirm current hours.

### LEMOORE COLLEGE FINANCIAL AID OFFICE HOURS

Monday – Friday: 8:00 a.m. – 5:00 p.m.

### COALINGA COLLEGE FINANCIAL AID OFFICE HOURS

Monday – Thursday: 8:00 a.m. – 6:00 p.m.   Friday: 8:00 a.m. – 5:00 p.m.

### FIREBAUGH CENTER FINANCIAL AID OFFICE HOURS

Monday – Friday: 8:00 a.m. – 5:00 p.m.

# 2025-2026 IMPORTANT DATES

## Important Dates Fall 2025

August 11	Fall 2025 semester begins
August 15	1st financial aid disbursement (Federal Pell Grant)
September 2	Cal Grant deadline for community college students
September 12	SEOG disbursement 1st loan disbursement for previous borrowers
September 26	Cal Grant disbursement 1st loan disbursement for first-time borrowers
October 1	2026-27 FAFSA/DREAM Act Application available online
October 17	Fall deadline to submit loan application
October 31	Fall deadline to submit SAP appeal
December 12	Fall 2025 semester ends

## Important Dates Spring 2026

January 1	2026-27 FAFSA/DREAM Act Application available online (continued)
January 12	Spring 2026 semester begins
January 16	1st financial aid disbursement (Federal Pell Grant)
February 13	SEOG disbursement 1st loan disbursement for previous borrowers
February 27	Cal Grant disbursement 1st loan disbursement for first-time borrowers
March 2	FAFSA/Dream Act filing deadline for Cal Grant and scholarship priority
March 20	Fall deadline to submit loan application
April 11	Fall deadline to submit SAP appeal
May 22	Spring 2026 semester ends

# GETTING STARTED WITH FINANCIAL AID

Financial aid helps you pay for college costs such as tuition, books, housing, food, and transportation. At WHCCD, you may qualify for federal aid, state aid, scholarships, or work opportunities based on your financial situation, academic plans, and eligibility requirements.

This section gives you a quick overview of what financial aid is and what to expect before you begin the application process.

## WHAT FINANCIAL AID CAN HELP YOU WITH

- Enrollment fees and tuition
- Books and supplies
- Living expenses such as housing, food, and transportation
- Childcare, technology needs, and other education-related costs

## TYPES OF AID YOU MAY RECEIVE

You may receive one or more types of financial aid:

- **Grants** – Money you don't have to repay (Pell Grant, Cal Grant, CCPG, etc.)
- **Scholarships** – Awards from WHCCD or outside organizations
- **Work Study** – Part-time jobs on campus
- **Loans** – Money you borrow and must repay with interest

## BEFORE YOU APPLY

Before starting a financial aid application, make sure you:

- Know which program and college you plan to attend (Lemoore or Coalinga)
- Have your personal documents available (Social Security number, tax information, etc.)
- Understand whether you should complete the [FAFSA](#) or the [California Dream Act Application \(CADAA\)](#)

Once you're ready, you can move on to the next section: [Applying for Financial Aid](#).

# APPLYING FOR FINANCIAL AID

This section walks you through the steps to apply for financial aid at WHCCD. You'll learn how to complete the FAFSA or the California Dream Act Application (CADAA), how to list the correct school code, and what happens after you submit your application.

## FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

The FAFSA is the application you complete if you are a U.S. citizen or an eligible non-citizen. You must submit a FAFSA each year to be considered for federal and state financial aid.

### CREATING YOUR FSA ID

Before you begin, create an FSA ID and password at [StudentAid.gov](https://studentaid.gov). This serves as your electronic signature. Keep your login information safe and do not share it with anyone.

### COMPLETING THE FAFSA

Submit your FAFSA online at [StudentAid.gov](https://studentaid.gov). The application opens on October 1 each year.

**Priority Filing Deadline:** March 2

Even if you miss the priority deadline, you should still apply! You may still qualify for many forms of aid.

### WHCCD SCHOOL CODES

List the school code for the college where you intend to pursue your degree or certificate:

Lemoore College: **041113**

Coalinga College: **001176**

*To avoid delays, list only one WHCCD college code. You can still take classes at both colleges regardless of which code is listed.*

### AFTER YOU SUBMIT YOUR FAFSA

You will receive a **FAFSA Submission Summary** by email. Review it carefully for accuracy.

Check that:

- Your name matches your Social Security card (no nicknames or abbreviations)
- Social Security number and birthdate are correct
- Asset and tax information are accurate
- Your academic level and educational goal are correct
- IRS Direct Data Exchange (DDX) information transferred successfully
- Your FAFSA Form Status is not listed as *Draft*, *In Progress*, or *Action Required*

If everything looks correct, keep the FAFSA Submission Summary for your records. If corrections are needed, update your FAFSA at [StudentAid.gov](https://studentaid.gov). Avoid making unnecessary corrections, as these may delay your aid or trigger verification.

### FAFSA PROCESSING TIMELINE

FAFSAs typically process in 2–3 days and are sent to the college the next business day. WHCCD imports and processes FAFSA records weekly. Once your FAFSA is matched to your student account, you'll receive an email notification sent to your **myWestHills student email**.

You can view your financial aid status in the [\*\*myWestHills Portal\*\*](#) under *Financial Aid*.

## CALIFORNIA DREAM ACT APPLICATION (CADAA)

If you are an AB 540 student, you will complete the CADAA instead of the FAFSA.

### WHO QUALIFIES AS AN AB 540 STUDENT

You may be an AB 540 student if:

- You are a U.S. citizen who does not meet California residency requirements, **or**
- You are not a U.S. citizen or eligible non-citizen

**And**

- You attended a California school for at least 3 years **and**
- You graduated from a CA high school or earned a GED or passed the CA Proficiency Exam

### APPLYING THROUGH THE DREAM ACT

AB 540 students can apply for:

- California College Promise Grant (CCPG)
- Cal Grants
- California Promise Enrollment Fee Waivers
- Student Success Completion Grant
- Scholarships
- Chafee Grant (for former foster youth)
- EOPS/CARE and CalWORKs support programs

Apply at [\*\*dream.csac.ca.gov\*\*](http://dream.csac.ca.gov). Your information is **not** shared with federal agencies and is used only to determine state and institutional aid.

### OTHER APPLICATIONS FOR AID

Some programs, such as Foundation Scholarships, Chafee, and EOPS/CARE, require separate applications. Later sections of this handbook provide details.

## DEPENDENCY STATUS

Your dependency status determines whether you must provide parent information on your FAFSA.

You are considered **independent** if any of the following apply:

- Born before January 1, 2002
- Married (not separated)
- Supporting children or dependents who receive more than half their support from you

- Veteran or currently serving on active duty
- Enrolled in a master's or doctorate program
- Orphan, foster youth, or ward of the court at any time since age 13
- Emancipated minor or in legal guardianship as determined by a court
- Determined to be an unaccompanied homeless youth

You may be asked to provide documentation to verify your status.

## **CIRCUMSTANCES THAT DO NOT MAKE YOU INDEPENDENT**

The following **alone** do not qualify as independent status:

- Parents unwilling to contribute or provide information
- Parents living abroad
- Parents not claiming you on their taxes
- You live on your own or support yourself financially

## **UNUSUAL CIRCUMSTANCES (DEPENDENCY APPEAL)**

If you cannot obtain parent information due to unusual circumstances — such as abuse, abandonment, or lack of contact — you may qualify for an [\*\*Unusual Circumstances Appeal\*\*](#).

*If this applies to you, indicate "unusual circumstances" on the FAFSA to become provisionally independent, then complete the appeal through Student Forms.*

# PROCESSING YOUR FINANCIAL AID

After you submit your FAFSA or CADAA, there are additional steps you may need to complete before your financial aid can be awarded. This section explains how WHCCD processes your application, what documents you may be asked to provide, and how verification and appeals work.

## REQUESTED DOCUMENTS

Filing the FAFSA or CADAA is the first step. You may still need to submit additional documents to complete your financial aid file.

You will be notified via your **myWestHills student email** if you have required documents to submit. You can also view and complete your tasks in the **Financial Aid Forms** system.

Make sure you:

- Activate your Financial Aid Forms account using the instructions emailed to you
- Keep your email, phone number, and mailing address updated in the [\*\*myWestHills Portal\*\*](#)
- Submit all required documents as soon as possible

If you do not submit required documents, your financial aid cannot be processed.

**Verification Deadline:** September 1 of the following year

(For example, for the 2025–26 year, the verification deadline is **September 1, 2026**.)

## VERIFICATION

Verification is a process where the college is required to confirm information from your FAFSA. You may be selected randomly by the federal processor or because of conflicting information.

For 2025–26, verification is focused on:

- Identity
- Citizenship
- Conflicting information that requires clarification

Because most tax information transfers automatically through the IRS Direct Data Exchange (DDX), tax transcripts are rarely required unless your data could not be retrieved.

## TYPES OF VERIFICATION

- **Standard Verification:** You may be asked to complete Verification Worksheets in the Financial Aid Forms system. These adaptive web forms generate questions based on your FAFSA data.
- **Identity Verification:** You must present a valid government-issued photo ID and proof of high school completion. If you cannot come to campus, you may send notarized copies.

## PROFESSIONAL JUDGMENT (PJ)

Professional judgment is the process our Financial Aid Office uses to review and, when appropriate, make individualized adjustments to your financial aid based on your unique situation. In some cases, the standard 2025-26 WHCCD Financial Aid Handbook

FAFSA or CADAA doesn't fully reflect what you or your family are really experiencing, such as a recent loss of income, high medical expenses, changes in housing, or serious family circumstances that affect your safety or ability to rely on your parents.

Federal law allows financial aid administrators to look at these circumstances and, with proper documentation, adjust certain data elements in your FAFSA or CADAA based on your individual circumstances.

There are two types of PJ:

- **Special Circumstances:** Financial changes such as loss of income, high medical expenses, or divorce.
- **Unusual Circumstances:** Issues affecting your dependency status, such as parental abandonment, unsafe home environment, or lack of contact.

A PJ decision may increase, decrease, or not change your aid, but it ensures your eligibility reflects your current situation.

## **SPECIAL FINANCIAL CIRCUMSTANCES**

You may request a review if your financial situation has changed significantly. Examples include:

- Job loss or reduced income
- Divorce or separation
- High unreimbursed medical costs
- Loss of benefits

Your appeal must include:

1. The reason you are requesting professional judgment
2. The circumstances that qualify you
3. The dates the circumstances occurred
4. Any additional information about your financial situation

Acceptable documentation may include tax returns, W-2s, pay stubs, EDD statements, termination notices, or other relevant forms. Based on your circumstances, the financial aid administrator may request additional documentation to process your request. We may use the prior year tax return instead of the tax year on the FAFSA (2 years prior). Alternatively, we may use a projected income amount for any 12-month period, such as the calendar year, academic year, or 12-month period from the date the special circumstance took effect.

## **COST OF ATTENDANCE ADJUSTMENTS**

If you have unusually high educational expenses, such as dependent care, medical or dental costs, program fees, or private school tuition, you may request a cost-of-attendance adjustment. Students requesting a cost-of-attendance adjustment should complete the Special Circumstances appeal and provide documentation of their expenses.

Financial aid staff may consider the Income Protection Allowance (IPA) when reviewing requests. If your expenses fall within standard IPA amounts, the request may be denied.

## **UNUSUAL CIRCUMSTANCES (DEPENDENCY STATUS OVERRIDE)**

If you are unable to obtain parental information due to adverse or unusual circumstances, you may request a dependency override.

Examples may include:

- Parental abandonment
- Unsafe or abusive home environment
- Refugee or asylee status
- No contact with parents and unknown whereabouts

Your appeal must describe:

1. The circumstances leading to the estrangement
2. Your past and present relationship with both parents
3. How you are supporting yourself
4. The last date of contact with your parents

Supporting Acceptable documentation for an Unusual Circumstances Appeal may include:

- A letter from a trusted third-party (such as a counselor, clergy member, or attorney) who can verify your circumstances; or
- Documentation from a public or private agency, facility, or program serving the victims of abuse, neglect, assault, or violence; or
- Utility bills, health insurance, or other documents that demonstrate separation from parents/guardians; or
- A State, county, or Tribal welfare agency; or
- A documented determination of independence made by a financial aid administrator at another institution in the same or prior award year.

If your appeal is approved, your college will correct your FAFSA to reflect that you are an independent student.

## PJ APPEAL PROCESSING

To request a PJ appeal:

1. Log into Student Forms
2. Click Manage Requests
3. Select the type of appeal you need
4. In the box that asks you to indicate the reason for your request, enter "I need a PJ appeal" and click Submit to create a task with the appeal form and an upload for documentation.
5. Make sure that you answer all the questions on the appeal form
6. Upload documentation that supports your circumstances.

**Processing Time:** Appeals are typically reviewed within 4 weeks, though this may be longer during peak times. Your appeal will not be processed until all requested information is received.

You will receive status updates and final decisions via your preferred email. If corrections are made to your FAFSA, your aid package will be updated within 1–2 weeks.

# AWARDING FINANCIAL AID

Once your financial aid file is complete and your academic progress has been reviewed, the Financial Aid Office will determine your eligibility and prepare your financial aid package. This section explains how awards are calculated, how and when you are notified, and what affects the final amounts you receive.

## AWARD NOTIFICATION

After your file has been reviewed, you will receive an Award Notification sent to your **myWestHills student email**.

Your Award Notification includes:

- The types of financial aid you are eligible to receive
- Estimated award amounts based on **full-time enrollment** (12+ units)
- Important reminders about enrollment changes and financial aid adjustments

Your actual disbursement may differ if:

- You enroll in fewer than 12 units
- Your enrollment changes before or after disbursement
- You repeat a previously passed course (see [Financial Aid Course Repeat Policy](#))

Federal rules require all types of financial aid to be coordinated. You must notify the Financial Aid Office if you receive any additional aid not listed on your award letter, such as scholarships, stipends, or vocational rehabilitation benefits, because your award may need to be adjusted.

## DISBURSEMENT POLICIES

Financial aid is first applied toward any outstanding institutional fees, including:

- Enrollment fees
- Miscellaneous fees (like the Lemoore ASG fee)
- Non-resident tuition fees (if applicable)

Any remaining eligible balance is refunded to you.

## ENROLLMENT STATUS AND ELIGIBILITY

Your disbursement amount is based on your **actual enrollment** at the time of payment.

Important reminders:

- Units for late-start classes are **not** included in your initial Pell Grant payment.
- If you are paid for a class you never attend, you must repay those funds.
- Your grant amount may be reduced if you are enrolled less than full-time.

## SCHOLARSHIPS

Most scholarships are issued through the Business Office like grants. If your scholarship requires a specific number of enrolled units, you must be registered in those units before the scholarship can be issued. More information is available on the [\*\*WHCCD Foundation webpage\*\*](#).

## **DISBURSEMENT SCHEDULE**

Financial aid is disbursed on scheduled dates each term. These dates are posted on the [\*\*Disbursement Calendar\*\*](#).

- **Federal Pell Grant:** Paid in **two payments** each semester
  - First payment: first Friday of the semester
  - Second payment: Friday before second eight-week classes begin
- **Federal Direct Loans:** Paid in **two payments** each semester
  - First-time borrowers: first disbursement delayed 30 days per federal regulations
- **Cal Grants:** Paid in **one payment** each semester after full-term census
  - Makeup payments may be issued for second eight-week enrollment
- **Other Grants and Scholarships:** (FSEOG, SSCG, EOPS/CARE, CalWORKs)
  - Paid in one disbursement as posted on the calendar

## **RECEIVING YOUR FINANCIAL AID DISBURSEMENT**

You will receive your funds either by **direct deposit** or by a **paper check** mailed to the address in your myWestHills Portal.

### **CHECKS BY MAIL**

If you do not sign up for direct deposit, your check will be mailed on the scheduled disbursement date.

Please remember:

- Delivery times vary. Allow up to 10 business days for your check to be delivered.
- Replacement checks cannot be requested until 10 business days have passed.
- Update your address with the Admissions & Records office immediately if you move

If you have not received your check after two weeks, contact the Business Services Office at (559) 934-2115.

### **DIRECT DEPOSIT**

Direct deposit is the fastest and most secure way to receive your financial aid. To enroll, sign up through the [\*\*myWestHills Portal\*\*](#) at least **30 days before** the disbursement date. If your bank account changes, update your information immediately.

*Note: Direct deposit for financial aid is separate from direct deposit for Federal Work Study payroll.*

# FEDERAL ELIGIBILITY CRITERIA

To receive federal financial aid, you must meet specific requirements established by the U.S. Department of Education. This section outlines the criteria you must maintain throughout the year.

## BASIC ELIGIBILITY REQUIREMENTS

To receive federal aid, you must:

- Have a high school diploma, GED, or equivalent
- Be a U.S. citizen or an eligible non-citizen
- Demonstrate financial need (except for unsubsidized loans)
- Be enrolled in an eligible program (AA/AS degree or Certificate of Achievement).
  - *Local certificates and CalGETC GE certificates are **not** eligible.*
- Have a counselor-approved Student Education Plan on file
- Complete all required financial aid forms
- Maintain Satisfactory Academic Progress (SAP)
- Not owe a repayment on a federal grant
- Not be in default on a federal student loan

Visit the [StudentAid.gov Resources](#) page for help with FAFSA, loans, and your FSA ID.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require colleges to monitor your academic progress to ensure you are successfully completing coursework toward your educational goal. WHCCD checks SAP **each semester**, including summer.

## SAP STANDARDS

To remain eligible for financial aid, you must:

- **Complete at least 67%** of all cumulative attempted units (Pace of Progress)
- Maintain a **cumulative 2.0 GPA**
- Not exceed **150% of your program length** (e.g., 90 units for a 60-unit program)

For full details, see the WHCCD [Satisfactory Academic Progress \(SAP\) Policy](#).

## SAP APPEALS

If you lose financial aid eligibility due to SAP, you may submit an appeal.

All SAP appeals require a **Comprehensive Education Plan** created by a WHCCD counselor or advisor.

# FINANCIAL ELIGIBILITY

This section explains how your financial aid eligibility is calculated, including the Cost of Attendance and your Student Aid Index.

## COST OF ATTENDANCE (COA)

The Cost of Attendance is an estimated budget that reflects standard educational expenses for the academic year. It varies depending on where you live and your residency status.

Cost of Attendance						
Based on 15 units per semester, Fall & Spring						
	California Resident (or Non-Resident Fee Waiver)			Out of State Resident		
	At Home	Away from Home	On Campus (Coalinga Only)	At Home	Away from Home	On Campus (Coalinga Only)
Enrollment Fee*	1,380					
Tuition Fee**	N/A			10,530		
Books/Supplies	1,089					
Food/Housing	11,835	22,752	8,354	11,835	22,752	8,354
Transportation	1,818	1,989	1,251	1,818	1,989	1,251
Personal/Misc.	4,140	5,067	3,285	4,140	5,067	3,285
Total	20,262	32,277	15,359	30,792	42,807	25,889

\* Resident enrollment fees are \$46 per unit.

\*\* Non-resident tuition is \$351 per unit, plus the \$46 per unit enrollment fee.

Tuition and fees are effective Summer 2025, and are subject to change.

## STUDENT AID INDEX (SAI)

Your SAI is calculated using the information you report on your FAFSA. It is a measure of your ability to contribute toward educational costs.

## HOW FINANCIAL NEED IS CALCULATED

Your Financial Need =

### Cost of Attendance

- **Student Aid Index (SAI)**
- **Other Resources** (scholarships, waivers, etc.)

# OUTSIDE UNITS AND CONSORTIUM AGREEMENTS

A consortium agreement is a partnership between colleges that allows students to combine units from more than one school for financial aid purposes. WHCCD does not accept consortium agreements with other colleges, with 2 exceptions:

## WHCCD CONSORTIUM (LEMOORE & COALINGA)

Lemoore College and Coalinga College operate under a consortium agreement. This means that units from both colleges count toward your financial aid eligibility at your home college.

You should list only one WHCCD school code on your FAFSA or CADAA.

## CALIFORNIA VIRTUAL COLLEGE (CVC)

WHCCD accepts consortium units through CVC. If you take an online class through another California community college **via CVC**, those units may count toward your WHCCD financial aid eligibility.

Important notes:

- You must register through [\*\*CVC\*\*](#) (not directly with the other college).
- If you plan to use the CCPG to cover fees for a CVC class, you must list the **teaching college's** school code on your FAFSA/CADAA. The teaching college will process your CCPG.

# TYPES OF AID

This section provides an overview of the different types of financial aid available to you, including federal aid, state aid, and scholarships. Some funds are guaranteed for eligible students, while others are limited and awarded on a first-come, first-served basis.

## GOVERNMENT AID

### FEDERAL AID

- **Federal Pell Grant**: Need-based grant with a maximum annual award of **\$7,395**. See the [Year-Round Pell Grant](#) section for how you may receive additional Pell funding.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)**: Awarded to students with exceptional financial need. Maximum annual award: **\$600**. Funds are limited.
- **Federal Work Study (FWS)**: Provides part-time on-campus employment. Awards depend on financial need, available funding, and application timing.
- **Federal Direct Student Loans**: Federal loans you must repay with interest. See the loan section for annual limits and requirements.

### CALIFORNIA STATE AID

- **California College Promise Grant (CCPG)**: Waives enrollment fees for eligible CA residents or AB 540 students.
- **Lemoore/Coalinga Promise Fee Waiver**: Covers enrollment fees for full-time CA residents or AB 540 students who do not qualify for CCPG and have no prior degree/certificate.
- **Cal Grants (A, B, and C)**: Need-based grants for students who meet GPA and financial criteria.
- **Student Success Completion Grant (SSCG)**: Additional support for Cal Grant B or C recipients enrolled full-time.
- **Chafee Grant**: Up to **\$5,000** per year for eligible current or former foster youth.
- **EOPS/CARE/TANF/NextUp**: Programs that provide financial and academic support based on eligibility and funding.
- **Dream Act Service Incentive Grant (DSIG)**: Up to **\$4,500** per academic year for AB 540 students who complete qualifying community service.

# SCHOLARSHIPS

Scholarships are a valuable source of financial support and do not need to be repaid. WHCCD offers opportunities through the Foundation, and many students also receive scholarships from outside organizations.

## WHCCD FOUNDATION SCHOLARSHIPS

The WHCCD Foundation offers several scholarship programs:

- **General Scholarship Program** – One application for many awards
- **President's Scholars Program** – For eligible high-achieving students from local high schools.
- **Engineering Scholars Program** – For students pursuing engineering pathways

Scholarship disbursements:

- Most become available beginning the seventh week of each semester.
- Some are issued through the Business Office; others are paid directly by the Foundation.

## FINDING OUTSIDE SCHOLARSHIPS

There are many opportunities outside WHCCD.

Tips:

- Ask your employer or your parent's employer if they offer scholarships.
- Check banks, credit unions, and community organizations.
- Never pay for scholarship information. Avoid scams!

Recommended search tools:

- [Fastweb.com](http://Fastweb.com)
- [CollegeBoard Scholarship Search](http://CollegeBoard Scholarship Search)

For scam prevention tips, you can visit the [Federal Trade Commission's website for "Scholarship Scams."](http://Federal Trade Commission's website for )

# FEDERAL PELL GRANT

The Federal Pell Grant is the largest federal grant program and does not typically need to be repaid unless you withdraw or are paid incorrectly.

## HOW FEDERAL PELL GRANT AMOUNTS ARE DETERMINED

Your Federal Pell Grant is based on:

- Your **Student Aid Index (SAI)**
- Your **Cost of Attendance (COA)**
- Your **enrollment intensity** (percentage of full-time enrollment)
- Whether you attend for a full academic year or less

### **Enrollment intensity example:**

Full-time = 12 units. If you enroll in 7 units, your enrollment intensity is:

$$7 \div 12 \times 100\% = \mathbf{58\%}$$
, which determines the Pell amount you receive.

If your annual, full-time Pell award is \$7,000, then your one-semester amount for 7 units would be:

$$\$7,000 \div 2 \text{ semesters} \times 58\% = \$2,030$$

## PELL LIFETIME ELIGIBILITY USED (LEU)

You can receive Pell Grant funding for up to **12 full-time semesters (600%)**. Students nearing this limit will receive a notice. Students are strongly encouraged to save at least two full-time years (200%) of their Pell Grant eligibility if they intend to transfer to a four-year university.

## YEAR-ROUND PELL GRANT

You may receive up to **150%** of your annual Pell award if you enroll in Fall, Spring, and Summer. Year-round Pell counts toward your Pell LEU.

# WILLIAM D. FORD FEDERAL DIRECT LOANS

Direct Loans are borrowed funds that must be repaid with interest.

## TYPES OF LOANS

- **Subsidized Direct Loan:** The government pays interest while you are in school at least half-time.
- **Unsubsidized Direct Loan:** Interest begins accruing immediately; you are responsible for all interest.

*Note: WHCCD does not participate in the Parent PLUS or Private Alternative Loan Program.*

## ANNUAL BORROWING LIMITS

Dependent Students	Subsidized/ Unsubsidized	Additional Unsubsidized	Yearly Maximum	Lifetime Undergraduate Limits
Grade Level 1 0-29.9 completed units	\$3,500	\$2,000	\$5,500	\$31,00 total No more than \$23,000 can be subsidized
Independent Students	Subsidized/ Unsubsidized	Additional Unsubsidized	Yearly Maximum	Lifetime Undergraduate Limits
Grade Level 1 0-29.9 completed units	\$3,500	\$6,000	\$9,500	\$57,000 total No more than \$23,000 can be subsidized
Grade Level 2 30+ completed units	\$4,500	\$6,000	\$10,500	

## TERMS AND CONDITIONS – HOW TO APPLY

To apply for a Direct Loan, you must:

- Complete the FAFSA and your financial aid file
- Attend required loan counseling (Coalinga requires an in-person workshop)
- Complete Entrance Counseling and a Master Promissory Note at [StudentAid.gov](https://StudentAid.gov)
- Submit a Direct Loan Request Form
- Be enrolled in 6 or more degree-applicable units

## LOAN PROCESSING TIMELINE

- Loan requests are reviewed after the term begins
- Funds are disbursed **4-6 weeks** after submitting your request, but no earlier than the fifth week of the semester for previous loan borrowers or the seventh week of the term for first-time borrowers.
- First-time borrowers receive funds no earlier than **30 days** after the term starts, per federal regulations.

## EXIT COUNSELING

Exit Counseling is required when you:

- Drop below half-time enrollment
- Graduate
- Withdraw from WHCCD

Complete Exit Counseling at [StudentAid.gov](https://www.studentaid.gov).

## REPAYMENT OF LOANS

Direct Loans must be repaid according to the terms of your Master Promissory Note. Interest will accrue on unsubsidized loans and on all loans after you leave school.

## FEDERAL WORK STUDY (FWS)

FWS provides part-time employment for eligible students. Hourly wages on campus are currently \$16.50. Students can work up to 19/week during the term, or up to 25/week in summer if enrolled in fewer than 6 units.

How much you receive depends on your financial need and the amount of funds available at your school. Lemoore College limits FWS awards to \$6,000 per year. Once all funds for the FWS program have been allocated, no further awards will be made.

Priority is given to students who meet the March 2 deadline or held FWS previously.

## CONDITIONS OF ELIGIBILITY

To receive FWS, you must:

- Demonstrate financial need
- Enroll in at least **6 units** (12 preferred)
- Maintain Satisfactory Academic Progress

## HOW TO APPLY

- Lemoore students apply through the WIN Center or [Virtual Career Center](#)
- Coalinga students submit applications through the Financial Aid Department.

# STATE AID PROGRAMS

This section provides detailed information about major California state financial aid programs available to WHCCD students, including eligibility, how to apply, and important requirements.

## CALIFORNIA COLLEGE PROMISE GRANT (CCPG)

The **CCPG** waives your enrollment fees for the entire school year if you meet income or need-based criteria and maintain academic progress.

- Covers the \$46/unit enrollment fee (not a cash award)
- Available to California residents and eligible AB 540 students
- You can qualify by completing the **FAFSA, CADAA, or the CCPG Application**
- CCPG remains active for the entire school year once approved (Summer–Spring)
- If you qualify and already paid your fees, you may request a refund from Business Services

**Academic Requirements:** Students placed on **Academic or Progress Probation** for two consecutive terms may lose CCPG eligibility.

**Appeal Option:** Students who lose eligibility may submit a **Loss of Promise Grant Appeal** for review.

## LEMOORE/COALINGA PROMISE FEE WAIVER

The **Promise Fee Waiver** supports full-time students who do *not* qualify for CCPG and have not yet earned a degree or certificate.

Eligibility:

- Must be a California resident or AB 540 student
- Must enroll in **12 units** in both Fall and Spring
- Not based on income
- Covers up to **60 units** total (does not cover summer)
- Must meet SAP requirements (67% completion rate + 2.0 GPA)

Students are notified via myWestHills email and must complete the Terms & Conditions agreement to accept the award.

## CAL GRANT PROGRAM

Cal Grants are need-based grants awarded by the **California Student Aid Commission (CSAC)**. They do not need to be repaid.

How to Apply:

- Submit FAFSA or CADAA by September 2 (community college deadline)
- Ensure your GPA is submitted by your current or prior school

GPA Submission:

- WHCCD automatically submits GPAs for students who applied for aid in the past 3 years and completed at least 16 degree-applicable units at WHCCD
- Students with fewer than 16 units must request GPA submission from their prior college
- Recent high school graduates should contact their high school

## **TYPES OF CAL GRANTS:**

- **Cal Grant A** – Typically reserved while attending a community college (exception: Students with dependent children)
- **Cal Grant B** – Access award up to \$1,648 at CCCs; higher amounts at 4-year institutions
- **Cal Grant C** – Up to \$1,094 for eligible technical/occupational programs

Note: Students who provide more than 50% of support for a dependent child under age 18 may qualify for up to **\$6,000** additional for Cal Grant A or B, or up to **\$4,000** additional for Cal Grant C

Award amounts are based on full-time status and prorated for part-time enrollment.

## **STUDENT SUCCESS COMPLETION GRANT (SSCG)**

SSCG provides additional financial support to help you stay on track for timely completion.

Eligibility:

- Must receive **Cal Grant B or C**
- Must enroll full-time: **12+ units** (or **9+ units** for approved DSPS students)
- Must have unmet financial need
- Must maintain SAP

Award Amounts per Semester:

- 12–14.99 units: \$1,298
- 15+ units: \$4,000
- Current/former foster youth: \$5,250

Disbursement:

- Paid at the same time as Cal Grants for full-term/first eight-week enrollment
- Students enrolled in second eight-week classes are awarded after census

Due to limited funds, SSCG is awarded on a **first-come, first-served** basis. Not all eligible students will receive payment. Reg365 students receive priority.

# WITHDRAWAL AND REPAYMENT

If you receive financial aid and withdraw from classes, your aid may be adjusted based on federal regulations. This section explains what happens when you withdraw, how repayment is calculated, and what to expect if you receive a Post-Withdrawal Disbursement.

## RETURN TO TITLE IV (R2T4)

Federal law requires the college to review your financial aid if you withdraw from **all** classes before completing **more than 60%** of the term. You may have to repay a portion of the aid you received.

### WHEN YOU MAY OWE MONEY

You may owe repayment if:

- You withdraw from all courses before 60% of the term is completed
- You are dropped from all classes before the Census Date
- You receive all F's, NP's, or Instructor Drops (unofficial withdrawal)

Federal Work Study earnings are **not** included in repayment calculations.

### HOW YOUR WITHDRAWAL DATE IS DETERMINED

Your withdrawal date is:

- The day you notify the Financial Aid Office of your intent to withdraw, **or**
- Your last date of attendance, as reported by your instructor
- If you leave without notifying the college, your withdrawal date becomes:
  - The midpoint of the term, **or**
  - The last date you attended any class

### UNOFFICIAL WITHDRAWALS

Students who receive all F's or NP's are considered **unofficially withdrawn**. For these cases, 50% of the term is used as your completion point.

### THE REPAYMENT PROCESS

The Financial Aid Office will:

1. Calculate the amount of aid you earned and unearned
2. Notify you within **30 days** if repayment is required
3. Apply "grant protection," reducing the amount you owe when possible
4. Charge any required repayment to your student account

You have **45 days** from your withdrawal date to repay unearned aid in full.

You cannot register for future classes until the debt is paid.

### EXAMPLE OF AN R2T4 CALCULATION

At full-time enrollment (12 units) you are awarded a \$3,698 grant. There are 124 days in the term, and you withdraw on the 43rd day. 35% of your grant was earned and 65% was unearned.

$$\$3,698 \times 65\% = \$2,403.70 \text{ (unearned amount)}$$

The total amount of grant aid disbursed is multiplied by 50%. This is your "grant protection."

$$\$3,698 \times 50\% = \$1,849.00$$

The college will owe the federal government a share of the grant based on how many units you took.

$$12 \text{ units} \times \$46/\text{unit} = \$552$$

**\\$552 × 65% (unearned) = \\$358.80** (aid college owes to the federal program).

**\\$2,403.70 (unearned) - \\$358.80 (unearned) = \\$2,044.90.**

This is the initial total of unearned aid.

**\\$2,044.90 (unearned) - \\$1,849.00 (grant protection) = \\$195.90** (aid you owe to the federal program).

You would owe \\$195.90 to the federal program and \\$358.80 to the college.

**\\$195.90 + \\$358.80 = \\$554.70** (your total repayment).

## POST-WITHDRAWAL DISBURSEMENT (PWD)

If you earned more aid than was disbursed before you withdrew, you may be eligible for a Post-Withdrawal Disbursement.

### REQUIREMENTS FOR A PWD

A PWD may be issued if:

- You submitted a valid FAFSA with a calculated SAI
- Your loan was originated and your MPN is signed (for loans)
- Your file review is complete
- You completed the first 30 days of the term (first-year, first-time borrowers only)

Funds must be disbursed within **120 days** of the college's determination of your withdrawal.

## WITHDRAWAL DATES

If you withdraw before completing 60% of the term, you may owe repayment. It is **your responsibility** to drop your classes. Do not rely on instructors to drop you.

Key dates to avoid repayment:

- **Fall 2025:** October 24, 2025
- **Spring 2026:** March 27, 2026

## OVERPAYMENT OF PELL GRANT

You may owe money if:

- You drop classes during the add/drop period and your enrollment level changes
- You are paid for a class you **never attend** (including short-term and weekend classes)

If you owe an overpayment:

- You have **30 days** to repay the college
- After 30 days, your overpayment is reported to the U.S. Department of Education
- You will be unable to receive aid anywhere until the balance is paid in full

## ENROLLMENT CHANGE EXAMPLE

Student G. Eagle enrolls full-time (12+ units) at the beginning of the semester and receives her first Pell Grant payment of \$1,800. After the first week of school, G. Eagle decides that she needs a part-time job.

If she drops to:

- **9 units:** Second disbursement is reduced to \$900; no repayment owed
- **6 units:** No second disbursement; no repayment owed
- **3 units:** No second disbursement; must repay \$900 of the first disbursement

# IMPORTANT FEDERAL REGULATIONS AFFECTING YOUR FINANCIAL AID

Federal regulations can impact your eligibility for financial aid throughout the year. This section summarizes key rules you need to know and maintain.

## FEDERAL PELL GRANT LIFETIME ELIGIBILITY USED (LEU)

You may receive Pell Grants for the equivalent of **12 full-time semesters** or **6 years (600%)** during your academic career. Important notes:

- LEU is cumulative across all colleges you attend.
- You can view your current LEU at [StudentAid.gov](https://StudentAid.gov).
- Students planning to transfer are encouraged to save some Pell eligibility for a four-year university.

## HIGH SCHOOL DIPLOMA OR GED REQUIREMENT

To receive federal financial aid, you must have a high school diploma, GED, or recognized equivalent. Students cannot qualify for federal aid by passing an Ability-to-Benefit (ATB) test, or completing 6 degree-applicable units. These rules apply to students who first enrolled in an eligible program after July 1, 2012.

## DECLARED MAJOR REQUIREMENT

You must declare an **eligible academic major** to receive federal aid. You are *not* eligible for federal aid if:

- You are listed as "undecided" or "undeclared"
- Your program is a **local certificate** or **CalGETC** GE Certificate

If you graduate from your only eligible program and re-enroll without declaring a new eligible major, you will not qualify for federal aid.

## FINANCIAL AID COURSE REPEAT POLICY

Federal regulations limit how often you can receive aid for repeated coursework. You may receive financial aid for **one repeat** of a course you previously passed with a grade of D or better.

All repeats count toward:

- Maximum Timeframe (150%),
- Pace of Progress (67%), and
- GPA requirements under SAP

Some courses may be repeated under state rules, but federal regulations determine whether those repeats can be funded by financial aid.

# FRAUD

Fraud involves intentionally providing false or misleading information to obtain financial aid.

Examples include:

- Knowingly misrepresenting family or financial information
- Certifying false statements as true
- Altering documents used in the financial aid process
- Manipulating aid programs for personal benefit

Suspected cases of fraud are reported to:

- The U.S. Department of Education, Office of Inspector General
- Relevant federal or state agencies (as required)
- Dean of Student Services for student discipline (as appropriate)

Any aid obtained fraudulently must be repaid and may result in prosecution.

## PROTECTING YOUR IDENTITY & AVOIDING SCAMS

Identity theft can occur when criminals access personal information such as names, Social Security numbers, or bank/credit card details.

Tips to protect yourself:

- Apply for financial aid only through official sites (FAFSA or CADAA)
- Close your web browser after completing online applications
- Never share your FSA ID username or password
- Keep track of all aid you requested and received
- Never give personal information over the phone or online unless **you** initiated the contact
- Store personal documents securely and shred them when no longer needed
- Keep wallets/purses safe and report lost or stolen IDs immediately

If you have concerns about an aid offer or your student loan, ask your financial aid office or contact the Federal Student Aid Information Center.

# CONSUMER INFORMATION & OTHER RESOURCES

Certain information must be publicly available to all students under federal law. The following resources provide important details about academics, safety, privacy, and student rights.

## FINANCIAL AID CODE OF CONDUCT

A WHCCD financial aid employee is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government-sponsored, subsidized, or regulated activity. In doing so, a financial aid employee should:

- refrain from taking any action for their personal benefit, refrain from taking any action they believe is contrary to law, regulation, or the best interests of the students and parents they serve;
- ensure that the information they provide is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain;
- be objective in making decisions and advising their campus regarding relationships with any entity involved in any aspect of student financial aid;
- refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity; and
- disclose to their college's Vice President for Student Services any involvement with or interest in any entity involved in any aspect of student financial aid.

The following are specifically prohibited:

- Revenue sharing agreements with lenders.
- Engaging in any activity that creates a conflict of interest.
- Accepting gifts above a nominal value from lenders or guarantors.
- Accepting private loans conditioned on the use of a lender's Title IV loans.
- Contracting arrangements with a lender that provides compensation to school staff.
- Assigning a lender to a borrower or refusing to certify a loan for a borrower's choice of lender or guarantor.
- Accepting from lenders any staffing assistance for a call center or the financial aid office.
- Accepting compensation for service on an advisory board, except that reasonable expenses associated with that service may be reimbursed by the lender or guarantor.

Allowable items (not considered gifts) include:

- Standard educational materials or training related to loans, default prevention, or financial literacy
- Food or refreshments provided during professional development programs
- Benefits offered to **all** students (e.g., borrower incentives)

## PRIVACY & AUTHORIZATION TO RELEASE INFORMATION (FERPA)

The Family Educational Rights and Privacy Act (FERPA) protects your educational records. This means:

- The Financial Aid Office can release information **only to you**, the student.
- Information cannot be shared with parents, spouses, or others without your written consent.

Students under age 18 are **not** exempt — FERPA still applies.

To allow someone else to access your information, complete the **Student Records Release** in your [myWestHills Portal](#).

For more information, visit the federal [FERPA site](#).

## CONSTITUTION DAY

Federal regulations require colleges receiving federal financial aid to recognize **Constitution Day** each year on or around **September 17**, the date the U.S. Constitution was signed.

WHCCD celebrates by hosting events or educational activities. Watch your campus email and announcements for event details.

## ADDITIONAL STUDENT RESOURCES

### Accreditation

<https://lemoorecollege.edu/about/accreditation/>

<https://coalingacollege.edu/about/accreditation/>

### Campus Security Policy

<http://lemoorecollege.edu/about/campus-safety/index.asp>

<http://coalingacollege.edu/about/campus-safety/index.asp>

### Crime Statistics

<http://lemoorecollege.edu/student-life/campus-safety/crime-statistics.php>

<http://coalingacollege.edu/student-life/campus-safety/crime-statistics.php>

### Constitution Day September 17th each year

<http://ifap.ed.gov/fregisters/FR05242005.html>

## **Drug and Alcohol Policy**

<http://lemoorecollege.edu/about/campus-safety/index.asp>

## **Eligible Degree Programs (except for Local Certificates - LC)**

<http://coalingacollege.edu/academics/programs/index.asp>

<http://lemoorecollege.edu/academics/programs/index.asp>

## **Emergency Preparedness**

<http://coalingacollege.edu/about/campus-safety/index.asp>

<http://lemoorecollege.edu/about/campus-safety/index.asp>

## **International Students**

[http://coalingacollege.edu/students/student\\_programs/international\\_students/index.asp](http://coalingacollege.edu/students/student_programs/international_students/index.asp)

## **Major Selection/Academic Advising**

<https://coalingacollege.edu/resources/counseling/>

<https://lemoorecollege.edu/resources/counseling/>

## **Privacy - Federal Educational Privacy Rights (FERPA) and Authorization to Release Information**

<http://www.ed.gov/policy/gen/guid/fpcos/ferpa/index.html>

## **Services for Students with Disabilities**

[http://lemoorecollege.edu/students/student\\_programs/dsps/index.asp](http://lemoorecollege.edu/students/student_programs/dsps/index.asp)

[http://coalingacollege.edu/students/student\\_programs/dsps/index.asp](http://coalingacollege.edu/students/student_programs/dsps/index.asp)

## **Student Rights and Responsibilities**

[http://coalingacollege.edu/students/student\\_services/matriculation.asp](http://coalingacollege.edu/students/student_services/matriculation.asp)

<https://westhillslemoore.elumenapp.com/catalog/21-22/student-rights-responsibilities#mainContent>

## **Technology and Internet Information**

<https://foundationccc.org/CollegeBuys>

## **Textbook Information**

<http://www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?langId=-1&storeId=34905&catalogId=10001>

<http://www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?langId=-1&storeId=34904&catalogId=10001>