



Financial Aid Student Handbook



43600 Mission Boulevard
Building 7, Second Floor
Fremont, CA 94539-5847
510-659-6150 (Tel)
510-659-7309 (Fax)
financial_aid@ohlone.edu

FROM THE DIRECTOR

Dear Financial Aid Student:

Welcome to Ohlone College!

We know your decision to attend Ohlone College will be a rewarding one. We will do our best to help you achieve your educational goals while keeping your financial challenges manageable. Financial aid procedures are complex, demanding, and sometimes confusing. Timely and responsible delivery of your financial aid requires a close partnership among you, the applicant, this office and several other agencies.

This handbook is a guide to your role in your financial aid delivery and will assure smooth and speedy service for you, as well as a better understanding of the financial aid process. Please take time to read through the handbook – better yet, print out the handbook to keep with you at all times. If there is information which is confusing, or you have questions, don't be afraid to talk with us. We're here to help!

Each member of the Financial Aid Team is assigned a specific case load of students to better serve you. Remember the name of your team member; keep their telephone number and e-mail address in your phone contact list. Make an appointment to come in and introduce yourself to you team member. You will be working together during your time at Ohlone. We promise to provide you with equitable treatment under the law, honest answers, and confidential handling of your records. If at any time you feel we are not honoring these commitments with courtesy and professionalism, let me know.

Have an powerful and productive academic year!

Deborah

Deborah Griffin
Director, Financial Aid
Foster Youth Success Initiative Liaison



TABLE OF CONTENTS

WHAT IS FINANCIAL AID	1 - 3
❖ How to Apply for Financial Aid	
❖ When to Apply for Financial Aid	
❖ Cal Grant Program Deadline	
❖ Financial Aid Priority Deadline	
❖ If You Have Missed the Priority Deadline Date	
DETERMINING A STUDENT'S AND/OR PARENTS' FINANCIAL NEED	4 - 5
❖ Student Budget	
❖ How are Expenses Established	
❖ How Financial Aid is Packaged	
FEDERAL GRANT PROGRAMS	5 - 6
❖ Federal Pell Grant	
❖ Federal Supplemental Educational Opportunity Grant (FSEOG)	
❖ Academic Competitiveness Grant (ACG)	
❖ Bureau of Indian Affairs	
❖ Federal Work-Study Program (FWS)	
U.S. DEPARTMENT OF EDUCATION STUDENT LOAN PROGRAM	7
❖ William D. Ford Direct Loan Program	
STATE GRANT PROGRAMS	8 - 10
❖ The Cal Grants, Chaffee Grant Program, Child Development Grant	
❖ Cooperative Agencies and Resources for Education (CARE)	
❖ Extended Opportunity Programs & Services (EOPS)	
❖ Other Programs	
BOARD OF GOVERNOR'S WAIVER PROGRAM	10 - 11
OHLONE COLLEGE AID PROGRAMS	11
❖ Ohlone Foundation Grants and Scholarship Programs	
❖ Emergency Short-Term Loan Program (STL)	
STUDENT FEES	12
❖ Non-Resident Tuition Fees	
❖ Enrollment Fees	
❖ Health Fees	
❖ Other Fees	
REPAYMENT OF FEDERAL FUNDS REQUIREMENTS	12
RIGHTS AND RESPONSIBILITIES	13 - 14
SATISFACTORY ACADEMIC PROGRESS POLICY	15 - 18
❖ Satisfactory Academic Progress Standards	
❖ Student Ineligibility, Probation, Warning, and Disqualification	

- ❖ Appeals Process
- ❖ Course Withdrawal, Incompletes, Repeats, etc.
- ❖ Confidentiality
- ❖ Concurrent Enrollment

FINANCIAL AID CHECK DISBURSEMENT POLICY **18 - 20**

- ❖ Disbursement Dates
- ❖ Disbursement Requirements
- ❖ Fraud Policy
- ❖ Direct Loan Additional Information

WHO DO I SEE WHEN I HAVE QUESTIONS? **21**

- ❖ Financial Aid Team Names & Telephone Numbers

GENERAL INFORMATION **22 - 23**

- ❖ Academic Programs and Facilities
- ❖ Accreditation
- ❖ College Refund Policy
- ❖ Document Submission and Photocopy Policy
- ❖ Employment Information
- ❖ Evening Students
- ❖ Foster Youth Success Initiative
- ❖ Services for Disabled Students/Vocational Rehabilitation
- ❖ Student Health Center
- ❖ Veterans Benefits

FINANCIAL PLANNING FOR COLLEGE **24 - 25**

ABOUT OHLONE COLLEGE **25**

- ❖ Equal Opportunity & Nondiscrimination
- ❖ Title IX Compliance
- ❖ Sexual Harassment

IMPORTANT CAMPUS TELEPHONE NUMBERS **26 - 28**



WHAT IS FINANCIAL AID?

Financial aid is money made available by federal, state, institutional and private sources in the form of grants, scholarships, loans, and wages. Such aid makes it possible for you to continue your education beyond high school even if you and your family cannot meet the full costs of the college or university you choose to attend. All programs are based on the premise that parents have the primary responsibility of assisting their dependents to meet educational costs and that financial aid is only available to fill the gap between a family's contribution and your annual educational expenses.

Who Can Apply For Financial Aid?

To be considered for financial aid, you must meet all the following minimum requirements:

1. A U.S. Citizen or an eligible Non-Citizen: An eligible Non-Citizen is a U.S. permanent resident who has a document, such as an I-151, I-94, I-688 or I-551 (Alien Registration Receipt) from the U.S. Citizenship and Immigration Service verifying that your stay in the U.S. is for other than a temporary purpose.
2. Demonstrate financial need.
3. Enrolled in at least 6.0 units (half-time).
4. Enrolled in a declared academic program of at least 24 units required for completion.
5. Show satisfactory progress in a course of study. See Satisfactory Academic Progress Policy.
6. Not in "default" status of a Federal student loan, such as a Direct Loan, Perkins Loan, Federal Stafford Loan, California Loans to Assist Students (CLAS), or Supplemental Loans for Students (SLS).
7. Cannot owe a repayment to the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG) or the Academic Competitiveness Grant programs.
8. Registered with the Selective Service, if required to do so.

Students who do not have a high school diploma, GED, or equivalent, must take a placement test and the "Ability to Benefit" (ATB) exam.



How to Apply for Financial Aid

Step One: Requirements

Find out Ohlone College's deadlines for enrollment, placement testing, fee waiver, financial aid, etc. Read the catalog and class schedule. See a counselor. Pay attention to eligibility requirements and deadlines. You can also visit Ohlone College's website at <http://www.ohlone.edu/org/admissions/howtoenroll.html>.

Step Two: The Application

In California, you may apply for aid from several sources by completing a single application – The Free Application for Federal Student Aid (FAFSA). You will need to put Ohlone College's Title IV Code (**004481**) on the FAFSA. You can apply online at <http://www.fafsa.ed.gov>. Apply for a PIN at <http://www.pin.ed.gov> for yourself (and a parent if you are a dependent). A very limited number of paper FAFSA forms are available from the Financial Aid Office.

After you have completed your on-line application, you will receive an e-mail from the U.S. Department of Education with a link to your Student Aid Report (SAR). Verify that all the information on the SAR is correct. If the information on the SAR is not correct, either make the correction online at <http://www.fafsa.ed.gov> or submit the SAR with corrections needed to the Financial Aid Office (if your award has already been processed).

A special word for students who were or are in foster care, under the care of the court system or have been living on your own without parents: Pay close attention to the Student Dependency questions on the FAFSA. If you do not have parents or parent financial information, please call us to help you answer these questions.

Step Three: Enrollment Fee Waiver

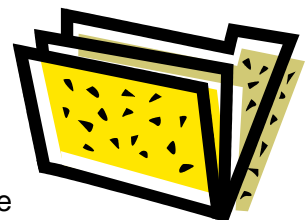
Completing the FAFSA is sufficient to apply for the Board of Governors Fee Waiver. This is a much simpler process than completing the Board of Governors Fee Waiver Application, which will require copies of your family's federal income taxes and verification of other non-taxed income. After your fee waiver is entered in the system, don't forget to ask for the reduced parking fee voucher.

Step Four: Documentation and Verification

Approximately two to three weeks after submitting your FAFSA online at www.fafsa.ed.gov, you will be mailed a Missing Document Request. This Request letter will list the forms and other documents you will need to submit to the Financial Aid Office to complete your file. Forms can be obtained from <http://www.ohlone.edu/org/finaid/missinginfodocs.html>. **Please provide signed copies of documents when requested. We do not make copies for you and will not accept original documents in place of copies.**

The following documents may be requested:

1. A **signed** copy of the student's and/or the parents' federal tax return including all attachments, schedules, and W-2s for the prior calendar year.
2. Agency Certification of Untaxed Income form completed by the Social Services Agency (TANF, CalWORKs, General Assistance); Social Security Office (SSI, SSDI, SA, etc.); Veteran Benefits, etc.
3. Unofficial college transcripts from each college or university you have



attended other than Ohlone College if you have a Bachelor's degree.

4. Additional data and forms. Requesting additional information may be necessary if further clarification is needed.

Your aid cannot be processed until ALL requested documents are submitted and your file is completed and corrected. Check your e-mail and/or home mailbox daily for letters!!

Step Five: Notification of Award Letter

After all documents are submitted, your financial aid file will be reviewed for awarding purposes. Once awarding is complete, an award letter will be posted on your WebAdvisor account. This Handbook will be posted on the Financial Aid Office website and will contain the dates of the scheduled disbursement for both semesters, including additional important information every student receiving aid is required to know.

Step Six: William D. Ford Direct Loan Program

For students wanting to apply for a Direct Loan, loan applications will only be available for first-time borrowers by attending a loan workshop at Ohlone College. Returning Ohlone College borrowers can complete the application Master Promissory Note and counseling process online. A loan will be processed after the student's financial aid file is complete and any grant monies has been awarded. The loan amount will also be reflected on award letter posted on WebAdvisor.

Step Seven: You must Renew for Financial Aid Each Year

Every academic year you must renew your financial aid application (FAFSA) to continue receiving aid for the next academic year. Continuing financial aid students should receive a renewal reminder via email from FAFSA by the end of January. The quickest way to renew is to renew online at <http://www/fafsa.ed.gov>.

When to Apply

Every year the FAFSA is made available beginning January 1st, for the next academic year.

Cal Grant Program Deadlines are March 2nd and September 2nd of each year

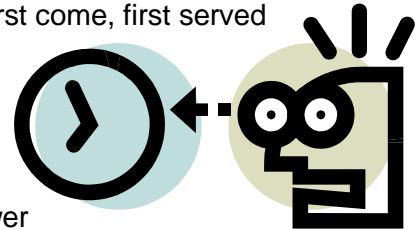
You must have the FAFSA and the GPA Verification completed and mailed by March 2nd for an entitlement grant and September 2nd for a competitive grant.

Financial Aid Priority Deadline: August 15th

You must have a completed financial aid file by August 15th for the upcoming Fall and Spring semesters.

If you have missed the priority deadline date:

After the priority deadline, financial aid is awarded on a first come, first served basis. You are encouraged to apply as soon as possible since any surplus funds that become available will be awarded. In addition, you can continue to apply for the Federal Pell Grant and the Direct Loan until March 9th of each year. If you have any questions, call or come to the Financial Aid Office. Staff members are available to answer your questions and help you complete the forms.



Please keep in mind that it may take up to two months from the time you apply for aid to the time your award is completely processed. It all depends on your ability to submit the necessary paperwork to complete your file in a timely manner.

DETERMINING THE STUDENT'S FINANCIAL NEED

Most financial aid awards are based on **demonstrated financial need**, which is the difference between the cost of attendance and the expected family contribution (e.g., Cost of Attendance - Expected Family Contribution = Need). Contribution is determined from the information reported on the FAFSA and is verified by a federal income tax return (1040/1040A/1040EZ) and agencies providing non-taxable income to the family. All awards are subject to the availability of funds.

Student Budget

In order to treat all students equally, standardized budgets have been established and are applied to all applicants. This means that all students with similar circumstances will receive the same allowance for rent, food, personal expenses, books, supplies, transportation, and registration fees. Exceptions may be made to the budget in cases where special need can be shown and documented.

OHLONE COLLEGE 2011-2012 NINE-MONTH STUDENT BUDGETS** (Based on 15 units/semester)

Standard Student Budget Allowance	Dependent & Independent-Without a Dependent at Home	All Others Away From Home
<i>*Tuition</i>	<i>If Applicable</i>	<i>If Applicable</i>
<i>Enrollment Fees</i>	\$1,080	\$1,080
<i>Meals and Housing</i>	4,644	12,744
<i>Books and Supplies</i>	1,972	1,972
<i>Personal / Miscellaneous</i>	3,024	3,024
<i>Transportation</i>	1,000	1,500
Total Student Budget Allowance	\$11,720	\$20,320

*Non-Resident Tuition:

\$199 per unit, plus a **\$36** per unit enrollment fee.

Additional Mandatory Fees:

May be added to the Student Budget if required for students' course of study, upon submission of appropriate documentation to the Financial Aid Office.

Dependent/Child Care Expenses:

May be added to the Student Budget upon submission of appropriate documentation to the Financial Aid Office.

Disabled Student Expenses:

May be added to Student Budget for services and equipment NOT covered by assisting agencies, upon submission of appropriate written documentation to the Financial Aid Office.

** Most current budgets can be found on the Financial Aid website

How Financial Aid Is Packaged

Once your financial need and eligibility are established, a “package” of aid is provided which may be a combination of different aid programs such as grant(s), work-study, and loan monies.

Ohlone College most often meets a student’s need with a combination of grant and self-help aid. Self-help aid consists of Federal Work-Study or a Federal Direct Loan.

FEDERAL GRANT PROGRAMS

Federal Pell Grant

The Pell Grant is a federally-funded program. This grant cannot exceed one-half the cost of your education. To be eligible, you must be an undergraduate student, enrolled in an eligible degree program, and demonstrate financial need. Grants range from approximately \$555 to \$5,550 per academic year. The amount awarded, as determined by the Federal Pell Grant Program is, in most cases, based on the previous year’s income and current asset information you provided in the application.

If you want to apply for the Federal Pell Grant and other federal financial aid programs, use the FAFSA.

PLEASE NOTE: For students receiving Federal Pell Grants for the first time on or after July 1, 2008, award eligibility is limited to 18 semesters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federally-funded program designed to supplement other sources of financial aid for students with established need. FSEOG awards range from \$100 to \$4,000 per year. FSEOG is available for as long as it takes to complete the first undergraduate degree.

When you apply for financial aid, you will automatically be considered for this program based on eligibility requirements, packaging policies and availability of funds, on a first-come, first-served basis.

If you are awarded FSEOG funds, you must complete at least 6.0 units with a grade point average of at least a 2.00 to continue to receive these funds.

Federal Work-Study Program (FWS)

FWS is a federally-funded program which enables students to earn part of their financial aid awards through employment. Through this program, students work part-time and are paid the minimum federal hourly wage. Most positions are on campus.

To be eligible, a student must be a U.S. Citizen or a Permanent Resident, enrolled in at least six units, and maintain good academic standing while employed in the program. To apply, you must file the FAFSA, complete an Ohlone Work-Study Participation Application, and find employment on campus. You must also comply with the Ohlone College Human Resources Office hiring procedures and requirements before you will be allowed to begin work. The Financial Aid Office, as well as your



supervisor, must have written approval from the Human Resources Office before you may begin working. Community Service work study students must also sign a release form.

Bureau of Indian Affairs Grant (BIA)

BIA grants provide money to help defray the costs of your education if you are of American Indian descent. Grant amounts may vary according to individual agencies of the BIA. For information or applications, contact the Bureau of Indian Affairs, Central California Agency, Higher Education Coordinators, 2800 Cottage Way, Sacramento, CA 95825 or call 916-979-2560.

U.S. Department of Education PIN

When you apply on-line for financial aid, you will need a Personal Identification Number (PIN) from the U.S. Department of Education. This will give you access to your personal information in various U.S. Department of Education systems over the Internet. For some applications, it will serve as your electronic signature. Request a PIN at <http://www.pin.ed.gov>.

You can use your PIN to do the following:

- Access, complete, and electronically sign your Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA.
- View the status and results of your processed FAFSA.
- Make corrections to your Student Aid Report (SAR).
- View a history of any Federal student aid you received.

If you are a dependent student, one of your parents will also need a PIN to sign your on-line FAFSA. Because your PIN provides access to your personal records, you will need to keep it in a safe place. Do not give your PIN to anyone. You will be able to use the same PIN in the future to apply electronically for student aid and access your U.S. Department of Education records.

You can use your PIN at the following US Department of Education websites:

FAFSA, Renewal FAFSA, FAFSA Corrections on the Web – <http://www.fafsa.ed.gov>

National Student Loan Data System – <http://www.nslds.ed.gov>

You may obtain additional PIN information including how to use it, security information, or obtaining a new PIN, by going to the Web site at <http://www.pin.ed.gov> or contact Customer Service at 1-800-4-FED-AID (800-433-3243), TTY 1-800-730-8913.

FEDERAL STUDENT LOAN PROGRAM *Aid That You Must Pay Back*

William D. Ford Direct Loan Program

The William D. Ford Direct Loan (also known as the Direct Loan) program helps students from both low- and middle-income families. The fixed interest rate on the loan changes every July 1st, but is capped at 8.25%. Direct loans through Ohlone College are guaranteed by the U.S. Department of Education. There are two types of Direct Loans – Subsidized and Unsubsidized. The federal government pays the interest on a subsidized loan while the student is enrolled at least half-time in an eligible educational institution with a 2.0 or higher GPA, as well as during the six-month grace period after completion of enrollment. An unsubsidized loan is not need based and interest accrues while the student is in school.

Your need will be determined by subtracting other sources of student aid and the expected family contribution from the college costs. The maximum subsidized amount based on eligibility for a dependent student is \$3,500 a year as a freshman (less than 30 units) and \$4,500 a year as a sophomore (30 or more units). Subsidized or unsubsidized amounts will be determined based on unmet need. Independent students may be eligible for an additional \$4,000 in unsubsidized monies.

You must be enrolled in at least six semester units (half-time status), and demonstrate satisfactory academic progress (2.0 or higher cumulative and current grade point average) at the time of loan application. Repayment begins six months after you cease being a half-time student, withdraw or graduate from college.

First time loan students must complete loan entrance counseling to be able to apply for a Direct loan. Returning loan students may complete the online loan counseling.

NOTE: In Direct Loans Subsidized, Unsubsidized and PLUS, Ohlone College has the authority to refuse the origination of a loan and/or originate a loan at less than the amount requested by the student. This is done on an individual student basis.



A CAUTION ABOUT STUDENT LOANS – It takes time for a loan application to be processed by the College and the government. **Delivery of loan checks will be 30 days from the beginning of the loan period for new borrowers to ensure their continued enrollment at the time the check is disbursed.** Student loan checks are released to the students after enrollment has been verified; twice per semester. You should not plan to use the loan money to pay registration fees, early fee payments or to buy your textbooks as these funds will arrive after classes begin, but you may be able to utilize an Emergency Short Term Loan for those purposes.

STATE GRANT PROGRAMS

The State of California, through the California Student Aid Commission (CSAC), sponsors several grant programs for undergraduate students. These include Cal Grants, California Chaffee Grant, and Law Enforcement Personnel Dependents scholarships.

To qualify for any state-funded grants, you must be a California resident, be a U.S. Citizen or Permanent Resident, have a valid social security number, and be attending (or plan to attend) an eligible school or college in California. You can only receive one Cal-Grant, either Cal-Grant A, B, or C.

The priority deadline to apply for the state grant programs is March 2 prior to the academic year in which you intend to enroll.

Cal Grant Program

Applicants must file a FAFSA and GPA (Grade Point Average) Verification form. A GPA Verification Form must be completed by the high school or the last college you attended. Ohlone College electronically transmits GPA information for students who have completed 24 or more college units. Please keep in mind the March 2nd deadline when you ask to have your GPA Verification Form processed in time. If you currently have a Cal Grant, a renewal verification form will be mailed to you.

To renew your Cal Grant, you must re-apply for financial aid and you must meet the March deadline date, continue to have financial aid need, make academic progress, have a valid Social Security number on file, and be enrolled at an eligible school or college.

The Financial Aid Office will post disbursement dates for the Cal Grant B or C checks.

Cal Grant A

Although this grant is used at a four-year college, you are encouraged to apply for it while attending Ohlone College. If you qualify for a Cal Grant A and want to attend a public community college first, you can have CSAC hold the award (for no more than two years), until you transfer to a four-year college provided that you continually qualify financially.

To be eligible for a new (first time) Cal Grant A, you must not have completed more than six semesters or nine quarters of college study, and you must be enrolled for at least six units of course work.

Cal Grant B

This grant provides a living allowance for entering college freshmen who come from very low income families. Because this grant is intended for students who would be unable to attend college without such help, Cal Grant B awards are available only for students who have completed no more than one semester of full-time college work (12.0 semester units) as an entitlement award or for students who have completed 24 or more units on a competitive basis.

At Ohlone College, grants can range from \$500 to \$1,551 per academic year. You must be enrolled in at least six units to be eligible.

Cal Grant C

This grant is intended for students who desire to train for specific occupations, vocations, or technical careers, but do not have the financial resources to enter a training program because they are from low-to-middle income families.



Grant awards are limited to approximately \$576 at community colleges for programs ranging in length from four months to two years. You must be enrolled in at least six semester units and demonstrate occupational achievement or aptitude in the chosen field.

California Chafee Grant Program

If you are or were in foster care and have financial need, you may qualify for up to \$5,000 a year for college or career and technical training. You may also be able to use your grant to help pay for child care, transportation, and rent while you are in school.

To be eligible, the student must:

- Be a current or former foster youth and not have reached your 22nd birthday as of July 1 of the award year. The court must have established your dependency when you were between the ages of 16 and 18.
- Must have financial need.
- Be enrolled in at least 6 units in an eligible program
- Make satisfactory academic progress
- File the FAFSA and the California Chafee Grant Program applications.

Child Development Grant

The Child Development Grant awards qualified students up to \$1,000 annually for students pursuing a child development permit to teach or supervise in a licensed child care center. To be eligible, the student must:

- Be enrolled at least a half-time in approved courses leading to a Child Development Permit.
- File the FAFSA and the California Child Development Grant Program applications.
- Commit to full-time employment in a licensed children's center in California for a period of one year for each year of grants received.



Extended Opportunity Programs and Services (EOPS)

This is a state-funded program designed primarily for the recruitment and retention of students affected by educational, language, social and economic disadvantages. To be eligible, the family income for a dependent student must not exceed \$30,000 for a family of four, and \$5,100 for each additional family member.

All students must demonstrate financial need and maintain enrollment in a minimum of 12.0 semester units. To maintain EOPS eligibility you must apply for financial aid annually.

EOPS provides comprehensive counseling, retention, and transfer services. Students who participate in all services will receive book assistance. If you are interested in the EOPS/CARE program, contact the EOPS Office for information and an application in Building 7, Room 7249. Telephone inquiries can be made to (510) 659-6152.

Law Enforcement Personnel Dependents Scholarships

This grant program provides educational benefits to the dependents of California police and other law enforcement officers (Chief of Police, Police Officer, Sheriff, Deputy Sheriff, Marshall, Deputy Marshall, etc.), who have been killed or disabled in the line of duty. Grant awards match the amount of a Cal Grant award and range from \$100 to \$11,259 for up to four years

For information and an application, write directly to: California Student Aid Commission, P.O. Box 510845, Sacramento, CA 94245-0845.

BOARD OF GOVERNORS WAIVER (BOGW) PROGRAM

The California Community Colleges instituted this program for California residents who are low-income students. This is a grant program and may require repayment. Students are requested to obtain the fee waiver before registering for classes. Students who apply for and are granted this waiver will not have to pay the per unit enrollment fees when registering for classes; only paying for student health fees, activity fees, etc.. The waiver does not apply to audit classes or classes dropped before the fee waiver was awarded.

Parking permits have increased to \$35 per semester so the California Community Colleges has extended the fee waiver program to include any fees above the \$20 parking permit fees to help students with the cost of this increase. Students must request the Parking Permit Partial Waiver voucher from the Financial Aid Office before purchasing their semester parking permits. Please note this does not apply to the \$20 summer session parking permit fees.

This program is available to California residents only. You can apply for the BOGW Program by either completing a FAFSA or the BOGW application available at the Financial Aid Office. Do not assume that your enrollment fees will be waived automatically.

To be eligible, you must be a California resident, as determined by the Office of Admissions and Records, and qualify in one of the following areas:

1. Determined to be qualified for financial aid according to your FAFSA.
2. A current recipient of TANF, or SSI/SSP (Supplemental Security Income), or General Assistance/General Relief. You must show proof, i.e., CR-7, agency verification, etc.
3. Have a letter of certification by the California Department of Veterans Affairs or the National Guard Adjutant General stating that you are eligible for a dependent's fee waiver.
4. Meet the following income standards. You must show 2010 Federal tax returns and/or other income verification.



TOTAL FAMILY INCOME	
Number in Household (including yourself)	2010 Income
1	\$ 16,245
2	\$ 21,855
3	\$ 27,465
4	\$ 33,075
5	\$ 38,685
6	\$ 44,295
7	\$ 49,905
Each additional family member	\$5,610

Note: If a student retroactively demonstrates eligibility for a fee waiver at any time during the academic year, the college may reimburse the students for the fees paid, even if one or more terms have been completed. Reimbursements may be paid to students only within the current academic year. **There shall be no reimbursements after June 30 of the academic year.** If a student becomes ineligible after receiving a BOG Fee Waiver, the college has the option of pursuing recovery of the ineligible fees.

INSTITUTIONAL PROGRAMS

Ohlone College Foundation Grants and Scholarship Programs

The Ohlone College Foundation provides grants and scholarships and loans to eligible students annually. Through its fundraising efforts and individual donations, the Foundation provides funds for scholarships such as: Semester Abroad Scholarships, Honor Society Scholarships, Art League European Trip Scholarships, Valedictorian Scholarships, Associated Students of Ohlone College Scholarships, and Drama Department Scholarships. In addition, the Foundation funds the Federal Supplemental Educational Opportunity Matching Grant Program, and the Nursing Book Grant Program.

Ohlone College Emergency Short-Term Loan Program (STL)

Ohlone College offers a special STL program that allows students, having financial difficulties, to apply for STL funds up to \$300 per semester. These funds must be repaid before the end of the semester in which the funds were borrowed. Contact the Financial Aid Office for information on availability of the program, the eligibility requirements, and repayment guidelines.

SCHOLARSHIPS

Throughout the year, the Financial Aid Office receives announcements of scholarship opportunities for Ohlone College students. The focus of each scholarship is different; some require high grades, most require financial need, and some are awarded to students who are majoring in certain areas. The Ohlone Foundation provides scholarships and students can learn of eligibility requirements at <http://www.ohlone.edu/org/foundation/scholarships/> Students are also encouraged to register with FastWeb.com to customize scholarship searches: <http://www.fastweb.com>.

STUDENT FEES

Non-Resident Tuition Fee

Determination of whether a student is a California resident or non-resident is made by the Office of Admissions and Records. A student must show documentation verifying he/she has been in the state for one year and one day to be considered a California resident. There is a tuition fee for non-resident students of \$199 per semester unit in addition to enrollment fee of \$36 per unit. Tuition fees must be paid at the time of registration.

Enrollment Fees

Enrollment fees are currently \$36 per unit per semester/term. Enrollment fees are subject to change by the legislature or Board of Governors.



Health Fees

\$17 per semester and \$14 for the summer session for all students.

Parking Permits Fees

\$35 per vehicle/\$18 per motorcycle or \$2.00 daily rate. During the Summer, parking permit fees are \$16 per vehicle/\$8 per motorcycle. If you apply and receive a fee waiver you are eligible for a reduced parking permit fee.

Other Fees

See current class schedule.

REPAYMENT OF FEDERAL FUNDS REQUIREMENTS

If you receive a Federal grant and then withdraw from all of your classes before 60% of the term has been completed, you will owe money back to the grant program. Based on the date you completely withdraw, the Financial Aid Office will calculate the "earned" portion of your grant and will determine the amount you must repay.

A complete withdrawal from classes will affect your financial aid. We urge you to carefully evaluate your options before taking such a step. Counseling, advising, tutoring, and other support services are available to help you maintain enrollment in one or more of your classes.

If you decide that you must withdraw from all of your classes before the 60% point, it is your responsibility to officially complete the withdrawal process with the Office of Admissions and Records. In addition, you must immediately notify the Financial Aid Office that you are no longer enrolled so that your repayment amount can be calculated and repayment arrangements made. If you withdraw from all of your classes without making appropriate arrangements, you may lose your eligibility for future Federal financial assistance from any federally eligible school.

RIGHTS AND RESPONSIBILITIES

Ohlone College Takes Responsibility for the Following:

1. The assessment of satisfactory academic progress as a condition of financial aid eligibility. The Financial Aid staff will work in conjunction with the Office of Admissions and Records to assess a student's progress as quickly and efficiently as possible.
2. The Counseling Department assists the financial aid applicant with development of educational objectives and with recommendations of ability to benefit.
3. The Financial Aid staff will notify the student of his or her financial aid eligibility, the basis for the determination, procedures for appeal, and/or re-instatement of aid.
4. The Financial Aid Office, with assistance from the College, will publicize the satisfactory standards in any of the following forums: Student Financial Aid Handbook, consumer information, brochures, College newspaper, College catalog, and flyers.

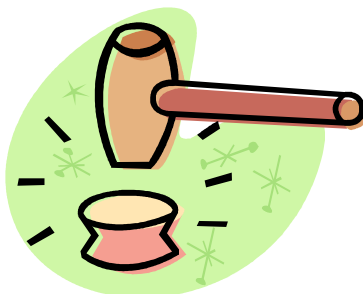
The Student Must Take Responsibility for the Following:

1. Review, understand, and consider all information about Ohlone College academic programs and regulations before enrolling. Please refer to the current College catalog.
2. Complete all the application forms accurately and submit them on time. All errors must be corrected before any financial aid can be released. Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the *U.S. Criminal Code*.
3. Promptly return all additional documentation, verification, corrections, copies, and/or new information requested by the Financial Aid Office.
4. Read and understand all forms that you are asked to sign. You should keep a copy of everything you sign or submit for a signature. It is a good idea to start a personal financial aid file of these documents – they are important and you will need them for years.
5. Notify the lender (if you have a loan) of a change in your name, address or college status.
6. Perform the work that is agreed upon in accepting a Federal Work-Study award.
7. Know and comply with the deadlines for application or re-application for aid.

Please be advised that if you are awarded any financial aid, you will be required to sign a statement declaring your educational goal and that you will progress toward that goal in a satisfactory and timely manner.

A student at Ohlone College receiving financial aid, has the right to the following:

1. Information on federal, state and institutional financial aid programs.
2. Notice of deadlines of applications of each financial aid program and for any supporting documentation.
3. Specific information regarding fees and tuition.
4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes consideration of costs of tuition and fees, room and board, supplies, personal and miscellaneous expenses, child care, plus the student's assets, parental contribution, and other financial aid (such as scholarships) and other information.
5. Notice of what resources are considered in the calculation of student need. This includes all items mentioned in #4.
6. Notice of how much financial aid need (as determined by "packaging") has been met and not met.
7. An explanation of the various programs awarded in the student's package. If a student feels unfairly treated, he or she may request for reconsideration of the award.
8. An explanation of the portion of financial aid the student received that must be repaid and what portion is grant aid or work-study and does not need to be repaid. If the aid is a loan, the student has the right to know the interest rate, total amount to be repaid, when the repayment is to begin, and conditions of deferments and cancellations.
9. Notice of how Ohlone College determines whether or not a student is making "satisfactory academic progress."
10. The student has the right to appeal his or her financial aid award or any other decision of the Financial Aid Office pertaining to them which does not fall under the jurisdiction of federal or state regulations. That right includes: answers to questions, explanations of policies and decisions, and request for reconsideration. The Financial Aid Office reserves the right to request any additional documents as deemed necessary for verification in order to comply with institutional policy.
11. Notice of what facilities are available for disabled students.



SATISFACTORY ACADEMIC PROGRESS POLICY

The policy of Ohlone College is to provide financial aid to those eligible students who are achieving satisfactory progress toward a specific educational objective. The establishment of such an objective, achievement of passing grades, and completion of courses leading to the objective are the responsibilities of the student. The assessment of the satisfactory progress is the responsibility of the College. The mandate for this policy is 34 Code of Federal Regulations: 668.16(3)1, 674.9(a)(5)(d), 675.9(a)(5)(e), 676.9(a)(2), and 177.201(a)(1)(I).

Satisfactory Academic Progress Standards

A student is making satisfactory progress when meeting all of the following:

1. Indicates purpose, intent or goal by filing with the Financial Aid Office specific educational objective identifying a degree, a certificate, or intent to transfer to another college. **The educational objective (academic major) must be declared before aid is awarded.** While at Ohlone College, you can only have three declared majors to receive Financial Aid. Financial aid will cover only one declared major at a time.
2. Obtains certification of ability to benefit (ATB test) if not a high school graduate and does not have a certificate of General Education Development (GED) or its equivalent.
3. Attains or completes degree objective within the greater of attempting six semesters of full-time attendance equivalent or attempting 150% of the number of units required to complete the declared program. Programs with prerequisites or other requirements as stated in the catalog are exempted from this limit. Example: Nursing program.
4. Successfully completes the units for which financial aid was awarded each semester. If a student fails to maintain satisfactory academic progress in two consecutive terms in which financial aid was awarded, the student will be denied further aid.
5. Successfully completes 67% of the attempted units for the term.
6. Successfully maintains a cumulative grade point average (GPA) of 2.0 or better.
7. Successfully meets standard during the summer term when financial aid is awarded for the summer term or the fall and spring terms preceding the summer term.



A student is maintaining satisfactory academic progress when the following are accomplished:

- a. Has completed the units in which they were enrolled the day that the second financial aid reconciliation is processed.

Enrollment Status	Number of Units	Complete At Least
<i>Full-Time</i>	<i>12.0 or more</i>	<i>12.0 units</i>
<i>3/4 Time</i>	<i>9.0 - 11.5</i>	<i>9.0 units</i>
<i>1/2 Time</i>	<i>6.0 - 8.5</i>	<i>6.0 units</i>
<i>Less than ½ Time</i>	<i>0.5 - 5.5</i>	<i>0.5 units</i>

Complete is defined as earning a grade symbol of either A, B, C, D or CR. The following grade symbols are considered to be NOT SATISFACTORILY COMPLETED: F, W, NC, Incomplete, In Progress, Report Delayed.

- b. Has maintained a minimum semester GPA of 2.0.

What is the impact of transferred units (from another college) on maintaining Satisfactory Academic Progress?

1. All transferred units accepted by Ohlone College count toward the set time frame limits to receive student financial aid at Ohlone College.
2. Student must maintain a current grade point average of at least 2.0.

The Assessment of Satisfactory Progress Standards is applied as follows:

1. Upon recording of grades by the Office of Admissions and Records.
2. Prior to the first disbursement of each term for students on probation.
3. Adjustments of awards for unit changes will not be made during a term unless the student falls below six units. If the student reduces units during an aided term, the satisfactory standards will be applied upon the recording of grades to determine if the student has maintained eligibility.
4. For the Federal Direct Loan Program, progress is assessed at the time the application is certified by the Financial Aid Office and again before each loan check is disbursed.

Who May Be Placed on Financial Aid SAP Warning?

If a student fails to meet federal aid standards for satisfactory progress because the student did not complete 67% of attempted units or the student's GPA fell below 2.0, the student will be placed on Financial Aid Probation. The student may still receive federal financial aid funds for the current semester; however, to receive the first Financial Aid disbursement check, the student must attend a [Financial Aid SAP Workshop](#).

Students who fail to meet the minimum standards at the end of the probationary semester will be disqualified from Federal financial aid.

A probationary student at one college will be considered on Probation status at Ohlone College.

A student on Probation status is ineligible for aid when he/she does not meet all the standards by the end of the Probation term.

When is a student placed on Financial Aid SAP Probation?

A student is placed on Probation status when the student has attempted 125% of the units required for the declared major. Students must submit an Application for Appeal and counselor prepared Student Education Plan (SEP) when the student reached 125% of attempted units. That SEP must outline the courses required to complete the student's degree or transfer program. The student must register for those classes as outlined on the SEP; the student will not be paid for enrolled courses which are not on the SEP.

When is a student considered Ineligible or Disqualified from receiving financial aid?

A student is considered ineligible because of one of the following reasons:

- a. They have received a BA or BS degree or higher.
- b. They have attempted 150% or more units for their declared academic program at any post secondary institution.
- c. They have received financial aid for six (6) semesters or more.

Students who have exceeded their maximum time frame [150% or 90 units] or, have not completed the required number of attempted units for two [2] consecutive terms, or have a term grade point average less than 2.0 for two [2] consecutive terms, or three [3] combined terms not meeting standard while receiving financial aid **will be disqualified** from Federal financial aid. Students who have been disqualified because of insufficient units completed or a grade point average deficiency will not receive further Federal financial aid until they have had one semester in good standing under satisfactory academic progress.

If a student has been attending Ohlone College without the benefit of Federal financial aid, the student has been held to the regular college standards for good standing. If a student was disqualified by the college for failure to maintain a minimum 2.0 term GPA or to maintain a 67% completion ratio, the student must be reinstated by the College before being eligible to receive Federal financial aid.

Appeals Process

After disqualification, an Appeal for one additional semester of financial aid probation may be made to extend the period of probation **for one, and only one, additional semester**, in the event that the extenuating circumstance that caused the problems have now been resolved. Extenuating circumstances are normally defined as circumstances which are *unexpected, significantly disruptive and beyond a student's control, and which may have affected his/her academic performance.*

Any student who has been disqualified from financial aid may submit a written appeal which must include documentation of the extenuating circumstances and an SEP prepared by a counselor to the Financial Aid Office for review by the Financial Aid Advisory Committee. Each appeal will be reviewed and approved or denied based on the student's individual circumstances, and his or her proposed course of action.

Students will be considered one time only for an extended time frame during their career at Ohlone College. If the student's petition is denied, he or she has the right to

appeal the decision to the Vice President of Student Services. The decision made by the V.P. of Student Services is final.

A student who has reached the maximum time frame of units attempted may also submit a written appeal to the Financial Aid Office for review by the Financial Aid Advisory Committee. If approved for additional financial aid, the student will be given a specific length of time to complete his or her goal as outlined on their SEP.

Withdrawal from Courses

READ THE REPAYMENT OF FEDERAL FUNDS REQUIREMENT POLICY. It may be necessary for you to repay either all or a portion of your student financial aid if you withdraw from your courses at the College. According to the Ohlone College Repayment of Federal Funds Requirements Policy, all funds received by the student may be subject to repayment to the Student Financial Aid Programs.

Course Incompletes, Repeats, and Credit by Examination, Etc.

If you received financial aid during the semester you completed a particular class and decided to register a second time for that same class, that class (units) will not be included when determining the total number of units to pay the student financial aid.

The financial aid program will not pay for Incompletes (I), Repeats (R), Withdrawals (W), No Credit (NC), Failures (F), or Credit by Examination (CE) Courses. Contact the Financial Aid Office for further clarification.

Financial Aid Confidentiality Policy

Ohlone College's basic policy is to regard information pertaining to financial aid students and the amounts of their awards as confidential. The financial aid information you, your family or your guardian submits to the Financial Aid Office is used only to establish your eligibility. In compliance with *the Family Educational Rights and Privacy Act of 1974 (FERPA)*, **we will not release this information to anyone without the student's written permission. This includes the parents of students.** Students are required to come to the Financial Aid Office with the proper photo identification and Student ID number to receive information about their student financial aid status.

Concurrent Enrollment

Students who receive aid for concurrent enrollment under a consortium arrangement are assessed for satisfactory progress on the aggregate academic record. The student is responsible for providing required records upon completion of the enrollment period.

FINANCIAL AID CHECK DISBURSEMENT POLICY

All checks, including scholarships, Short-Term Emergency Loan, and Direct Loans, are disbursed from the Cashier's Office.

Pell Grant and Cal Grant checks will be mailed. If the student has an outstanding balance with the College, the amount owed will be deducted from the grant check and the balance then mailed to the student. If a student wishes to pick up the grant check in person, Financial Aid must be notified, in writing, three weeks before the next disbursement. The pick-up



request will continue for the remainder of the academic year. **Grant checks to be picked up will be available the Monday following the disbursement date.**

For your check to be released, you must do the following:

- Be enrolled in a minimum of 6.0 units to receive the Cal Grant, FSEOG, Direct Loan (EOPS students and ACG recipients must enroll in 12.0 or more units)
- Have a current State-Issued ID and an Ohlone Student ID
- Sign a warrant release form

Checks are to be picked up at the [Cashier's Office](#) in Building 1, Second Floor, during [regular window hours](#). If you know you were to receive a grant check and you do not receive your check in the mail two weeks after the disbursement date, please contact the Cashier's Office. Checks to be picked up will be held for 10 working days from the date of the disbursement. If you have not picked up your check within 10 working days, it will be canceled.

Financial Aid checks are disbursed two times each semester for students awarded the federal Pell Grant, otherwise the following aid is disbursed once a semester:

- Cal Grants B & C
- Direct Loans
- EOPS Grant
- FSEOG

<i>Fall 2011 Disbursements</i>		
File Completion Date	Disbursement Date	Type of Disbursement
August 15, 2011	September 1, 2011	1 st Pell Grant & Loan Disbursement
September 6, 2011	September 15, 2011	Make-up & Loan Disbursement
September 19, 2011	September 29, 2011	Loan Disbursement/Cal Grant Disbursement
October 3, 2011	October 13, 2011	2 nd Pell Disbursement/Loan Disbursement
October 17, 2011	October 27, 2011	Make-up Disbursement
October 31, 2011	November 17, 2011	Make-up Disbursement/Loan Disbursement
November 28, 2011	December 8, 2011	Make-up & Loan Disbursement
<i>Spring 2012 Disbursement</i>		
File Completion Date	Disbursement Date	Type of Disbursement
January 9, 2012	January 26, 2012	1 st Pell Grant & Loan Disbursement/Cal Grant
January 30, 2012	February 9, 2012	Loan Disbursement/Make-up Disbursement
February 13, 2012	February 23, 2012	Make-up Disbursement/Loan Disbursement
Deadline for 2011-12 Loan Applications: March 9, 2012		
February 27, 2012	March 15, 2012	2 nd Pell Grant Disbursement
March 7, 2011	March 17, 2011	Make-up & Loan Disbursement
April 23, 2012 (Final 2011-12)	May 3, 2012	Make-up Disbursement

Summer 2012 Disbursement

File Completion Date	Disbursement Date	Type of Disbursement
June 4, 2012 Summer School Only	June 21, 2012	Pell Grant/Loan Disbursement

Disbursement dates are subject to change. See Website for updated information.

Warning: *To accept a financial aid check at more than one school, for the same enrollment period, is illegal!*

Fraud Policy:

A student who attempts to obtain federal financial aid by fraudulent means will be reported to federal, state, and campus officials for prosecution. Such actions are, therefore, subject to Student Disciplinary actions and suspension of receiving financial aid for unsatisfactory conduct.



Direct Loan Borrower:

Student loan borrowers will receive a Direct Loan Disbursement Information sheet from when the federal government disburses the check to Ohlone College. The College will then notify the borrower, by mail, when the check is available to be picked up at the Cashier's Office. Loan checks are disbursed twice a semester based on the student's status and loan certification date.

WHO DO I SEE WHEN I HAVE QUESTIONS?

To provide better and more comprehensive services to Ohlone College students, each team member is assigned a caseload by students' last names. If you have questions regarding your financial aid file, contact the team member assigned to your last name. Listed also are the specific programs monitored by each team member. The area code for all numbers is 510.

Financial Aid Team:

Name & Program	Phone	E-mail	Last Names Beginning:
Trang Banh, Veterans Benefits, Cal Grants	979-7548	tbanh@ohlone.edu	A-C
Minh Dinh, Pell Grants	742-2342	mdinh@ohlone.edu	
Janice Fonteno Chaffee Grant	659-7378	jfonteno@ohlone.edu	D-H
Thao Nguyen Return to Title IV, Direct Loans	659-6195	tnguyen@ohlone.edu	I-M
Spencer Washington Emergency Loans, Scholarships	659-7332	swashington@ohlone.edu	N – R
Andrea Wright, FA Orientation, FAFSA Workshops	689-6011	awright@ohlone.edu	S - Z

Deborah L. Griffin, 659- 6151, dgriffin@ohlone.edu, Director, Financial Aid, Foster Youth Success Initiative Liaison, Work-Study Coordinator,

Financial Aid Locations:

Fremont Campus

Building 7, Second Floor
 Telephone: (510) 659-6150
 Fax: (510) 659-7309
 Email: financial_aid@ohlone.edu
 Website: <http://www.ohlone.edu/org/finaid>



Newark Campus

Student Services Office
 Room NC-1312
 Telephone: 510-659-2340

Financial Aid Office Hours:

Fremont Campus

Monday - Thursday 10:00am – 2:00pm
 Friday By appointment only

Newark Campus

Monday – Thursday 9:00 am – 12 Noon; 1:00 p.m.-4:00 p.m.
 Fridays & Holidays Closed

GENERAL INFORMATION

Academic Programs and Facilities

Information on various academic and occupational programs offered by Ohlone College as well as a description of courses offered and listings of faculty and staff personnel can be found in the current College catalog. A map of the physical location of facilities is in the College catalog and class schedule.

Accreditation

Ohlone College is accredited by the national Accrediting Commission for Community and Junior Colleges (ACCJC), an institutional accrediting body recognized by the Commission on Recognition of Post Secondary Accreditation and the U.S. Department of Education. Ohlone College has been accredited since 1970. Accreditation visits are made every six years by the Western Associations of Schools and Colleges (WASC). ACCJC is a division of WASC, 3402 Mendocino Avenue, Santa Rosa, CA 95403, (707) 569-9177. The last visit was in 2008.

College Refund Policy

For non-resident students who must withdraw from the College or reduce their program of study, please contact the Office of Admissions and Records for information concerning tuition and/or enrollment fee refund schedule. See refund procedures in the schedule of classes.

Document Submission and Photocopy Policy

It is the student's responsibility to submit all required documents in a timely manner. The Financial Aid Office does not make photocopies for the student to complete their Financial Aid file. Applicants are advised to maintain a file of all documents submitted for their own records. All documents submitted to the Financial Aid Office will become the property of the Financial Aid Office. However, students can, upon written request, obtain a copy of their financial aid information.

Applicants are required to read all information materials and instructions prior to completing and submitting all documents. Applicants are responsible for reviewing all documents for completeness and accuracy prior to submission.

Employment Information

For information regarding employment, you are encouraged to contact The Tri-City One-Stop Career Center of Ohlone College. The Tri-City One-Stop Career Center is located at the Ohlone College Newark Center for Sciences and Health Technology, 39399 Cherry St., Newark, CA 94560-4902, Room 1121, Phone: (510) 742-2323. Office Hours: Monday, Wednesday: 9:00am – 5:00pm; Tuesday, Thursday 12:00 – 7:00 pm; Closed Friday.

Foster Youth Success Initiative

The Foster Youth Success Initiative (FYSI) was created to help current and/or former youth from foster care to succeed at Ohlone College. Students are eligible for supportive services if they:

- Currently live in foster care;
- Have lived in a foster home or group home;
- A judge or court had you to live with a friend, relative, or someone who was not a biological parent(s);
- Have emancipated/ or “aged out” of the system;
- Currently live in or have lived in a Transitional Living Program.



Contact Deborah in the Financial Aid Office to get the support you need and answers to your questions, (510) 659-6151.

Services for the Disabled/Vocational Rehabilitation

Ohlone College offers services for students with disabilities. Students seeking this type of assistance should contact the Office of Disabled Student Services, (510) 659-6079.

Student Health Center

Students who require first aid, information on inoculations, TB testing, mental health counseling, condoms, etc. can contact the Student Health Center, Building 7, 3rd Floor, (510) 659-6258.

Veterans Benefits



The Veterans Affairs Administration is authorized by law to provide a wide range of benefits to those who have served their country in the Armed Forces and to their dependents. The Ohlone College Veterans Affairs Office is primarily responsible for administration of veteran educational benefits programs.

Services provided to veterans and veteran dependents at Ohlone College include:

- Assist in completion of VA educational assistance forms.
- Act as liaison between the VA, Oakland; VA, Muskogee, Oklahoma; and the veteran.
- Act as liaison between veterans and the Ohlone College Counseling Department.
- Verify student's academic records for veterans' academic progress and military credit.
- Provide information regarding VA laws, regulations and College policy.
- Provide special assistance to Veteran Vocational Rehabilitation students including priority registration and assistance with special needs.
- Act as liaison between veterans and Veterans Vocational Rehabilitation Department.



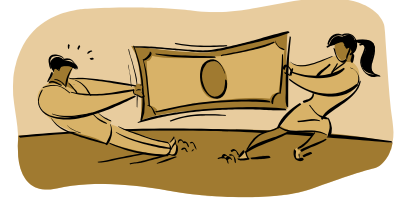
Veterans should contact the Veterans Office at Ohlone College, (510) 659-6199, to apply for eligible benefits.

FINANCIAL PLANNING FOR COLLEGE

The money to pay for rent, transportation, food, books, supplies, fees, and other educational expenses should come from:

First: Parents

The U.S. Department of Education has determined that your education is primarily a parental responsibility. For financial aid purposes, a dependent is a student under 24 years old who is not married, does not have a dependent who received more than half their support from the student, is not a Veteran, nor orphan or ward of the court.



Second: You, the Student

You are the primary beneficiary of your education whether you are dependent or independent.

These two obligations are expressed in financial aid terms as the parental contribution and the student contribution/self-help, respectively. Together they make up the family contribution.

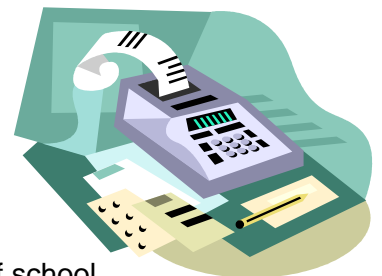
Third: Financial Aid

The purpose of financial aid is to enable lower-income families and students to have the same access to education as others.

Therefore, you are encouraged to do the following:

1. Identify your costs for the year, month by month. The Student Expense Budgets are average costs for this area and for Ohlone College. They can provide you a place to start planning your own expenses and income.
2. Calculate how much you have available from work, savings or your spouse for each month's expenses.
3. Consult your parents. Include their support in cash or in-kind (housing, food) toward those monthly expenses.
4. Refer to your award letter. Unless you told us otherwise, the award assumes you are a full-time student. If you will not be enrolled in at least 12 units, reduce the grant amounts by about 25% if you plan for 9 - 11.5 units, and by 50% if you plan for 6 - 8.5 units.

If you have a Federal Direct Loan, the second semester disbursement is paid after the last day to drop a class with a 'W' each semester. You must then budget this amount to last for all the remaining months. If you spend your loan proceeds too early, you could force yourself to go without necessary monies, therefore, possibly having to drop out of school and then have to begin repaying the loan.



5. Request a fee waiver prior to registering for classes.
6. Keep your grades up, go to class and do not drop classes. If you must drop, see Financial Aid first to make sure you're following Ohlone procedures.
7. Live lean. Differentiate between Needs and Wants. Keep to your budget.
8. Save for unexpected expenses.

ABOUT OHLONE COLLEGE

Ohlone College maintains an atmosphere that is welcoming to all students and conducive to their academic and personal success. The College provides an environment free of all forms of harassment, in which all students and employees are treated with dignity and respect.

Ohlone College is committed to equal opportunity in educational programs, employment and campus life. The College does not discriminate on the basis of age, ancestry, color, disability, gender, marital status, national origin, parental status, race, religion, sexual orientation, or veteran status in any access to and treatment in College programs, activities, and application for employment.

Equal educational opportunity includes, but is not limited to: admission, recruitment, extracurricular programs and activities, facilities, access to course offerings, counseling and testing, financial assistance, employment, physical education, and athletics. Equal employment opportunity includes, but is not limited to, providing and safeguarding the opportunity of all persons to seek, obtain and hold employment and qualify for advancement in the District without discrimination.

Ohlone College is committed to nondiscrimination in compliance with the *Civil Rights Act* of 1964; Title IX of the Education Amendments of 1972; the *Rehabilitation Act* of 1973 (Sections 503 and 504); the *Americans with Disabilities Act* of 1990; Executive Orders of 11246 and 11375; the *Vietnam Era Veterans Readjustment Act* of 1974; the *Age Discrimination in Employment Act* of 1967; and nondiscrimination laws of the State of California.

Ohlone College is committed to the civil rights responsibilities outlined in *The Guidelines for Eliminating Discrimination and Denial of Services on the Basis of Race, Color, National Origin, Sex and Handicap in Education Programs* and Title VI of the Civil Rights Act. As such, the lack of English language skills will not be a barrier to admission to and participation in vocational educational programs at Ohlone College.

Student Inquiries regarding Equal Opportunity and Nondiscrimination, Title IX Compliance, Sexual Harassment may be made to:

Staff Inquiries to:

Shairon Zingsheim
Associate Vice President Human Resources and Training
Ohlone College
43600 Mission Blvd.
Fremont, CA 94539
(510) 659-6201

IMPORTANT CAMPUS TELEPHONE NUMBERS

MAIN CAMPUS	(510) 659-6000
Admissions and Records	659-6100
Athletics Department	659-6044
Bookstore	Voice 659-6061, TTY 659-6117
Business Services	659-7307
CalWORKs Coordinator	979-7551
Campus Activities	659-6255
Campus Police/Security	659-6111
Cashier's Office	659-6073
Child Development Center/Kidango	659-7974
College Relations	659-6206
Computer Studies Department	659-6246
Counseling Department	659-6110
Counseling for Deaf and Hard of Hearing	Voice & TTY 659-7326
Deaf Studies, Center for	Voice & TTY 659-6269
Disabled Students Programs & Services	659-6079
Distance Learning	659-6162
Early Childhood Studies Division	979-7496
EOPS	659-6152
Financial Aid Office	Voice 659-6150, Fax 659-7309

Gallaudet University Regional Center	Voice 659-6268, TTY 659-6050
Health Sciences Division	659-6070
Human Resources	Voice & TTY 659-6089
Information Desk	659-6288
Interpreting Services	Voice & TTY 659-6271
Liberal Arts & Social Sciences Division	659-6173
Library, Main Desk	Voice 659-6160, TTY 659-6021
Math & Sciences Division	659-6191
Music Library	659-6158
Newark Center for Health Science & Technology	742-2300
Nursing Department	659-6070
Ohlone Foundation	659-6020
Part-Time Instructors	659-6000
Placement Testing Center	659-6126
President's Office	659-6200
Smith Center	Voice 659-6031, TTY 659-6245
Student Health Center	659-6258
Student Success Center	979-7555
Transfer Center	659-6241
Tri-City One-Stop Career Center of Ohlone College 39399 Cherry St., Newark, CA 94570	742-2323

Tutoring Center	659-6172
Veterans Affairs Office	659-6199
Vice President for Student Development	659-6162
Work Experience Education	659-7367
LABS:	
Accounting Lab	979-7947
Adaptive Learning Lab	659-6223
American Sign Language Lab	Voice & TTY, 659-6057
Biology Lab	979-7943
Computer Studies Lab	659-6007
English Learning Center	659-6087
Keyboarding Lab	659-6234
Math Lab	659-6174
Nursing Skills Lab	659-6296
Reading Lab	659-6101
Respiratory Therapy Lab	659-6130
Speech & Communications Lab	659-6204
Writing Lab	659-6087