Mesa
Glossary of Selected Common Terms used in Financial Aid (FA)

**AA/AS Degree** – 2 year Degree granted from a Community College or a 4 year University or a private institution.

**AB540** – Assembly Bill 540. This law provides for exemption from paying nonresident tuition for some students who meet the requirements. Students qualified to be considered AB 540 will not be classified as California residents and may be eligible of a Fee Waiver. Determination of AB 540 status is made by the Admissions Office.

**Adjusted Gross Income** - AGI is total gross income minus allowances for personal exemptions and itemized deductions. Gross income includes all taxable income from whatever source.

**Appeal** – A petition process students can request when they have been disqualified for FA based on not meeting satisfactory academic progress (SAP). The process includes completion of an Appeal Form, a detailed written explanation, an Education Plan signed by a counselor, and documentation of the extenuating circumstances that lead to being disqualified.

**Alternative Loan** – Credit based private loan whose interest rates and repayment plans are generally not regulated by the Federal government. This is an alternative for students not eligible for Federal student loans.

**Award** – Funds granted as a result of successfully completing a FAFSA and all required institutional documentation.

**Award letter** – Generally sent by email and posted on Reg-e which reflects a student’s grants and/or loan amounts based on full time enrollment. There is information on terms and conditions for FA and links to payment dates.
**BA/BS Degree** – 4 year Degree generally granted from a 4 year College or University.

**BOGW** – (Board of Governors Fee Waiver) Waives tuition fees (not books, health or class fees associated with some medical courses) for California residents who qualify.

**CalGrant** – A California State Grant which requires completion of a FAFSA and GPA verification before specific published deadlines. Awards are initially determined by the California Student Aid Commission.

**Completion Rate** – The percentage rate of all courses enrolled in to courses successfully completed with a passing grade. 67% is the completion percentage required to maintain FA.

**CSID** – Assigned SDCCD Student ID number needed for all transactions.

**Campus of Record (COR)** – The school you have selected as your main campus within SDCCD. In order to receive Financial Aid you must be enrolled in at least one class at the school where your FAFSA has been processed. You can only receive aid from one campus during any semester. To change a COR contact your FA Office.

**Default** - Loan status assigned when loans have not had required payments made. FA eligibility is suspended.

**D #** – A Default Number assigned by SDCCD when a student either does not have, or chooses not to disclose their Social Security Number on the admissions application. The FAFSA is only able to link with an Admissions record using the Social Security Number, not a D Number.

**Department of Education** - The Federal Government’s department that administers all Federal programs dealing with education including aid to educational institutions and students.
**Dependent Student** – A student under 24, who is not married, not a Veteran, does not support any legal dependents, and has not gone through any kind of professional judgment due to extenuating circumstances.

**Dependents** – Individuals who live with and are supported more than 50% by the student or the student’s parents.

**Disbursed** – A distribution of aid funds either by mail or Direct Deposit.

**Direct Deposit** – Set up by the student using Reg-e to allow FA funds to go electronically into their bank account.

**Disqualified** – Student is unable to receive FA funds generally due to academic reasons. [SEE SAP]

**Documentation** – Tangible evidence which supports claims made of extenuating circumstances.

**Dream Act** - The California Dream Act allows certain students who meet specific requirements to apply for and receive state financial aid at California public and private colleges and private scholarships administered by California public colleges.

**Education Plan** - Completed by an Academic Counselor that outlines a student’s “Program of Study” (Major) and the courses needed for completion. Each student needs an “Education Plan” within the first year of college.

**Educational Objective** – A student’s ultimate goal for going to college. To be eligible for FA it must be either to obtain an AA, a Certificate, a Vocational degree or to Transfer to a 4 year school. It is also a form which can be completed in the FA Office.

**EFC** – Estimated Family Contribution. The amount the Federal Government determines a family is able to pay for a student’s education.

**Eligible** – A student has met all academic, application and income requirements to be awarded FA.
Entrance Workshop Counseling – An online workshop with loan information followed by a test which is required to be completed before applying for a loan.

Extenuating Circumstance – A serious or significant event which is unpreventable, documentable and beyond a student’s (or parents’ if applicable) control.

FAFSA - Free Application for Federal Student Aid – completed online. This is the first step for most financial aid.

Fee Waiver – (see BOGW) Waives class fees (not book fees) for California residents who qualify. There are three kinds. BOGB: from a completed State form; BOGC from a submitted FAFSA; BOGA from accepted submitted VA, SSI, CALWorks or General Assistance documentation.

GED – Test taken to receive the equivalent of a High School Diploma.

GPA - A grade measure of a student's academic achievement at a college or university calculated by dividing the total number of grade points received by the total number of units attempted. GPA must remain above 2.0 to be eligible for FA.

Grant – Funds awarded that do not have to be repaid.

* Health Fee – Fee required of all students (with some specific exceptions) before the class registration process is completed. This fee supports the Student Health Center.

Independent Student – A student who is over 24, married, is a Vet or who has successfully completed a Dependency Petition resulting in a professional judgment. (Note: a student can be considered independent for BOGBW purposes only if they are under 24, do not live with parents and are not claimed on parent taxes).

Income Tax Paid – The amount of tax required to be paid based on an individual’s income earned, determined by Federal IRS regulations.

IRS – Internal Revenue Service, Federal agency that processes tax returns.
Legal Name – Given name as it appears on one’s birth certificate, Social Security card or court document indication a change of name.

Loan – (Subsidized or Unsubsidized) Funds awarded that must be repaid. Extra steps are required to apply for either kind of loan.

Major - The program you choose to study based on your personal interests, career goals and objectives.

Merge – A process involving several offices which is undertaken when a student has more than one Admissions application. Financial Aid students are unable to receive aid if they have more than one student record.

Non Resident – A student's residency status is determined at the time of the Admissions application and is determined by the Admissions Office. Nonresident students must pay nonresident tuition in addition to the enrollment fee and other fees for credit classes (not to be confused with Immigration statuses).

Official Academic Transcript - Student college record issued in a sealed envelope, not opened. Once opened it is no longer official.

Password – Used specifically in the FA Office to identify a student over the phone or e-mail and is required to release any student information.

Pin – Confidential number assigned and used to access and sign a FAFSA; or a number created at the college level to access REG-e. A pin should not be shared with any other individual.

Prompt – A word or phrase to remind the student what they chose for an FA Office password.

Promissory Note – A re-payment contract completed by the student online, which lists names and addresses of people to contact in case the student is unreachable, and contains all the terms and conditions of the student loan. Completion is required before a loan disbursement can proceed.
Professional Judgment – A subjective decision made by the Financial Aid Director or Supervisor based on documentable extenuating circumstances regarding Dependency Status, Selective Service Registration or Income Reduction. This process is voluntarily completed at the school’s discretion.

Program of Study - (Major) The program a student chooses to study based on personal interests, career goals and objectives.

Reg-e – SDCCD student web-site used for registering/paying for classes and obtaining FA status and setting up Direct Deposit.

Release – “Authorization to Release” form completed by the student giving permission to the FA Office staff to release information to a parent or any other person. This form must be voluntarily completed in person in the FA Office.

Resident - A California "resident" is a person who has resided in the state for more than one year prior to the residence determination date and shows "intent" to make the state of California their permanent residence. The determination is made in the Admissions Office.

SAP - Satisfactory Academic Progress: Academic standards which must be maintained to receive FA funds. These include GPA, completion rate, number of units attempted and whether or not a student has a previous degree. Not to be confused with the Registrar’s “Standards of Progress” applied to all students.

Scholarship - Funds awarded by an institution or an independent organization after an application and review process. Usually requires FAFSA completion, an application and an essay.

School Code - Federal code used to identify a school. It is used on a FAFSA to determine where the application will be sent (provided on the last page of this booklet).
SDCCD – San Diego Community College District: Consists of three separate colleges and Continuing Education. Each college has a separate school code for FAFSA purposes: Mesa (001275), City (001273), Miramar (014172). While the Fee Waiver can be used between each school within the District, Financial Aid is specific to each separate campus. Continuing Education has multiple programs and offers classes to complete a GED but does not offer Financial Aid.

Selective Service - The Selective Service System is responsible for supplying U.S. armed forces with people in the event of a national emergency. All males are required to register at age 18 thru 25. Registration is a FA requirement unless the SSS or a professional judgment determines a student was not required to register.

Selected for Verification – A FAFSA chosen either by the Federal Government or by the FA Office to verify specific (or all) information. Students must turn in supporting tax transcripts and/or other documentation of information submitted on the FAFSA.

SSI - Supplemental Security Income is a government program that provides monthly payments to low-income people who are either aged (65 or older), blind, or disabled.

Tax Return Transcript – An IRS document reflecting information from a processed IRS 1040 and required by FA if a student is selected for verification. (Wage and Income Transcript (W2) – can be requested when W2 information is required; IRS Tax Account Transcript – rarely required, requested in specific circumstances such as when a tax return is amended or corrected.)

Technician – Staff member in the FA Office that troubleshoots problems, processes corrections and packages aid for students, and reviews disbursement eligibility.

Untaxed Income – Funds received that are not required to be reported on a Federal tax return.

Verification – A process which requires a student to turn in IRS Tax Return Transcripts and various forms supporting information entered on a FAFSA.
**Wages** — Funds earned from working.

**W2** – A record issued by an employer of the amount of income earned by an individual and used to accurately file Federal and State taxes.

**Work Study** – A Federal program that awards aid in the form of on-campus part-time jobs for students with financial need who have met the application deadline and income qualifications. This program has limited funding.
Seven Common Mistakes in completing a FAFSA

1. Not Completing the FAFSA

By not completing the FAFSA you are missing out on the opportunity to qualify for what could be thousands of dollars to help you pay for college. The FAFSA takes most people 23 minutes to complete, and there is help provided throughout the application.

2. Not Being Prepared

The online FAFSA has gotten a lot easier over the last few years. They have added “skip logic,” so you only see questions that are applicable to you. There is also an option to import your tax information from the IRS directly into the FAFSA application. But, the key to making the FAFSA simple is being prepared. You’ll save yourself a lot of time by gathering everything you need before you start the application, read the questions carefully and answer accurately.

3. Not Reading Carefully

When it comes to completing the FAFSA, you want to read each question carefully. Too many students see delays in their financial aid for simple mistakes that could have been easily avoided.

4. Inputting Incorrect Information

The FAFSA is an official government form. You must enter your information as it appears on official government documents like your birth certificate and social security card. Examples:

  - **Entering the Wrong Name:** You must enter your full name as it appears on official government documents. No nicknames.
  
  - **Entering the Wrong Social Security Number (SSN):** To avoid delays in processing your application, triple check that you have entered the correct social security number, or 0’s if your parent does not have an SSN.
5. Not Reporting Parent Information

Even if you fully support yourself, pay your own bills, file your own taxes, you may still be considered a dependent student for federal student aid purposes, and therefore, you’ll need to provide your parent(s) information on your FAFSA. Dependency guidelines for the FAFSA are determined by Congress and are different from those of the IRS.

6. Not Using the IRS Data Retrieval Tool

For many, the most difficult part about filling out the FAFSA is entering in the financial information. But now, thanks to a partnership with the IRS, students and parents who are eligible can automatically transfer the necessary tax info into the FAFSA using the IRS Data Retrieval Tool. This year, the tool will launch on February 2, 2014. In most cases, your information will be available from the IRS two weeks after you file. It’s also one of the best ways to prevent errors on your FAFSA and avoid any processing delays.

Note: If you used income estimates to file your FAFSA early, you can use the IRS Data Retrieval Tool to update your FAFSA two weeks after you file your 2013 taxes.

7. Not Signing the FAFSA

So many students answer every single question that is asked, but fail to actually sign the FAFSA with their PIN and submit it. Don’t let this happen to you. If you don’t have or don’t know your PIN, apply for one. If you would like confirmation that your FAFSA has been submitted, you can check your status immediately after you submit your FAFSA online. Make sure your parent signs also if you are a dependent student.

Written by Nicole Callahan, a new media analyst at the Department of Education’s office of Federal Student Aid. Modified for brevity by Mesa Financial Aid.
San Diego Mesa College

Financial Aid

7250 Mesa College Drive
San Diego, CA 92111 - 4998
(619) 388-2817
FAX: (619) 388-2824
www.sdmesa.edu/Financial-Aid/
Reg-e - http://studentweb.sdccd.edu
TITLE IV CODE: 001275

OFFICE HOURS:
Monday - Thursday
8am – 6pm
Friday 8am – 12:00pm
[for Summer Hours check Our website]

San Diego City College
(619) 388-3501 fax (619) 388-3241
TITLE IV CODE: 001273

San Diego Miramar College
(619) 388-7864 fax (619) 388-7910
TITLE IV CODE: 014172

Academic Transcripts
3375 Camino del Rio South, Records Office
San Diego, CA 92108

Federal Student Aid Information Center
1-800-4 FED AID
(1-800-433-3243)
Monday thru Friday 8am – 8pm EST
www.fafsa.ed.gov