



C U Y A M A C A
· C O L L E G E ·

FINANCIAL AID & SCHOLARSHIPS OFFICE

Cuyamaca College is pleased to offer you financial assistance for the 2023-2024 academic year!

This assistance is for fees, tuition, books, supplies, housing, food and transportation costs necessary for attendance at Cuyamaca College.

Please read the information and instructions:

- 1 How Do I Choose My College For Financial Aid (F.A.) Disbursements?
- 2 How Do I Receive My Aid?
- 3 Academic Requirements- Enrollment And Number Of Units.
- 4 Enrollment At Cuyamaca And Grossmont – Consortium Agreements.
- 5 What Can I Do To Make Sure My Financial Aid Is Disbursed On Time?
- 6 What If I Am Overpaid And Owe Funds Back?
- 7 Federal Direct Student Loan.
- 8 The California College Promise Grant (CCPG).
- 9 How Can I Get Help With My Financial Aid?

1. HOW DO I CHOOSE MY COLLEGE FOR F. A. DISBURSEMENTS?

You may only receive financial aid disbursements from ONE college per semester. If you are attending courses at both Cuyamaca and Grossmont Colleges, you must choose the college you want to receive your financial aid from for each semester. You will be able to see and choose your college by logging into your online financial aid status through [Self-Service](#). Click on the Application Status button and read the information in the "Choose Your College for Financial Aid Payments" section at the top. Follow the instructions and choose the college. This process is for financial aid purposes only. To make the proper choice, please make sure your major and educational objective (Certificate, Associates Degree, or Transfer) are offered at the college you choose.

2. HOW DO I RECEIVE MY AID?



FINANCIAL AID DISBURSEMENTS AND COLLEGE REFUNDS WILL BE PROCESSED THROUGH BANKMOBILE DISBURSEMENTS

Cuyamaca College delivers your refund through BankMobile Disbursements, a technology solution, powered by BMTX, Inc.

You can receive your financial aid via:

- Direct Deposit to your Bank/Credit Union account
- The BankMobile VIBE account (a \$1.99 per month change may apply)
- A paper check mailed to you 21 days after the disbursement date listed

NOTES:

- **You must be enrolled in a class before you can sign up.** Soon after you enroll, you will get a green envelope or email from BankMobile that will provide you the information you need to sign up for your selection.
- **If you do not sign up for direct deposit or a Vibe Account, you will receive your disbursement via paper check. Paper checks can take up to 21 days to be disbursed!** Your financial aid check will be mailed to

your address of record with the Admissions and Records Office.

- ***It is your responsibility to make sure that the Admissions and Records Office and BankMobile have your current address and email address.***
- ***Your best option to receive your aid faster and more securely is through Direct Deposit or the Vibe Account.***

Visit this link for more information: <https://bankmobiledisbursements.com/refundchoices/>

Watch this [video](#) for information on the disbursement process and how to select your refund preference.

3. ACADEMIC REQUIREMENTS

Do I have to be enrolled to receive financial aid? How many units is my financial aid based on?

YES! You must be enrolled in a degree, certificate or transfer program to receive financial aid.

Your financial aid award is based on your enrollment status for the semester:

- 12 units or more = **Full time**
- 9 - 11.5 units = **¾ time**
- 6 - 8.5 units = **½ time**
- less than 6 units = **less than ½ time**

Your enrollment status will be determined on Census day

(09/05/2023 Fall awards; 02/12/2024 Spring awards) if you are awarded before Census day.

- *Example: If you're eligible for a semester Pell grant for \$1000 at full time status when the semester begins but on Census day you drop down to ½ time status, then your Pell grant award will be reduced to \$500.*
- Prior to each disbursement, each student's enrollment status is checked. A reduction in units enrolled after Census day may result in a decrease in your financial aid award, repayment of funds, or cancellation of your award.
- If you are awarded financial aid after Census day, your enrollment status will be determined on the day you are awarded.

4. CONSORTIUM AGREEMENTS

Will you be taking classes at Cuyamaca and Grossmont College?

If yes, don't miss out on receiving your maximum award! For financial aid purposes, students who have a declared major at Cuyamaca College and take units at both Cuyamaca College and Grossmont College may apply to participate in a consortium agreement. A consortium agreement means that all units can be added together to determine maximum eligibility for financial aid.

To be eligible:

1. Be enrolled in a minimum of six (6) overall units combined at Cuyamaca College and Grossmont College and be enrolled in the classes listed on your consortium agreement by your census day, and
2. Maintain enrollment in at least one (1) course at Cuyamaca College, and
3. Submit your completed Consortium Agreement to our office via StudentForms/[CampusLogic account](#).

You must apply for a Consortium Agreement each semester and you can submit **only ONE consortium agreement per semester**. The form will be available in StudentForms/CampusLogic and requires you to meet with your Cuyamaca College academic counselor. Then upload the completed form into StudentForms/CampusLogic.

5. WHAT CAN I DO TO MAKE SURE MY F. A. IS DISBURSED ON TIME?

To do your part in making sure your financial aid is disbursed on time you need to:

- Make sure your financial aid file is complete, check [Self-Service](#) and StudentForms/CampusLogic, our document submittal webportal, StudentForms/[CampusLogic account](#).
- Make sure you pay any outstanding debt to the college or district. If you owe any enrollment fees, out-of-state tuition, or other fees your federal disbursements may be delayed or deducted by the amount you owe.
- Sign up for electronic disbursement: Direct Deposit or the Vibe Account.

Please be aware that there may be unforeseen circumstances that may cause a delay in disbursements. It is always helpful to plan ahead in case you receive your financial aid disbursements late. We advise that you **DO NOT** write personal checks or make financial commitments based on your disbursement dates.

6. FUNDS OVERPAID / OWED

In the event of an overpayment of financial aid grants, you must repay the funds regardless of how the overpayment occurred. You will be billed for any funds received in excess of your eligibility. If you have an outstanding balance for out-of-state-tuition, mandatory fees, or class fees for the current year or term at Cuyamaca College, your federal financial aid disbursement may be deducted a sum equal to the outstanding balance due. You will be disbursed the difference, if any, on the coinciding regular disbursement date.

REMINDER: You only permitted to receive financial aid from ONE college per semester.

- If you receive a financial aid disbursement at more than one college in a semester, you will have to repay the amount you received from the other college(s) and you may be ineligible for future aid until you repay the full amount you owe back.
- **This includes financial aid received from Cuyamaca and Grossmont Colleges.**

7. FEDERAL DIRECT STUDENT LOAN

The Federal Direct Student Loan is an educational loan that **must be repaid**. To apply for a loan, you must:

1. Complete your financial aid file.
2. Meet the eligibility requirement to receive a loan.
3. Be enrolled in six (6) units or more.
4. Have a financial aid award letter before you submit the completed loan application.
5. Pass a Loan Entrance Counseling session (first time borrowers)
6. Complete the [Direct Loan Request](#) form

You may be required to meet with a Financial Aid Advisor to go over more details about your loan request. The Interest Rate for Direct Subsidized and Unsubsidized Loans first disbursed between July 1, 2023 and July 1, 2024 is 5.50%. Loans are disbursed in two equal disbursements. For annual loans, that is one disbursement per semester. For one-semester loans, the 2nd disbursement occurs after the halfway point of the semester.

8. THE CALIFORNIA COLLEGE PROMISE GRANT (CCPG)

The **CCPG** is a fee waiver that waives some or all of your mandatory fees: Enrollment Fee (currently \$46/unit), Health Fee, Student Center Construction Fee, and the Student Representative Fee. If you are awarded the Promise Grant before you enroll in your classes, the fees that you are eligible to have waived will be waived automatically. If you pay for your fees and then receive a Promise Grant, you are eligible for a partial or full refund that will be processed periodically via:

- credit back to your credit/debit card (if you used a credit/debit card to pay for the fees)
- direct deposit to your bank/credit union account
- your BankMobile Vibe Account
- a mailed paper check

You must also meet minimum academic and progress standards to maintain eligibility for the Promise Grant. For more information, go to the [Cuyamaca Promise Grant page](#).

9. Need Help With Your Financial Aid?

We offer assistance to help you with your financial aid application:

1. Online

- Everything you need to take care of for your financial aid file can be done online
- Check your financial aid status on [Self-Service](#)
- Get live help at our zoom [FA Help Desk](#)
- Submit documents through your StudentForms/[CampusLogic account](#)
- Setup your disbursement option through [BankMobile](#)
- If you want to email questions, send your email to: cuyamaca.financialaid@gcccd.edu
 - Give us your full name, student ID number and ask your question.

2. Phone

- You can reach us at (619) 660-4201. If we do not answer your call, please leave a voicemail with your full name, student ID number, your phone number, and a brief explanation of why you are calling. We will return your call as soon as possible.

3. At the Financial Aid Office (G Building, 1st floor)

- Bring your picture ID and Cuyamaca Student ID number.

4. Student Appointments

- You can make an appointment to meet with one of our staff if you have a situation that requires additional attention. Contact us via email or phone to make an appointment, [CONTACT US](#)
- NOTE: Student appointments can be in person, via Zoom or phone.

PLEASE NOTE:

The offer of Financial Aid is contingent upon institutional receipt of funds from the appropriate agencies and the laws and regulations that govern these programs, and are thus, subject to change. The Grossmont-Cuyamaca Community College District is required to follow federal, state, and institutional regulations in the awarding of financial aid. Therefore, any necessary changes in determination of eligibility or aid amounts will be made.