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## Eligibility

### Student Eligibility

To be considered eligible for and receive Federal and most State financial aid, an applicant must:

- Be a U.S. Citizen or an eligible non-citizen (permanent resident, resident alien, refugee, asylee).
- NOTE: State of California programs may have a less restrictive residency requirement for non U.S. citizens;
- Be enrolled or eligible for enrollment at SMC.
- Have completed the matriculation process which involves testing, placement, college orientation, and counseling;
- Be enrolled in a degree, certificate, or eligible transfer program.

NOTE: Students enrolled in a program with the intent to transfer to another community college are not eligible;

- Be making satisfactory academic progress according to financial aid policy;
- Have financial need as demonstrated through application on the Free Application for Federal Student Aid (FAFSA);
- Be registered with Selective Service, if required by law;
- Have a high school diploma, or a recognized equivalent (such as a General Educational Development Certificate (GED) or have been home schooled);
- Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
- Supply an accurate Social Security Number and name.

### How Is My Eligibility Determined?

There are four basic steps used to determine how much financial aid you may receive. These steps are:

#### Step 1: Determining Your Expected Family Contribution (EFC)

Expected family contribution is the amount of money you (and your family, if you are dependent) can realistically be expected to contribute toward your educational costs while you are in school. It is calculated from the FAFSA you submit to the Federal processor. The calculation to determine your individual family contribution is based on the financial and other information you supply for you and your family. This contribution is subtracted from your student budget when determining the amount of your award. If you are considered an Independent Student, only your information (and your spouse's, if you are married) is used to calculate the expected family contribution. If you are a Dependent Student, your parents' income information is also used.

You are considered an Independent Student if any one of the following applies to you:

- You are at least 24 years old, or
- You are married, or
- You have legal dependents of your own, or
- You are a veteran of the U.S. Armed Forces, or
- You are a ward of the court or both of your parents are deceased.

You are considered a Dependent Student and must supply information about your parents on your FAFSA if none of the conditions above apply to you.

#### Step 2: Determining Student Budget

A standard student budget is constructed for all financial aid recipients, which includes the average costs associated with attending Santa Monica College. Average student costs for various categories in the budgets are developed by the Financial Aid Office, using surveyed information provided by the California Student Aid Commission and the Chancellors Office for California Community Colleges. Standard student budgets are constructed recognizing different costs for three categories of students: self-supporting, not self-supporting, and less than half time. (Less than half-time budgets are used to determine Federal Pell eligibility only.)

Standard Student Budget	At Home	Away from Home
9 month budget		
Books & Supplies	1,638	1,638
Room & Board	4,400	10,962
Transportation	1,300	1,300
Personal Expense	2,844	2,844
Enrollment/Health Fees	1,297	1,297
Total	\$11,479	\$18,041

(NOTE: Full-time non-California residents have an additional \$5552 in tuition added to their budgets.)

BUDGET ADJUSTMENTS are automatically made to add additional tuition for non-resident students and additional fees for students when applicable. Students may request adjustments when they have additional costs for (non-discretionary) expenses such as child care, uninsured medical or dental expenses, additional supplies or tools required for their programs that are in excess of the standard budget allowance, and additional expenses related to a disability which are not paid for by an outside funding agency.

#### Step 3: Determining Financial Aid Eligibility

When the Financial Aid Office has determined an accurate expected family contribution, it subtracts the family contribution (EFC) from the standard student budget. The result is the amount of financial aid a student is eligible to receive.

STUDENT COSTS (student budget)
(minus) - STUDENT EXPECTED FAMILY CONTRIBUTION
(equals) = STUDENT FINANCIAL AID ELIGIBILITY

#### Step 4: Packaging Financial Aid

Once a student's financial aid eligibility has been determined, the Financial Aid Office will first include all grant funds that the student is eligible to receive in the award package. If there is remaining need and the student indicated that he/she would accept work, SMC will package Federal Work Study if funds are available. Federal Stafford Loans will not be packaged automatically. Students requesting loans will need to submit a Loan Request Form. Requests will be approved on a case-by-case basis. (See: SMC Loan Policy.) Students applying by the priority deadline will be given first consideration for SEOG and Federal Work Study.

#### What If I Have Special Circumstances?

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not appear in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should bring receipts or other documentation of unusual circumstances.