



How Eligibility for Need Based Aid is Determined and Awarded

Eligibility for need based aid is based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) and College of the Sequoias' Cost of Attendance. The EFC is subtracted from the Cost of Attendance giving the student their financial need. If the number is a positive one, the student may qualify for need based aid.

Expected Family Contribution (EFC) is a number that is calculated from information provided on the Free Application for Federal Student Aid (FAFSA). Student's family taxed and untaxed income, assets, and benefits (such as unemployment or Social Security), family size, and number of family members who will attend college are all considered in the formula.

Cost of Attendance is the amount that will cost you to go to school. College of the Sequoias will calculate your Cost of Attendance to show your total cost for the school year. This number is shown to the student in Banner Web in "My Overall Status of Financial Aid."

This simple formula is used to calculate financial need:

Cost of Attendance – Expected Family Contribution (EFC) = Financial Need

To meet with federal regulations, College of the Sequoias defines those students with exceptional financial need to have an EFC = \$0.

Award Packaging

Financial aid is awarded as follows in this order:

- 1) California College Promise Grant (CCPG)** is awarded to those students who qualify for the waiver. To qualify for the CCPG, a student must have at least \$1,104 of financial need once the EFC is subtracted from the Cost of Attendance.
- 2) The Pell Grant** is awarded to students who meet the federal criteria as determined by the EFC. The amounts of the award vary as the federal government determines.
- 3) The Supplemental Educational Opportunity Grant (SEOG)** is awarded to Pell Grant eligible students with exceptional financial need. SEOG funds are awarded based on availability of funds.
- 4) Federal Work Study (FWS)** provides part-time jobs for students with financial need allowing them to earn money to help pay for their educational expenses. Maximum amount offered is \$8,000 per academic year if the student has financial need.

These are the only programs that College of the Sequoias includes as part of a student's financial aid package initially.

Direct Loans are another form of need based aid offered at College of the Sequoias. Besides the FAFSA, students will need to complete additional forms to apply for loans. Students may apply for subsidized and unsubsidized loans in amounts based on need, dependency status and year in college. For more information on student loans, please visit [Direct Loan Information](#).

College of the Sequoias may be informed from campus or external agencies regarding other financial aid programs that have been awarded to the student. These may include Cal Grant, Chafee Grant, Scholarships, EOPS, CARE, and WIA to name a few. These aid sources when added may require other aid originally offered to be adjusted so an 'over award' is prevented.