



# 2020 Regional Training Resources

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# California Student Aid Commission (CSAC) Contact Information

*Address: P.O. Box 419027, Rancho Cordova, CA 95741-9027*

*Commission Website: [www.csac.ca.gov](http://www.csac.ca.gov)*

*School Support Unit: +1 (888) 294-0153*

*School Support General Questions: [schoolsupport@csac.ca.gov](mailto:schoolsupport@csac.ca.gov)*

*Training and Outreach Unit: [schoolsupport@csac.ca.gov](mailto:schoolsupport@csac.ca.gov)*

*CSAC Service Desk (WebGrants Technical Issues): +1 (888)294-09148*

*WebGrants Technical Issues: [csacitservicedesk@csac.ca.gov](mailto:csacitservicedesk@csac.ca.gov)*

# Monthly College Checklist

## CSAC Academic Year July 1- June 30

- July**
- 7/31: Annual deadline to submit & renew WebGrants System Administrator Access Request form & Confidentiality Agreement
  - Fall Cal Grant payment roster opens

- August**
- 8/31: Deadline for CA License Exam Certification

- September**
- Deadline for year-end reconciliation for prior award year
    - Utilize Monthly Payment Activity & Reconciliation reports

- October**
- Update College Cost Estimate screen for upcoming award year

- December**
- 12/31: Deadline for SB 70 reporting of Enrollment, Persistence, & Graduation + job placement and salary/wage information

- January**
- Spring Cal Grant payment roster opens

- March**
- 3/1: Deadline to remit interest earned on Cal Grant funds for prior calendar year
  - Cal Grant Spring funds advance processed

- June**
- Cal Grant renewal award cycle runs
  - Summer Cal Grant payment roster opens

# Weekly College Checklist

- Review Accept/Reject report
- Work roster (weekly cycle runs over the weekend)
  - ❑ Identify & claim Cal Grant awardees
    - Use Award Extract Report (awarded/not awarded)
    - Submit School Change batch upload
- Certify eligibility
- Clear any holds/flags
  - ❑ Education Level
  - ❑ AB 840 (E2)

## Ongoing Requirements:

AB 2248 requires that the Commission and institutions notify their students in writing that:

1. Cal Grant awards are limited to 4 academic years, except as provided in subdivision (c) of Section 69433.6 of the CEC.
2. Students need to take 15 units per semester or the equivalent quarter units, or 30 semester units or the equivalent quarter units per academic year, in order to graduate within four years.

## **Institutions must notify their students in writing during the following periods:**

- New students, during orientation
- Continuing students receiving state financial aid, upon annual registration
- During online registration, if the student registers for fewer than 15 semester units or the equivalent, a box for the student to confirm acknowledgement must be provided

# Institutional Participation – Frequently Asked Questions

## **Institutional Participation Form (IPA):**

### **Who should sign the IPA?**

The agreement must be initialed and signed by the President/Chief Executive Officer/Chancellor. Please read each section carefully and have the President/Chief Executive Officer/Chancellor initial only the fields which pertain to your institution.

Do I need to include addresses on pg.1 of the IPA? Yes, please include the mailing address for the institution and each person listed on pg. 1.

## **Cal Grant Program Review Survey**

### **What is the Eligibility and Certification Approval Report (ECAR) and how do I find it?**

The ECAR is a report generated by the U.S. Department of Education once an institution has submitted their Program Participation Agreement (PPA). CSAC does not have access to this report. It must be sent to us from the institution. The ECAR is available on the E-App for Schools Web site (<http://www.eligcert.ed.gov>). Click on “Display your PPA/ECAR.”

### **Do all fields need to be completed under Personnel and Duties on pg. 2?**

Yes. Financial Aid Office duties and Fiscal/Accounting Office duties cannot be performed by the same employee. The Institution must identify the name of each employee and their duties as it pertains to the Financial Aid and Fiscal/Accounting functions. The Institution must maintain a separation of function/duties between individuals who authorize and disburse Cal Grant funds so that no one individual is responsible for both functions.

### **Is it required to keep funds in an interest-bearing account?**

Yes, Cal Grant funds must be held in an interest-bearing account. Interest must be returned to CSAC each year.

## **College Cost Estimate Form:**

### **Where can I find instructions?**

Pg. 2 of the form includes instructions.

## **Which program should I use to complete the College Cost Estimate Form?**

Please submit one College Cost Estimate referencing the program with the highest cost. In special circumstances where the highest-cost program is significantly more expensive and does not represent the majority of students, a separate College Cost Estimate Form should be submitted. In this case, additional payment rosters may be required.

## **Is the Program/Course Length per term or per program?**

Please enter the length of the full program. This will be used to determine the type of grant(s) your institution is eligible for. Cal Grant A eligible programs are at least two academic years in length that result in a degree or lead to transfer into a baccalaureate degree program. Eligible Cal Grant B programs are at least one academic year in length that result in a degree or certificate. Cal Grant C programs must be at least four months in length for approved vocational courses of study.

Please list the program length in months OR clock hours OR credit hours. If entering clock/credit hours, please indicate which is being used.

## **My institution has rolling start dates. How should I complete the Required Attendance section?**

We offer semester, trimester, 3 quarter, and 4 quarter options for disbursement. You should select the option which would best serve your students by reporting the start dates for the required terms. You should select the option which would best serve your students by reporting the start dates for the required terms. Note: One academic year = 100% Cal Grant eligibility. For example, a student awarded as a freshman may receive 400% to be used over four years. (Optional or mandatory summer session may utilize additional Cal Grant eligibility.)

- 2 semesters = Fall & Spring - optional Summer (using 100% eligibility)
- 3 semesters (trimesters) = Fall & Spring - mandatory Summer (using 150% eligibility)
- 3 quarters = Fall, Winter & Spring - optional Summer (using 99.99% eligibility)
- 4 quarters = Fall, Winter & Spring - mandatory Summer = (using 133.33% eligibility)

## **What should I include in the Fees section?**

The Fees section is meant to capture those items which are charged to every attending student regardless of their program of study. The section may be blank if the tuition being reported already accounts for these items. Other items such as books, food, transportation, and housing are not to be included in this section as they vary by student (except for those instances where these items ARE required and are the same amount across all students and programs).

## **What if my campus doesn't have on-campus housing?**

Please enter N/A for the on-campus budget.

## **What information should I include in Five Year Academic Programs?**

Only institutions that have been approved for Five Year academic programs should list information here. All other institutions should leave these fields blank.

### **Institutional Contacts Form:**

#### **Do all fields need to be completed?**

Yes, unless otherwise noted. The Financial Aid Director and Fiscal Officer cannot be the same person. The System Administrator and Authorized Official should match the System Administrator's Access Request Form (see below).

#### **Who is the Authorized Official?**

The Authorized Official (AO) is a school official who will not have access to the WebGrants system. The AO may be the President, department head, or other official who has authority to verify the identity and role of the System Administrator.

### **System Administrator's Access Request Form and Information Security and Confidentiality Agreement**

#### **Who can sign the form?**

The System Administrator (SA) and Authorized Official (AO) should match the Institutional Contacts Form. Please note that the AO cannot be someone who has access to the WebGrants system. Each institution may submit forms for a maximum of two (2) SAs. Each SA should submit a separate form.

#### **How will I know when I can access WebGrants?**

Once the account has been created, the SA will receive an email from CSACITSERVICEDESK@csac.ca.gov which will contain your user ID. The Authorized Official will also receive an email from the same email with a temporary password for the SA.

### **Electronic Funds Transfer (EFT) Form**

#### **Where can I find instructions?**

Pg. 2 of the form includes instructions.

#### **What should I enter as the CK digit?**

Please enter the last digit of the Transit Routing Number.

#### **How can I provide interest-bearing documentation?**

Please provide a statement or letter from the bank which includes the account number where Cal Grant funds will be held. The statement or letter must show that the account is interest-bearing.

### **California License Exam Reporting**

#### **My institution does not have any programs for which passage of a CA license exam is required. Do I still need to submit the form?**

Yes, all institutions must complete, sign and submit this form annually, regardless of whether programs require CA license exam. In this case, please check the box marked, “Does not offer any programs leading to employment for which passage of a state licensing examination is required.”

### **Title IX Exemption or California Equity in Higher Education Act**

My institution is not exempt from Title IX. Do I still need to submit a statement?

Yes, non-exempt institutions should provide a written declaration confirming their non-exempt status.

### **Non-Public Institutions: Verification of Title IV Receipt of Funds**

#### **What is the G5 External Award Activity History Report?**

The G5 External Award Activity History Report is generated by the Department of Education. CSAC cannot access the report; it must be sent to us from the institution.

### **Non-Public Institutions: Verification of Title IV Disbursement to Student**

#### **What information needs to be on the student account ledger(s)?**

The ledger(s) must show disbursement of Title IV funds (Pell Grant and two of the three federal student aid programs: SEOG, Federal Stafford Loan Program, and/or FWS). For Non-Public institutions with multiple campuses, the Title IV funds must show disbursement at each location.

For Non-Public institutions with the main campus out of California, the Title IV funds must show disbursement at each California campus requesting Cal Grant participation. Each California additional location must submit a copy of student accounting ledgers, and/or FWS payroll statements verifying each California additional location disbursement of Pell Grant and two of the three federal student aid programs.

## **Is my institution required to meet the 10% Rule?**

The 10% Rule is not required if your institution qualifies through verification of Title IV disbursements. You do not need to complete the Financial Statement and Demonstration of Administrative Capability Form.

## **Other Questions**

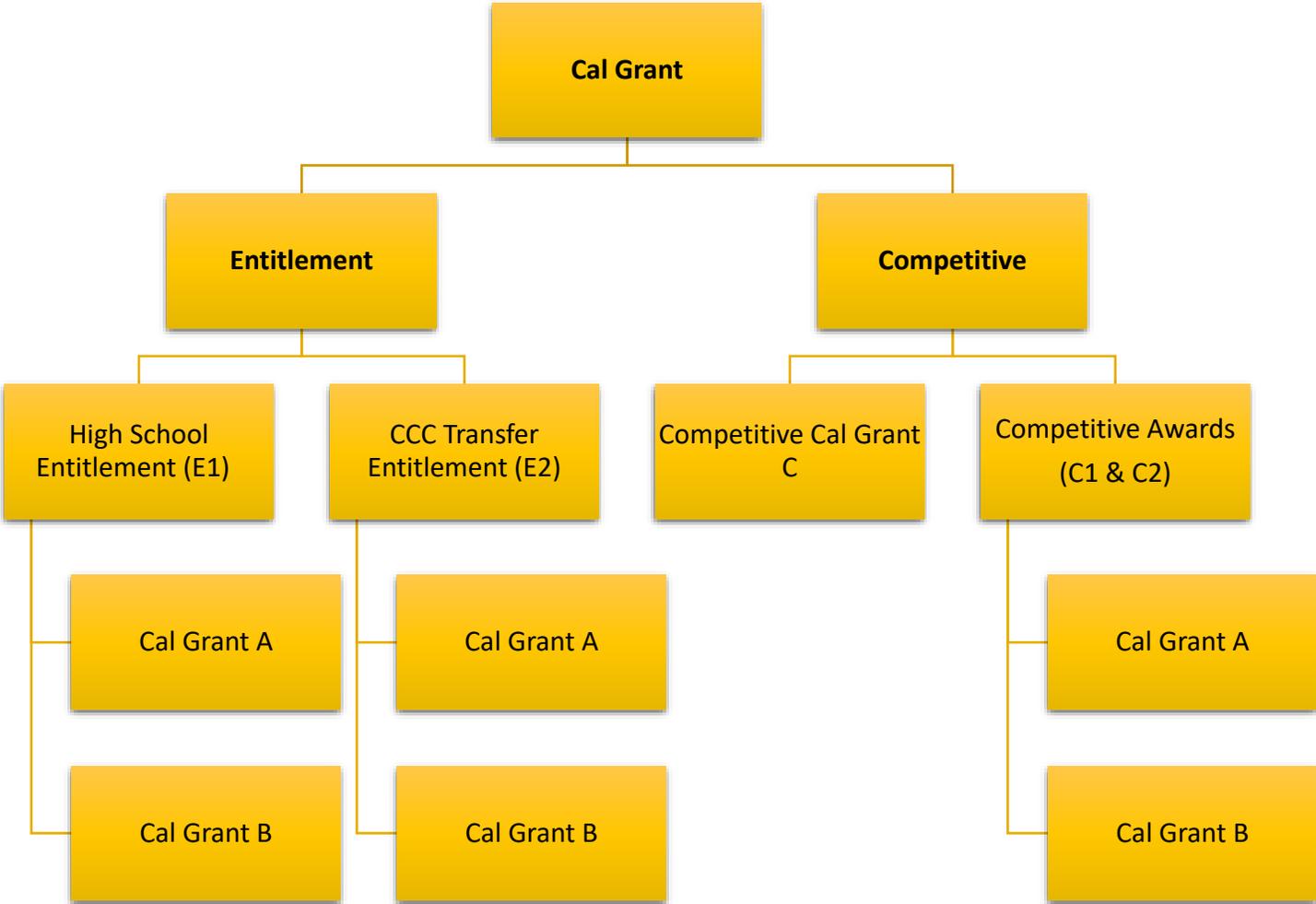
### **I have additional questions about the application process.**

Please contact [csacipa@csac.ca.gov](mailto:csacipa@csac.ca.gov) or 1-888-294-0153.

### **I have additional questions unrelated to the application process.**

Please contact [schoolsupport@csac.ca.gov](mailto:schoolsupport@csac.ca.gov) or 1-888-294-0153.

# Cal Grant Programs



# New Awards VS. Renewals

New Awards		Renewals	
Regular E2 Eligibility	AB 840 Verification	Regular E2 Eligibility	AB 840 Verification
General CG eligibility	General CG eligibility	General CG Eligibility	General CG Eligibility
X	HS transcripts or graduate from CA HS	X	HS transcripts or graduate from CA HS
CCC transcripts	CCC transcripts	X	X
BDGI transcripts	BDGI transcripts	X	X
X	CA resident at HS graduation or resident @ 18	X	CA resident at HS graduation or resident @ 18

*Keep documentation in student files. The Compliance team checks for this during audit reviews.*

# Transfer Entitlement Brochure

**Cal Grant A**

- For low to middle income students
- 2.40 California Community College GPA minimum
- May be used for an academic program that is 2-4 years in length
- Can only be used for tuition and fees



**CALGRANT**  
Making college financially accessible  
**1-888-CA-GRANT**



*"Making education beyond high school financially accessible to all Californians"*










**Cal Grant Transfer Entitlement Program**




**California Student Aid Commission**  
[www.csac.ca.gov](http://www.csac.ca.gov)



**Transfer from a Community College**

Did you know that there is a Cal Grant Award for transfer students?

If you're planning to transfer directly from a California Community College to a Cal Grant eligible university that offers a bachelor's degree, you may be eligible for a Cal Grant Award!

**Cal Grant Award Benefits**

- The Transfer Entitlement Award may assist in paying for tuition/fees and books/supplies
- Graduate from college with lower student loan debt as the Cal Grant Award does not require repayment

*"Education is the foundation upon which we build our future."*  
-Christine Gregoire

**Eligibility Requirements**

- Attend a California Community College the year preceding transfer to a 4-year qualifying institution
- File a FAFSA or California Dream Act Application (CADAA) by March 2nd of award year
- Meet financial eligibility and basic eligibility
- Be under the age of 28 (by Dec. 31st of academic year)
- Have a verified minimum GPA of 2.40 electronically reported by a California Community College by March 2nd of award year
- Graduate from a California high school after June 30, 2000; and
  - Be a California resident OR meet AB 540 criteria at the time of high school graduation **OR**
  - If not a high school graduate, be a California resident on 18th birthday

**THE TRANSFER STUDENT CHECKLIST**

**How to Apply**

- Complete a FAFSA or CADAA by March 2nd
- Submit a California Community College GPA based on 24 completed units to the California Student Aid Commission by March 2nd
- Once you are preliminarily awarded, you must complete the Transfer Entitlement Certification form at [www.webgrants4students.org](http://www.webgrants4students.org)

**Contact Us**

California Student Aid Commission  
 Customer Assistance & Processing  
 1 (888) 224-7268  
[studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov)  
[www.webgrants4students.org](http://www.webgrants4students.org)  
[www.csac.ca.gov](http://www.csac.ca.gov)

The Financial Aid Advisory Board (FAAB) created a Cal Grant Transfer Entitlement Brochure available for order and download on the California Student Aid Commission's E-pubs site. This brochure informs students on what the program is, eligibility for the program, how to apply for the program, and what the benefits of the program are.

# Awarding Process

## **Step 1: Entitlement or Competitive**

Is it a High School Entitlement Application?

HS GPA

Based on High School Grad Date taken from the GPA Verification

Is it a Transfer Entitlement?

High School Grad Date, if known

Age Proxy

Baccalaureate Degree Granting Institution

CCC Enrollment file

CCC GPA

## **Step 2: Validation**

Once the Commission receives the FAFSA or CA Dream Act Application, Individual Student Identification Records (ISIRs) are extracted into WebGrants and are matched to a GPA.

If the ISIRs cannot be matched to a GPA they remain in system but are set aside, meaning No Cal Grant A or B consideration can be given until a match is made. Cal Grant C could be granted though.

If no GPA is in system, the system will check for a test score to convert into a GPA.

## **Step 3: Non-Financial Edits**

Common Edits (for all applicants)

California residency

California residency at time of HS graduation (Entitlement applicants only)

Eligible California School listed

No bachelor's degree received

Education level < 5

Remaining Cal Grant eligibility

Program Edits

Eligible school (for specific program)

GPA

Remaining eligibility by program

Program Edits

Eligible school (for specific program)

GPA

Remaining eligibility by program

#### **Step 4: Financial Edits**

Income Ceilings (Make sure the student falls under the income ceilings for the grant they are being considered for)

Asset Ceilings (Make sure the student falls under the asset ceilings for the grant they are being considered for)

Financial Need (Make sure that the student has financial need)

Minimum Need not Met

#### **After Passing All Edit**

E1 & E2 Students are placed on Hold until they complete the necessary certification form (G6 or G8)

C1 & C2 students are thrown into a pool of other students, which will wait to be scored in our awarding competition

#### **Step 6: Competitive Scoring and Selection**

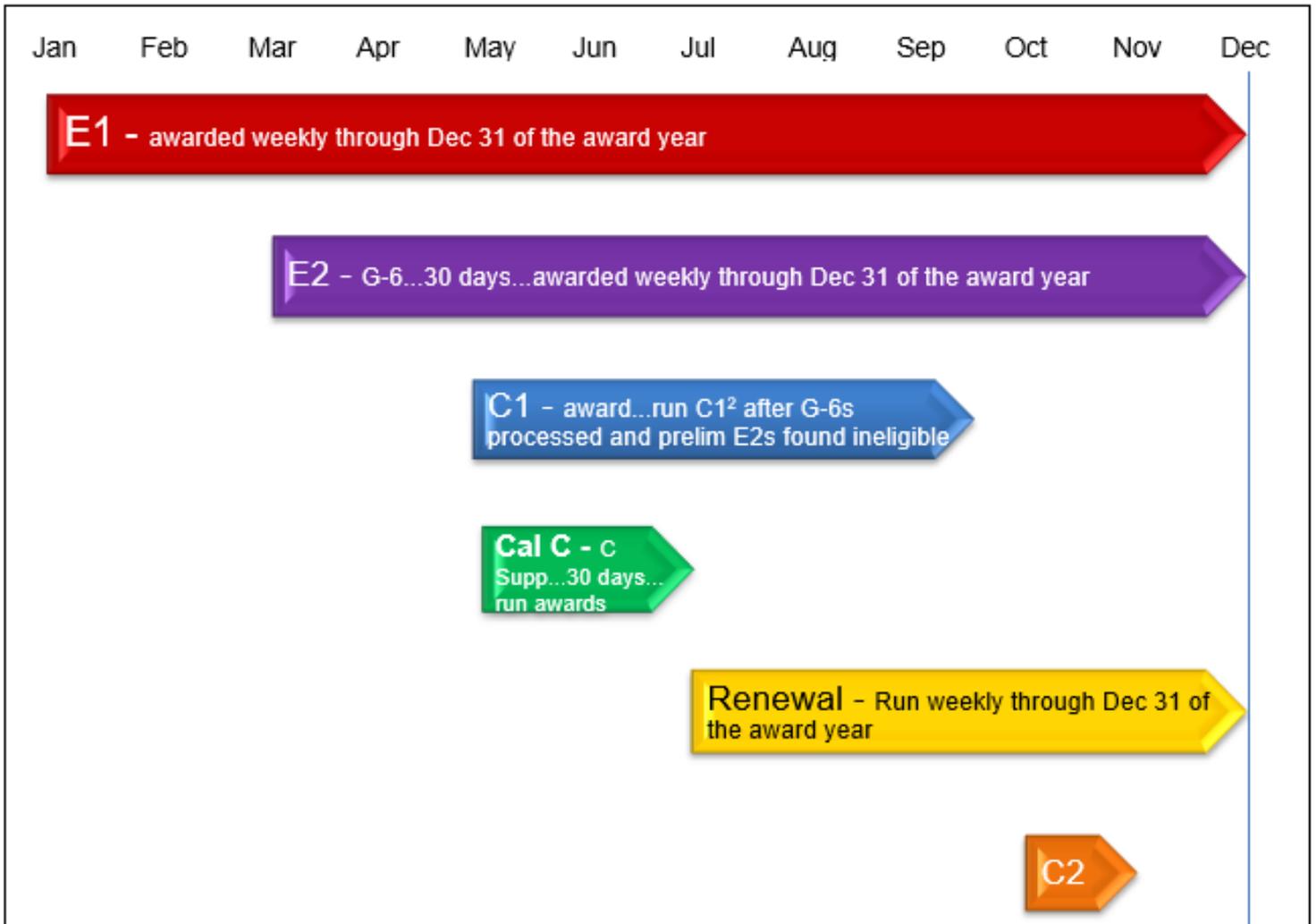
If a student is not eligible for an entitlement award, they will then be placed into the competitive selection process.

There are only 25,750 total competitive awards and so the Commission uses a scoring system to determine which students are most in need of the grant, determined by disadvantaged indicators. Only the students that score the highest will be awarded a grant.

The awards for Cal Grant A and B are based on their GPA, income and college they are attending.

Much like the entitlement award, if a student is eligible for both a Cal Grant A and B, they will be awarded the grant that will be most beneficial to them. Just like the entitlement they can switch awards with consent from their school's financial aid office.

# Cal Grant Awarding Sequence





**January** – Application period opens (Jan 1); first E1 [HS Entitlement] award cycle is run toward end of the month

**February** – First E1 award notifications sent; E1 award runs continue weekly until December

**March** – Application period closes (Mar 2); E2 cycle begins with G-6 forms sent to potentially eligible students

**April** – G-6 forms keyed and E2 award runs begin; first E2 award notifications sent; E2 award runs continue weekly until December

**May** – C1 award cycle is run; C1 award notifications sent; Cal C cycle begins with Cal C Supps sent to potentially eligible students

**June** – Cal C Supps keyed and Cal C award cycle is run; Cal C award notifications sent

**July** – Renewal cycle begins; renewal notifications sent; renewal runs continue weekly

**August** –

**September** – Application period for C2 closes (Sep 2); receive enrollment files from CCs; C12

**October** – C2 award cycle is run; C2 award notifications sent;

**November** – GPA collection begins for following award year; CC Reserve

**December** – Year-end for prior award year; conclude Entitlement and renewal runs in anticipation of new application period approaching

\*Sequences are dictated by system programming, but award processing and notification dates are approximate.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
E1 - awarded weekly through Dec 31 of the award year											
E2 - G-6...30 days...awarded weekly through Dec 31 of the award year											
C1 - award...run C1 <sup>2</sup> after G-6s processed and prelim E2s found ineligible											
Cal C - c Supp...30 days... run awards											
Renewal - Run weekly through Dec 31 of the award year											
C2											

# Students with Dependent Children (SWD) – Frequently Asked Questions

(For the 2019-20 academic year)

## Eligibility

### **1. How is a “dependent child” defined?**

According to Article 9. Awards for Students with Dependent Children, section 69465, in Chapter 1.7 of Part 42 of Division 5 of Title 3 of the Education Code, a “dependent child” or “dependent children” means a child or children, as applicable, under 18 years of age whose parent or legal guardian is the student and if the child or all the children collectively receive more than 50 percent of their support from the student.

A parent is defined as someone who has a biological and/or legally adopted child.

A legal guardian is defined as someone other than the child’s biological parent who accepts legal responsibility for the child.

### **2. Will students who complete the CA Dream Act application also be considered for SWD?**

Yes, students who complete the CA Dream Act Application will also be considered for SWD.

### **3. Which Cal ISIR/ISIR transaction will be used to determine initial eligibility?**

The most recent, complete Cal ISIR/ISIR (with EFC) will be used to determine initial eligibility.

### **4. Will CSAC reconsider a student for SWD if there are changes that now make the student potentially eligible for SWD?**

Yes, if the student has a Cal Grant award CSAC will reconsider the student for SWD. These changes must be indicated on the FAFSA or CA Dream Act application, so that the student can be reprocessed using the latest ISIR/Cal ISIR.

### **5. Can SWD be awarded to students who have the same dependent child/children under the age of 18?**

Yes, if both students meet the criteria for Cal Grant eligibility, they will be eligible for the SWD grant if they both have enough unmet need.

**6. Does SWD eligibility rollover?**

No, SWD eligibility is based on the corresponding Cal Grant award year.

**7. Once certified, does the SWD certification rollover into the next academic year?**

No, the certification is only valid for the current academic year. The student will have to recertify every year.

**8. How do we pay SWD awards for students who are not meeting SAP?**

Institutions should refer to their SAP policies.

**9. How should institutions determine pay for retroactive 2019 Fall awards?**

For students who have had their 'base access' amount reported in WebGrants, the additional SWD Access should be paid based on the enrollment status reported with initial payment. All other payments should be based on enrollment following the information provided in GOM 2019-31 (Cal Grant Award Disbursement and Census Date).

**10. Are students who were withdrawn for exhausting their remaining eligibility with a 2019 fall payment eligible for the SWD increase?**

Yes, students who were withdrawn for exhausting their remaining eligibility with a 2019 fall payment prior to the release of Phase II, are eligible for the SWD increase. Students in this scenario have been reinstated and institutions should be able to re-adjust these student payments at the higher access award amount.

**Reporting**

**1. What should institutions report for students who already had a base award payment reported?**

Institutions should report the full amount for which the student is eligible (please see Figure 1 for award amounts). For example, if a student was awarded and paid the Cal Grant B access

award of \$836 for the fall term (full-time status at a semester school) and is now certified as SWD eligible, a payment adjustment to the new amount of \$3,012 must be reported for this term. To report this change, please use the online roster and change the amount from \$836 to \$3,012 using the same full-time status pay code (please see Figure 2 for reference). The system will reconcile the previously reported payment and process the difference through the State Controller's Office (SCO).

**2. What is to be reported for students without unmet or limited need?**

An adjusted amount based on the student's unmet need should be reported.

**3. Can institutions report the SWD certified status via Grant Roster Batch Upload?**

Institutions will not be able to certify the SWD certified status using the Grant Roster Batch Upload process.

**4. Are California Community Colleges able to pay Cal Grant A access awards?**

Yes, institutions can pay Cal Grant A access awards.

**5. The access amount for Cal Grant B is showing as \$6,024, is this correct?**

Yes, the \$24 College Access Tax Credit (CATC) is added to the \$6,000 award amount for SWD, totaling \$6,024 for eligible Cal Grant B recipients.

**6. Is the -SWD code removed if a student certifies as not having dependent children under the age of 18?**

Yes, once a student or institution has certified the student as NOT having dependent children, the system will revert to the base award amounts and remove the SWD system identifier.

**7. Can institutions view which students have certified "No" to having children under the age of 18, either through a report or a customized roster?**

No, there is no mechanism in WebGrants to identify students who have certified 'No' to the SWD question.

## **8. How do institutions handle conflicting information?**

As stated in GSA 2019-34, (2019-20 Cal Grant Awards for Students with Dependent Children), institutions are required to resolve any conflicting information. If the student is no longer eligible for SWD after having initially been certified by the student/institution, institutions will need to submit a G-21 (Grant Record Change) to have the SWD status flag changed. Please indicate in the "Reason" field of the G-21 form "SWD CHANGE" and provide additional information explaining the change. Once certified, CSAC staff are the only users that can make the change.

**Figure 1: 2019-20 Program Budget Award Amounts**

			Base Award			SWD Award		
			CCC	UC	CSU	CCC	UC	CSU
Cal Grant A Tuition / Fees	Annual Award		N/A <sup>(1)</sup>	\$12,570	\$5,742	N/A <sup>(1)</sup>	\$12,570	\$5,742
	FT - Semester	50%		\$ 6,285	\$2,871		\$ 6,285	\$2,871
	FT - Quarter	33.33%		\$ 4,190	\$1,914		\$ 4,190	\$1,914
	TT - Semester	37.50%		\$ 4,714	\$2,153		\$ 4,714	\$2,153
	TT - Quarter	25%		\$ 3,143	\$1,436		\$ 3,143	\$1,436
	HT - Semester	25%		\$ 3,143	\$1,436		\$ 3,143	\$1,436
	HT - Quarter	16.67%		\$ 2,095	\$ 957		\$ 2,095	\$ 957
Cal Grant A Access	Annual Award			\$6,000	\$6,000	\$6,000	\$ 6,000	\$6,000
	FT - Semester	50%		\$3,000	\$ 3,000	\$3,000	\$ 3,000	\$3,000
	FT - Quarter	33.33%		\$2,000	\$ 2,000	\$2,000	\$ 2,000	\$2,000
	TT - Semester	37.50%		\$2,250	\$ 2,250	\$2,250	\$ 2,250	\$2,250
	TT - Quarter	25%		\$1,500	\$ 1,500	\$1,500	\$ 1,500	\$1,500
	HT - Semester	25%		\$1,500	\$ 1,500	\$1,500	\$ 1,500	\$1,500
	HT - Quarter	16.67%		\$1,000	\$ 1,000	\$1,000	\$ 1,000	\$1,000
Cal Grant B Tuition / Fees	Annual Award			\$12,570	\$5,742		\$12,570	\$5,742
	FT - Semester	50%		\$ 6,285	\$2,871		\$ 6,285	\$2,871
	FT - Quarter	33.33%		\$ 4,190	\$1,914		\$ 4,190	\$1,914
	TT - Semester	37.50%		\$ 4,714	\$2,153		\$ 4,714	\$2,153
	TT - Quarter	25%		\$ 3,143	\$1,436		\$ 3,143	\$1,436
	HT - Semester	25%		\$ 3,143	\$1,436		\$ 3,143	\$1,436
	HT - Quarter	16.67%		\$ 2,095	\$ 957		\$ 2,095	\$ 957
Cal Grant B Access	Annual Award		\$1,672	\$ 1,672	\$1,672	\$6,024	\$ 6,024	\$6,024
	FT - Semester	50%	\$ 836	\$ 836	\$ 836	\$3,012	\$ 3,012	\$3,012
	FT - Quarter	33.33%	\$ 557	\$ 557	\$ 557	\$2,008	\$ 2,008	\$2,008
	TT - Semester	37.50%	\$ 627	\$ 627	\$ 627	\$2,259	\$ 2,259	\$2,259
	TT - Quarter	25%	\$ 418	\$ 418	\$ 418	\$1,506	\$ 1,506	\$1,506
	HT - Semester	25%	\$ 418	\$ 418	\$ 418	\$1,506	\$ 1,506	\$1,506
	HT - Quarter	16.67%	\$ 279	\$ 279	\$ 279	\$1,004	\$ 1,004	\$1,004
Cal Grant C Books / Supplies	Annual Award		\$1,094			\$4,000		
	FT - Semester	50%	\$ 547			\$2,000		
	FT - Quarter	33.33%	\$ 365			\$1,333		
	TT - Semester	37.50%	\$ 410			\$1,500		
	TT - Quarter	25%	\$ 274			\$1,000		
	HT - Semester	25%	\$ 274			\$1,000		
	HT - Quarter	16.67%	\$ 182			\$ 667		

Notes:

1. Exception: CCC BACC programs are eligible for Tuition/Fees

Figure 2: Online Roster Payment Sequence

'Term Amount' reflects payment made to student prior to SWD Phase II implementation.

'Annual Award' reflects the sum of terms. If any payment was made, sum includes payment plus anticipated payment for subsequent term(s), e.g. \$836+\$3,102=\$3,848

CSAC ID:													View History		Records: 1	
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section	
			C1	2	1	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)	
Custom Codes		1	2	3	4	5										
Education Level (EL) Verification			Reported EL 2	Verified EL	Status 3 -- Verified As Reported											
Fall Term			Adj Reason Codes				Pay Status Codes				Delete Txn					
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type							
Totals		\$3,848	\$836				21348									
B-SWD	ACSS	\$3,848	\$836			RP			PAY							
Spring Term			Adj Reason Codes				Pay Status Codes				Delete Txn					
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type							
Totals		\$3,848	\$3,012				21348									
B-SWD	ACSS	\$3,848	\$3,012						GRT							

Step 1:

Use the drop-down under 'Adj Reason' to report the status for which the student should be paid; e.g. this student was paid at full-time status prior to SWD implementation.

CSAC ID:													View History		Records: 1	
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section	
			C1	2	1	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)	
Custom Codes		1	2	3	4	5										
Education Level (EL) Verification			Reported EL 2	Verified EL	Status 3 -- Verified As Reported											
Fall Term			Adj Reason Codes				Pay Status Codes				Delete Txn					
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type							
Totals		\$3,848	\$836				21348									
B-SWD	ACSS	\$3,848	\$836			RP			PAY							
Spring Term			Adj Reason Codes				Pay Status Codes				Delete Txn					
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type							
Totals		\$3,848	\$3,012				21348									
B-SWD	ACSS	\$3,848	\$3,012						GRT							

Total number of records: 1 Total number of pages: 1

Resulting Action:

'Adj Amount' will auto-populate to correlate with 'Adj Reason' code; in this case for the full-time (FT) status base access award amount.

CSAC ID: <span style="float: right;">View History</span>													Record: 1		
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section
			C1	2	1	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)
Custom Codes		1	2	3	4	5									
Education Level (EL) Verification				Reported EL 2	Verified EL			Status 3 -- Verified As Reported							
Fall Term			Adj Reason Codes					Pay Status Codes			Delete Txn				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
	Totals	\$3,848	\$836				21348								
B-SWD	ACSS	\$3,848	\$836	836	FT	RP			PAY						
Spring Term			Adj Reason Codes					Pay Status Codes			Delete Txn				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
	Totals	\$3,848	\$3,012				21348								
B-SWD	ACSS	\$3,848	\$3,012						GRT						

Step 2:

Manually input the correct amount in 'Adj Amount'; in this case for the full-time (FT) status SWD access award amount.

CSAC ID: <span style="float: right;">View History</span>													Record: 1		
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section
		C19220235	C1	2	1	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)
Custom Codes		1	2	3	4	5									
Education Level (EL) Verification				Reported EL 2	Verified EL			Status 3 -- Verified As Reported							
Fall Term			Adj Reason Codes					Pay Status Codes			Delete Txn				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
	Totals	\$3,848	\$836				21348								
B-SWD	ACSS	\$3,848	\$836	3012	FT	RP			PAY						
Spring Term			Adj Reason Codes					Pay Status Codes			Delete Txn				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
	Totals	\$3,848	\$3,012				21348								
B-SWD	ACSS	\$3,848	\$3,012						GRT						

Resulting Action:

'Term Amount' reflects payment made to student prior to SWD Phase II implementation. Will update to \$3,012 over the weekend.

'Annual Award' reflects the sum of terms. New payment was made, sum includes payment plus anticipated payment for subsequent term(s); e.g. \$3,012+\$3,102=\$6,024

CSAC ID: <span style="float: right;">View History</span>													Record: 1		
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section
		C19228235	C1	2	I	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)
Custom Codes		1	2	3	4	5									
Education Level (EL) Verification				Reported EL 2	Verified EL	Status 3 – Verified As Reported									
Fall Term			<a href="#">Adj Reason Codes</a>					<a href="#">Pay Status Codes</a>			<a href="#">Delete Txn</a>				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
Totals		\$6,024	\$836				21348								
B-SWD	ACSS	\$6,024	\$836	3012	FT	RA			PAY						
Spring Term			<a href="#">Adj Reason Codes</a>					<a href="#">Pay Status Codes</a>			<a href="#">Delete Txn</a>				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
Totals		\$6,024	\$3,012				21348								
B-SWD	ACSS	\$6,024	\$3,012						GRT						

Final Result:

'Term Amount' now reflects the new SWD payment.

CSAC ID: <span style="float: right;">View History</span>													Record: 1		
SSN	DOB	Grant ID	Cycle ID	Housing Code	Dep Status	New / Renewal	EL Code	TANF	FOSTER YOUTH	SWD	CSAC Budget	EFC	Remain Elig	Forecast Elig	Roster Section
		C19228235	C1	2	I	N	2		N	Y	21348	0	250.00%	100.00%	ELIGIBLE(1)
Custom Codes		1	2	3	4	5									
Education Level (EL) Verification				Reported EL 2	Verified EL	Status 3 – Verified As Reported									
Fall Term			<a href="#">Adj Reason Codes</a>					<a href="#">Pay Status Codes</a>			<a href="#">Delete Txn</a>				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
Totals		\$6,024	\$3,012				21348								
B-SWD	ACSS	\$6,024	\$3,012	3012	FT	RA			PAY						
Spring Term			<a href="#">Adj Reason Codes</a>					<a href="#">Pay Status Codes</a>			<a href="#">Delete Txn</a>				
Program Code	Award Type	Annual Award	Term Amount	Adj Amount	Adj Reason	Pay Code	Annual Need	Income & Asset Year Used	Rec Type						
Totals		\$6,024	\$3,012				21348								
B-SWD	ACSS	\$6,024	\$3,012						GRT						

# Payment Status Codes

Code	Description	Resulting Action	Satisfy Renewal
AA	<i>Accepted adjustment payment</i>	<i>Appears when payment is reported</i>	
AP	<i>Accepted payment</i>	<i>Appears when payment is reported</i>	
RA	<i>Reconciled adjusted payment</i>	<i>Appears when payment is reported</i>	
RP	<i>Reconciled payment</i>	<i>Appears when payment is reported</i>	
IT	Ineligible for transfer entitlement; only visible for BDGI schools	Award is withdrawn immediately	N
NA	Reporting students NOT in attendance	Student will be moved to the "Not in Attendance" section	N
PD	Reporting a full-time payment for an eligible student	Eligibility used	Y
SC	Reporting a school change	Student will be added to school's roster	Y
YA	Reporting students that are in attendance; reverses the NA	Students will be moved to the "Eligible" section	N

## Payment Adjustment Reason Codes

Code	Description	Resulting Action	Satisfy Renewal
FI	Financial aid file incomplete	Award is withdrawn following year end reconciliation	N
FT	Reporting a full-time payment	Eligibility used	Y
HT	Reporting a half-time payment	Eligibility used	Y
TT	Reporting a three-quarter time payment	Eligibility used	Y
IG	Ineligible for grant due to invalid program length	Award is withdrawn immediately	N
LA	Reporting a Leave of Absence	Uses leave eligibility; max 200% lifetime	Y
LD	Ineligible due to loan default/grant overpayment	Award is withdrawn immediately	N
LH	Reporting less than half time, ineligible for payment	Uses leave eligibility; max 200% lifetime	Y
NP	Not maintaining Satisfactory Academic Progress	Award withdrawn after 3 consecutive terms	N
NS	Used to reverse a reported payment	No eligibility used	N
OF	Recipient receiving outside funding (full-time)		Y
OH	Recipient receiving outside funding (half-time)	If amount = \$0, no eligibility used	Y
OT	Recipient receiving outside funding (three-quarter time)	If amount = \$0, no eligibility used	Y
SR	Reporting last payment for a graduating senior	After payment posts, award is immediately withdrawn	N
TV	Ineligible for 5 <sup>th</sup> or teacher credential program benefits	Award is withdrawn immediately	N

# WebGrants Reports

Name of Report	Description of Report	Frequency of Report Generation	Suggested interval to review report
Accept/Reject	Accepted and rejected transactions from previous weeks reported transactions	Weekly	Weekly
Award Status Extract	Requested report of awarded and non-awarded students generated after upload of enrolled student	After file submission	Week after file submission
Cal C Supplement Recipient	Name and address of all students found potentially eligible for Cal Grant C but have not submitted Cal Grant C Supplement form	Weekly	Weekly
Education Level (EL) Verification	List of new Cal Grant recipients whose Educational Level requires verification	Weekly	Weekly (Beginning 2017-18 AY)
Education Level (EL) Verification Accept/Reject	Informs which students records were accepted/rejected after verification(s) have been processed	After file submission	Week after file submission (Beginning 2017-18 AY)
Grant Roster	Comprehensive list of Cal Grant awardees and their grant information	Weekly	Weekly
Monthly Payment Activity	Detailed description of payment activity between CSAC and the institution (Also provides Year to Date information)	Weekly	Weekly
School Change Upload	Report generated for which a school change was not completed as result of file upload from institution (Includes total number of records uploaded and number of records not processed)	After file submission	Week after file submission
Student Overlap	List of students who are in overlap (Auto accepted for one Cal Grant program while Qualified for another)	Weekly (between May and September)	Weekly
Student Program Change A/R	Provides ability to see which students' program codes that were changed and which were rejected through Student Program Change Upload	After file submission	Week after file submission
Unable to Determine Remaining Eligibility	List Cal Grant recipients that were enrolled for the prior year and has at least one term with no reported transaction (payment, leave of absence or other transaction)	Weekly (between July and December)	Weekly
Unclaimed Awards	List Cal Grant recipients who had no payments reported during selected academic year at any institution listed on the students FAFSA/CADAA	Weekly (between June and September)	Weekly

# College Report Types

## **Accept/Reject**

Lists reject reasons. Review weekly to resolve rejected transactions

## **Award Status Extract**

Used during award packaging. Identifies award status of students who are not on your roster because they have not claimed their college of attendance

## **Cal C Supplement Recipient**

Identifies whether the Cal C Supplement form was submitted

## **Education Level (EL) Verification**

Identifies flagged Cal Grant records needing EL verification

## **Monthly Payment Activity**

Used during reconciliation. Itemizes funds advances, reconciled transactions, & supplemental payments

## **School Change Upload**

Produced after schools upload a school change request file. Lists rejected school changes and reject reasons

## **Student Overlap**

Lists students who were eligible for both Cal Grant A & B (“auto-accepted” for one Cal Grant, and “qualified” for the other)

## **Unable to Determine Remaining Eligibility**

Identifies Cal Grant awardees who were enrolled for the prior year but have at least one term with no reported transaction

## **Unclaimed Awards**

Shows students with no reported payments from any of the schools listed on the FAFSA/CADAA. Assists schools with claiming awards for their attending students

# Student Loans Brochure

## Protect Yourself

To select the best repayment option for you and avoid damage to your credit score, it's important to:

- ★ Review your student loan documents and know when you are required to begin making payments.
- ★ Understand all your student loan repayment options.
- ★ Communicate with your student loan servicer when there are major changes in your life and career.
- ★ Utilize online account management tools to ensure your payments are recorded accurately.

## Things to Know

- ★ Federal student loan forgiveness plans are available for borrowers who work in the public sector, the medical field, and nonprofit organizations.
- ★ The vast majority of student debts are federal loans issued by the U.S. Department of Education.
- ★ The federal government, private lenders such as banks and refinance companies, and even schools may contract out to a limited number of loan servicing companies to manage their student loan portfolio.

Learn more  
about your federal  
student loan options:

<https://studentaid.ed.gov/sa>

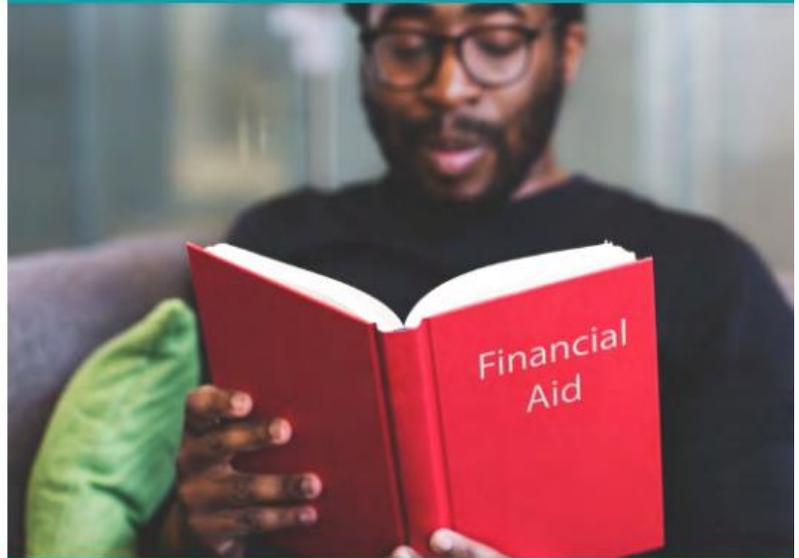
**For general information or to  
submit a complaint, please  
contact:**

Department of Business Oversight  
1515 K Street, Suite 200  
Sacramento, CA 95814-4052  
[www.dbo.ca.gov](http://www.dbo.ca.gov)

[ASK.DBO@dbo.ca.gov](mailto:ASK.DBO@dbo.ca.gov)  
Toll-free (866) 275-2677

# STUDENT LOANS

## Important Information



Types of Student Loans  
Student Loan Market  
Things to Know



**THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT (DBO)**  
licenses and regulates student loan servicers who operate in California.

## TYPES OF STUDENT LOANS: FEDERAL VS. PRIVATE LOANS



Whether you obtain a federal student loan, private student loan, or both, you're obligated to repay the money borrowed, plus interest, whether you graduate or not.

Since 2010, federal student loans are made and funded directly by the U.S. Department of Education through the William D. Ford Federal Direct Loan Program.

Private loans are funded by banks, credit unions, and other types of lenders. Since private lenders consider various personal factors (including credit score, job history, and school) before approving a loan, you must apply to each individual lender. Additionally, private student loans may not offer the same benefits, flexibility, and repayment terms as federal student loans.

### **BE AWARE**

As a student loan borrower, you have the ability to work with your loan servicer(s) to have your loan set to an income-based repayment plan, which can provide lower monthly payments.

Private companies may contact you offering assistance with adjusting your repayment plans. You never have to pay for help with your federal student loans. Your loan servicer will help you for free.

Learn more about your repayment options:  
<https://studentaid.ed.gov/sa>

## KNOW THESE STUDENT LOAN TERMS

- **Borrower:** A person or cosigner of a loan. For student loans, a borrower will be required to sign a promissory note.
- **Deferment:** An action that excuses you from making federal student loan payments for a set period of time because of a specific condition in your life. Interest *will not* accrue on subsidized loans during the deferment period. Interest *will* accrue on unsubsidized loans during the deferment period.\*
- **Forbearance:** An option to delay federal student loan payments when you are temporarily unable to pay. Your loans will continue to accrue interest. When your loans switch out of forbearance, you will be paying more to cover the interest added to your previous balance.\*
- **Income-Driven Repayment Plan (IDR):** A modified repayment plan for federal student loan borrowers. Repayment is based on your income, family size, and total student loan debt, and is recalculated each year. Your exact plan varies based on your loan type(s), personal situation, and specific IDR.\*
- **Loan discharge:** The cancellation of a borrower's obligation to repay some or all of the remaining federal student loan due to certain circumstances. Depending on the type of discharge, the amount discharged may be treated as taxable income.\* [Get more information at http://cdbo.info/SLdischarge](http://cdbo.info/SLdischarge).
- **Promissory Note:** A written promise by a borrower to repay the money borrowed plus interest. This is a legal contract.
- **Servicers:** Companies that collect payments on a loan, respond to customer inquiries, and perform other administrative tasks associated with a student loan. The loan servicer should work with you on identifying all repayment plan options and/or loan consolidation.

\* Private lenders are not obligated to offer this option or benefit. If you have a student loan from a private lender, you must contact that lender directly to explore your repayment options.



## CALIFORNIA'S STUDENT LOAN MARKET

As of September 2018, more than 4 million California borrowers owe more than \$140 billion in student loan debt. That's an average debt of \$34,000 each.

In the United States, more than 45 million student loan borrowers owe more than \$1.4 trillion.

Source: Federal Reserve Bank of New York  
(<https://www.newyorkfed.org/microeconomics/databank>)

## Supplemental Videos

<p><a href="#"><u>Gaining and Providing Access in WebGrants</u></a></p>	<p><a href="https://www.youtube.com/watch?v=k9jdosiOf2k">https://www.youtube.com/watch?v=k9jdosiOf2k</a></p>	
<p><a href="#"><u>Cal Grant A, B, and C</u></a></p>	<p><a href="https://www.youtube.com/watch?v=QphGcO14voA">https://www.youtube.com/watch?v=QphGcO14voA</a></p>	
<p><a href="#"><u>California Dream Act Application: A closer look</u></a></p>	<p><a href="https://www.youtube.com/watch?v=NUiyAPX3NBE">https://www.youtube.com/watch?v=NUiyAPX3NBE</a></p>	
<p><a href="#"><u>Award Status Extract Process</u></a></p>	<p><a href="https://www.youtube.com/watch?v=LE9a-Qy0A0c">https://www.youtube.com/watch?v=LE9a-Qy0A0c</a></p>	

<p><b><u>Reports and Tools: Customizing Your Roster</u></b></p>	<p><a href="https://www.youtube.com/watch?v=ZW3SJWF0XLM">https://www.youtube.com/watch?v=ZW3SJWF0XLM</a></p>	
<p><b><u>Cal Grant Payment Reporting, Batch Upload, and Online Roster</u></b></p>	<p><a href="https://www.youtube.com/watch?v=Dv1I4uOGluc">https://www.youtube.com/watch?v=Dv1I4uOGluc</a></p>	
<p><b><u>Grant Record Changes</u></b></p>	<p><a href="https://www.youtube.com/watch?v=ovh3CZV2YPc">https://www.youtube.com/watch?v=ovh3CZV2YPc</a></p>	
<p><b><u>Non-SSN GPA Text File for Batch Upload</u></b></p>	<p><a href="https://www.youtube.com/watch?v=biVP6yu0HgE">https://www.youtube.com/watch?v=biVP6yu0HgE</a></p>	

<p><b><u>Maintenance Codes</u></b></p>	<p><a href="https://www.youtube.com/watch?v=MRJk7Bhtdpw">https://www.youtube.com/watch?v=MRJk7Bhtdpw</a></p>	
<p><b><u>Ineligible Codes</u></b></p>	<p><a href="https://www.youtube.com/watch?v=OoHYfueZ0xA">https://www.youtube.com/watch?v=OoHYfueZ0xA</a></p>	
<p><b><u>Codes: O, NS, SR</u></b></p>	<p><a href="https://www.youtube.com/watch?v=qDiHS2lbsco">https://www.youtube.com/watch?v=qDiHS2lbsco</a></p>	
<p><b><u>Codes: PD, FT, TT, HT and LH</u></b></p>	<p><a href="https://www.youtube.com/watch?v=MENkEFG4NXg">https://www.youtube.com/watch?v=MENkEFG4NXg</a></p>	

<p><b><u>Program Compliance Scenarios:</u></b></p>	<p><a href="https://www.youtube.com/watch?v=MX4zk5rKYSE">https://www.youtube.com/watch?v=MX4zk5rKYSE</a></p>	
<p><b><u>Program Compliance Scenario: Cal Grant C</u></b></p>	<p><a href="https://www.youtube.com/watch?v=9gpdzV3cTs8">https://www.youtube.com/watch?v=9gpdzV3cTs8</a></p>	
<p><b><u>Chafee Grant: Working the Payment Rosters</u></b></p>	<p><a href="https://www.youtube.com/watch?v=Va51U4YcLCw">https://www.youtube.com/watch?v=Va51U4YcLCw</a></p>	

## Additional Resources

### [Golden State Teacher Grant Program](#)

[https://www.csac.ca.gov/sites/main/files/file-attachments/gstg\\_brochure.pdf?1581633181](https://www.csac.ca.gov/sites/main/files/file-attachments/gstg_brochure.pdf?1581633181)



### [Student Loans: What Borrowers Need to Know](#)

<https://dbo.ca.gov/student-loans/>

