2026-2027 FINANCIAL AID PAYMENT SCHEDULE FOR GRANTS AND LOANS

To View Award Status, login to BANNER WEB:

Click these links in the following order: Student & Financial Aid > Financial Aid > Financial Aid Status> Award Year 2026-2027. Pell Grants will be issued in two (2) payments per semester (depending on when your file is processed). All other grants are issued in one (1) payment per semester. Loan payments vary based on loan period. Use the schedule below to determine your payment dates. Payments dates vary depending on when your financial aid file is completed/awarded. You must be awarded approximately 7 days prior to the payment dates listed below.

A refund selection packet will be sent to your address listed in Banner Web if you are enrolled and appear eligible for Financial Aid. You must select a refund preference to receive your Financial Aid Awards.

FALL 2026 **Do you have any of these in "My Overall Status"?** ***(Dates may change. Rescheduled dates posted in FA Office.)***						**SPRING 2027** **Do you have any of these in "My Overall Status"?** ***(Dates may change. Rescheduled dates posted in FA Office.)***					
***Pell-** *based on Pell Intensity*	**CalGrant-** *enrolled min. 6 units*	**SSCG-** *enrolled min. 12 units*	**EOPS/ CARE-** *enrolled min. 1 unit*	**SEOG-** *enrolled min. 6 units*	**Alternate Payment Dates**	***Pell-** *based on Pell Intensity*	**CalGrant-** *enrolled min. 6 units*	**SSCG-** *enrolled min. 12 units*	**EOPS/ CARE-** *enrolled min. 1 unit*	**SEOG-** *enrolled min. 6 units*	**Alternate Payment Dates**
8/14						1/15					
					8/26						1/27
					9/16						2/10
	9/30	9/30			9/30		2/24	2/24			2/24
					10/07						3/10
10/28			10/28	10/28	10/28	4/07			4/07	4/07	4/07
					11/04						4/21
					11/18						5/05
					12/09						5/19

► Direct Loans will be disbursed as they are approved on the next available payment date.

► **UNIT REQUIREMENTS:** All awards are displayed based on a full-time enrollment status and will adjust accordingly if you add or drop units.

*Your Scheduled Pell Award will be paid out each semester based on the number of units you are enrolled in:

- Those enrolled full-time (12 units or more) will receive their full Scheduled Pell Award
- Those enrolled less than 12 units will multiply their Schedule Pell Award by the percentages shown below to get the total prorated Pell award that will pay out for the semester. This percentage is known as Enrollment Intensity.

PELL GRANT

Units enrolled	Enrollment Intensity
12 (or more)	100%
11	92%
10	83%
.9	75%
8	67%
7	58%
6	50%
5	42%
4	33%
3	25%
2	17%
1	8%

CAL GRANT

Units enrolled per semester	Base Calgrant	Student with Dependents
12 (or more) FT	$824	$3000
9-11 (3/4 time)	$618	$2250
6-8 (1/2 time)	$412	$1500

STUDENT SUCCESS COMPLETION GRANT (SSCG)

Units enrolled per semester	First Payment	Second Payment (by midpoint)
12-14.5	$1298	none
15+	$1298	$2702*
*due to lack of funding, this grant will be divided into two payments per semester if you are enrolled in 15+ units. $1298 + $2702 = $4000		

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- **REFUND PREFERENCE:** You will receive your financial aid funds through the refund preference selected. The dates above reflect the day the funds will be disbursed to BankMobile Disbursements, a technology solution, powered by BMTX, Inc. For more information about when your financial aid refund will be disbursed to your selected refund preference with BankMobile Disbursements, visit the link: https://bankmobiledisbursements.com/refundchoicessso/.

- **Financial Aid only pays for classes that are currently in session. If you are enrolled in a class which starts at a later date, you will not be paid until the posted payment date after your class starts. Wait-listed classes are not included in your disbursement.**

- **REPEATED COURSEWORK:** Federal regulations allow for students to receive federal student aid for one repeat of a previously passed course. A grade of D or better is considered passing. W's do not count as repeats.

- **OVERPAYMENT/REPAYMENT: If you INCREASE or DECREASE units after you receive your 1st Pell Grant, your 2nd payment will be adjusted accordingly. If you drop to less than six units or never attend a class (no show), you may owe an OVERPAYMENT. If you withdraw from or fail all your classes, you may owe a REPAYMENT. Please read our Overpayment and R2T4 Policy for more information on our financial aid website https://www.cos.edu/en-us/admissions/financial-aid/policies-procedures.**

COS Financial Aid Office

Visalia Campus – Sequoia Building, Room 105 (559) 730-3747
Hanford Campus – Vocational Building, The Hub (559) 583-2511
Tulare Campus – Building A, Student Services (559) 688-3013
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