PALOMAR COLLEGE
Learning for Success

Learn.

Create.

Succeed.

Student Financial Aid Handbook

2025-2026

WELCOME!

Welcome to Palomar College! This Financial Aid Handbook is your essential resource for information about the financial aid programs and policies at our institution. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive financial aid while you are a student.

We recognize that many students need or will need financial help in order to attend school. Aid is available and we encourage you to apply if you need assistance in meeting part of your educational costs. It is also recommended that students become familiar with our financial aid website and also check their Palomar student emails regularly for important information and financial aid updates.

We understand that the rules governing financial aid programs can be complex. Our staff is here to answer your questions and provide one-on-one assistance when needed. Whether your goal is to obtain a certificate, degree or transfer to a university, the Palomar College Financial Aid office is here to assist you.

To your success,

Palomar College Financial Aid Staff

PALOMAR COLLEGE MISSION

At Palomar College we are committed to providing students and our community with an engaging learning environment that empowers students to achieve their goals. Our dedicated faculty, staff and administrators are focused on helping students to be successful and we value the diversity that each individual student brings to our campus community.

INTRODUCTION

Palomar College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges (ACCJC/WASC), an institutional accrediting body recognized by the Council of Higher Education Accreditation and the Department of Education. A copy of the report may be accessed from the college website here.

The Financial Aid Office at Palomar College believes that student aid programs facilitate and foster the successful academic participation and success of its students. As part of its commitment to support student success, the Financial Aid Office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is assistance made available by federal and state funding and private sources in the form of grants, loans, scholarships and work study. This aid makes it possible for students to continue their education, even if they cannot meet the full cost of attending the college or university of their choice.

CONTACT INFORMATION

Main Campus Location: The Financial Aid Office is in the Student Services Center (SSC-1)

1140 W. Mission Road | San Marcos, CA 92069

Education Centers: Financial aid documents may be submitted at our Education Centers:

Escondido: 1951 East Valley Parkway | Escondido, CA 92027
Fallbrook: 35090 Horse Ranch Creek Road | Fallbrook, CA 92028
Rancho Bernardo: 11111 Rancho Bernardo Road | San Diego, CA 92127

Hours of Operation: Monday – Thursday 8:00am to 5:000pm/ Friday 8:00am to 2:00pm

(Closed Weekends)

Website: http://www.palomar.edu/fa

Phone Number: 760-744-1150 Ext. 2366

Fax Number: 760-591-0861

Email: finaid@palomar.edu

Federal School Code: **001260**

FERPA

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. Palomar College is committed to the protection and confidentiality of student educational records by adhering closely to the guidelines established by FERPA. FERPA affords students certain rights with respect to their educational records, including the right to inspect their education records, request an amendment of the records that the student believes are inaccurate, and the right to control disclosures of their records except to the extent that FERPA authorizes disclosure without consent. Educational records for the most part include, with certain exceptions, all records maintained in any medium which can identify the student.

FERPA requires that student personal information, such as social security numbers, birthdates, financial and academic records may not be disclosed to anyone other than the student without the student's expressed written permission. This permission is required of **all** students, even if the student is under the age of 18. To ensure compliance with FERPA, all inquiries for specific financial aid information require identification by the student and any other individual wishing to obtain access. A FERPA notification must be made available to all students at Palomar College and is emailed directly to each enrolled student every semester.

Students wishing to give Palomar College consent to release their personal information must complete and submit a "Consent to Release Information Form" in person at our Financial Aid Office. No exceptions.

RELEASE OF PERSONAL IDENTIFIABLE INFORMATION (PII) TO THIRD PARTY

Section 483(a)(3)(E) of the Higher Education Act of 1965 (HEA), as amended, specifically restricts the use of FAFSA data, and states the data collected on the FAFSA shall only be used for the application, awarding, and administration of aid awarded under federal student aid programs, state aid, or aid awarded by eligible institutions or such entities as the Department may designate. Guidance from the U.S. Department of Education confirms that even if a student authorizes the release of this information, financial aid administrators are prohibited from doing so.

Students may request a Third-Party Needs Analysis Request Form to authorize a Third Party to obtain information contained in the student's enrollment and financial aid and scholarships records. However, Palomar will **NOT** release the following information regardless of student consent:

- Citizenship Status
- Ethnicity
- Gender
- Religious Affiliation
- Questions that are considered out of our scope of practice or considered subjective.
- Specific financial aid information protected by law [e.g. (but not limited to) EFC, dependency status, etc.]

In the event Palomar College students need to provide their individual FAFSA or CADAA data, such as Expected Family Contribution (or EFC), or other financial aid-related information to an entity outside of Palomar College, students will need to provide this information to outside organizations or agencies themselves.

STUDENT COMMUNICATION

Palomar Student Email

All admitted students are given a Palomar College student email account. The Financial Aid Office uses this account to share important information about tasks required to complete the application process, award, and disbursement. Students are encouraged to log into their account at least once a week and it is the student's responsibility to check their account regularly to stay informed of important updates and notices. The Financial Aid Office at Palomar College only uses the student's Palomar Student Email account as the primary means of communicating with students.

IMPORTANT DATES FOR FINANCIAL AID APPLICANTS

	Summer 2025	Fall 2025	Spring 2026	Summer 2026
First day to submit FAFSA for **2025-2026**	December 1, 2025			
Last day to submit FAFSA for **2025-2026**	June 30, 2026			
First day of registration	May 5, 2025	May 5, 2025	October 27, 2025	May 4, 2026
Drop for Non-payment	N/A	N/A	TBA	TBA
Freeze date for assessing financial aid unit load		September 7, 2025	February 8, 2026	TBA
First day to submit FAFSA for **2026-2027**		October 1, 2025	October 1, 2025	October 1, 2025
Last day to submit FAFSA for **2026-2027**		June 30, 2027	June 30, 2027	June 30, 2027
Semester sessions	June 2, 2025 - August 2, 2025	August 25, 2025- December 20, 2025	January 26, 2026- May 23, 2026	June 15, 2026 – August 8, 2026

STUDENT RIGHTS & RESPONSIBILITIES FOR FINANCIAL AID
Legal Rights of Financial Aid Recipients:

- The student has the right to know what financial aid assistance is available at Palomar College, including information on all Federal, State and Institutional financial aid programs.

- The student has the right to know all deadlines for submitting applications for each of the available financial aid programs.

- The student has the right to know how financial aid will be distributed and how and why these decisions are made.

- The student has the right to know how financial aid eligibility is determined, including how the Cost of Attendance (COA) (*which includes tuition and fees, room and meals, transportation, books, supplies and personal /miscellaneous expenses*) is subtracted from the Expected Family Contribution (EFC) to determine financial need.

- The student has the right to know what resources (*such as parental contribution, other financial aid, assets, etc.*) were considered in the calculation of determining his/her Expected Family Contribution (EFC).

- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.

- The student has the right to request an explanation of the various awards in his/her student aid package.

- The student has the right to know the school's refund policy.

- The student has the right to request reconsideration of his/her financial aid package if the student feels that a mistake has been made in determining eligibility, and or special circumstance.

- The student has the right to know how the school determines whether he/she is making Satisfactory Academic Progress, and the results of not meeting these standards.

- The student has the right to know what portion of the financial aid he/she receives must be repaid and what portion is a grant (*free*). If the financial aid is a loan, the student has the right to know what the interest rate is, fees during repayment, how to pay back, the total amount of repayment, the amount of time the student has to payback, when repayment will begin and available options for consolidation.

- The student has the right to know if he/she is eligible to apply for a Federal Work Study job, if offered, he/she has the right to know the required work hours, job duties, rate of pay, and how and when paychecks are received.

Legal Responsibilities of Financial Aid Recipients:

- The student must complete all application forms accurately and submit them on time to the Financial Aid Office.

- The student is responsible to comply with the deadlines for application or reapplication for aid.

- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense which could result in indictment under the U.S. Criminal Code.

- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which an application was submitted.

- The student must report to the Financial Aid Office any additional financial resources received by him/her during the period of his/her financial aid award.

- The student is responsible for reading and understanding all forms that he/she is asked to sign, and it is recommended that a copy be maintained for recordkeeping.

- The student must accept responsibility for all agreements that he/she signs.

- The student is responsible for maintaining Satisfactory Academic Progress (SAP) as published by Palomar College SAP Policy.

- The student must perform the work that he/she has agreed upon in accepting College Work Study or regular student employment.

- The student should be aware of the school's refund and withdrawal policy.

- If the student receives a loan, he/she must notify the lender if any of the following occurs before the loan is repaid:

  - Graduation
  - Withdrawal from school or less than half-time enrollment
  - Change of address
  - Name changes
  - Transfer to other school(s)

- The student must repay all student loans, which will include accrued interest (*if applicable*), in accordance with the repayment schedule.

- The student must notify the lender of any occurrence which may affect eligibility for a deferment of repayment.

FINANCIAL AID FRAUD

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be fully investigated. All cases of fraud and abuse will be reported to the proper authorities.

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Vice President for Student Services, the Office of Inspector General of the U.S. Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes.

- Falsified documents - including reporting members that are not part of your household.

- False statements of income.

- False statements of citizenship.

- Use of fictitious names, addresses or Social Security Numbers.

- False claims of independent status.

Palomar College reports incidents of financial aid fraud and suspected fraud to the Office of the Inspector General (OIG).

Hotline: **1-800-MIS-USED** Website: https://oig.hhs.gov/fraud/

COST OF ATTENDANCE (COA)

Cost of attendance (COA), often called budget, refers to the average amount a full-time student can expect to spend while enrolled at Palomar College over a nine-month period. The cost will differ depending on living arrangements and residency (e.g., living independently off campus, living at home, California resident, or being classified as a legal resident of another state). Palomar College does not have on-campus housing; therefore, students that select On-Campus on their FAFSA/CADAA will receive the "Away from Home" budget. The cost of attendance covers:

- Tuition and Fees

- Books, course materials, supplies, and equipment

- Living Expenses

- Miscellaneous/Personal Expenses

- Transportation

The cost of attendance for students enrolled in less than 6 units includes tuition/fees, books, course materials, supplies, and equipment; and transportation only (per federal regulation) along with any other components (disability expenses, etc.) that are not expressly prohibited for less than half-time students (e.g., miscellaneous personal expenses). Palomar College may adjust the cost of attendance on a case-by-case basis, including reducing expenses if warranted.

Financial aid is intended to assist with these costs, but rarely will cover the full amount. For this reason, it is important to be prepared and have a realistic expectation of what you will need to pay out-of-pocket.

Determination of Cost of Attendance

Each year, the Financial Aid Office at Palomar College reviews the California Student Aid Commission's most current Student Expense Budget, which contains state-wide college cost estimates based on a wide survey of students' budgets and expenses from throughout the state. This includes per unit enrollment fees, set each year by California legislators. All budgets are calculated at 14 units per semester. If you enroll in more than 14 units per semester, your costs will be higher.

Your Expected Family Contribution (EFC) is used to determine your financial aid awards and is calculated based on information submitted on your Free Application for Federal Student Aid (FAFSA). Most financial aid awards are based on financial need, which is the difference between the cost of attendance/budget and your EFC. The resulting number is called financial need and is the maximum funding that can be received for the current academic year.

The calculation is as follows:

Cost of Attendance (COA)

- Estimated family Contribution (EFC)

= Total Need

Cost of Attendance (budget/expenses) for the current year

The expenses listed on the COA are estimated costs for attending Palomar College and are intended to give students a general idea about the costs. They are estimates and may differ from student to student. You should be prepared to pay a portion yourself, as financial aid rarely covers the full cost, especially if your residency is classified as out-of-state (see below). You may also need to have money up-front to pay for books, even if you expect to receive financial aid for eligible debts is paid in full.

Non-residents students - Non-resident students are required to pay $332/unit for out-of-state tuition, in addition to the $46/unit California enrollment fees, plus all applicable student fees per term.

The Cost of Attendance for the 2024/2025 academic year is in Appendix III of this document. *Your actual costs may differ from our standard COA. For a list of **Tuition and fees** please click here.*

ACADEMIC YEAR DEFINITION

 Palomar College's academic year, for federal student aid purposes, is comprised of two 16-week semesters (*Fall and Spring*), which meets the federal minimum academic year definition (*a minimum of 30 weeks of instruction*). Palomar College also offers a selection of courses during the summer term as well as a January term. Students are required to be enrolled in and attend at least 12 units each semester (*including summer term*) to be considered a full-time student, which means a full-time student is expected to complete a minimum of 24 units per year. Units carried during the winter (January term) will be counted as part of your spring semester enrollment in calculating your financial aid eligibility. For example, if you enroll in 5 units during the winter intersession, you will only need to enroll in 7 units during the spring semester to reach full-time status for the semester.

Enrollment status is determined based on the number of units in which students are officially enrolled, according to student records. It is the student's responsibility to ensure that all course adds, and drops have been properly, promptly and accurately posted to their record prior to the freeze date for each semester (dates are posted in *Important Dates for Financial Aid Applicants* section).

Programs Offered

Palomar College offers Associate in Arts (AA) and Associate in Science (AS) degrees, as well as the Associate Degree for Transfer (ADT), all which meet the minimum academic year definition. In addition, Palomar College offers some certificate programs which also meet the minimum academic year definition. All pathways can be viewed here. If a declared major is not considered "payable" for financial aid purposes, the "Major Declared in Admissions" To Do List item will populate for students to update their major through MyPalomar. Once another major is selected, the system will provide a warning to students if they declare a major that is ineligible for financial aid.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

- **Be a US citizen, permanent resident of the US, or be an *eligible non-citizen.**

- **Have a valid Social Security Number.** Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement.

- Also, CA Dream Act students who qualify for AB540 status are not eligible for federal aid but may be eligible for California state aid.

- **Demonstrate financial need** (*except in the case of unsubsidized federal loans*) as demonstrated by a completed FAFSA (*available online at* Home | Federal Student Aid)

- **Possess a high school diploma or valid equivalent.** To be eligible for financial aid, you must have a High School Diploma, General Education Diploma (GED), or its equivalency. Students enrolling for the first time after July 1, 2012, must have a High School Diploma, GED or state equivalent, including recognized home schools, to be eligible for any federal financial aid. Students will no longer have the option to pass an Ability to Benefit, (ATB) test or to successfully complete 6-degree applicable units to gain eligibility for federal financial aid. Students who were enrolled in a Title IV approved program at a higher education institution prior to this date and completed at least 6 units or who previously passed an approved ATB test may be "grandfathered in" for eligibility purposes.

- **Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college.** You are encouraged to follow a Student Educational Plan (*available through the Counseling Office*) and should enroll only in classes that count toward your stated educational goal.

- **Submit all required forms and documents requested by the Financial Aid Office or U.S. Department of Education.**

- **Be making Satisfactory Academic Progress (SAP) as defined in the Financial Aid Handbook.**

- **Not be in default on a federal educational loan at any college or educational institution.**

- **Not owe a refund or repayment on any Title IV grant program (*Pell, FSEOG, etc.) at any college or institution.**

- Be a resident of the state of California if enrolled exclusively in online courses. Students enrolled only in online courses must be able to provide proof of California residency. Online only students who are not residents of the state of California are not eligible for financial aid.

- **Not have been awarded a bachelor's or higher degree**. Generally, students who have already been awarded a foreign or domestic bachelor's degree or higher degree are not eligible for federal or state aid. However, students meeting eligibility requirements may receive BOG Fee Waivers and, in some cases, federal direct unsubsidized loans.

*Eligible Non-Citizen: US Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Residents (I-551C) or those with an Arrival-Departure Record (I-94) showing the designations of Refugee, Asylum Granted, Parole or Cuban-Haitian Entrant or those with an Immigration Court document approving Asylum or documentation of entering the U.S. under provisions of the Victims of Trafficking and Violence Protection Act may be eligible for federal financial aid.

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975,

Palomar College will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

More information on programs, requirements, eligibility, resources and more can be found on our website at www.palomar.edu/fa**.**

STUDENTS ATTENDING MULTIPLE INSTITUTIONS

If a student is attending multiple institutions, students are required to select their preferred institution for receiving financial aid. A student must choose either Palomar College as their primary institution or another institution as the sole recipient of their financial aid awards. Students cannot selectively decline portions of their financial aid awards, such as receiving the Federal Pell Grant at one institution and receiving Cal Grant at another institution. The student's primary institution selection will determine the allocation of their financial aid awards. Students have two options:

- **Primary Institution (Palomar College):** The student can opt to receive all of their financial aid, including both Pell Grant and Cal Grant, at Palomar College.

- **Alternate Institution:** Alternatively, the student may decline their financial aid at Palomar College and elect to receive all of their financial aid at an institution.

The only financial aid programs exempt from this policy are the California College Promise Grant (CCPG) and the Federal Work Study (FWS) programs. Students can retain the right to decline their financial aid awards while still having the option to participate in CCPG and FWS at Palomar College (if eligible).

Students are encouraged to make well-informed choices when designating their primary institution, recognizing that their decision will directly impact their financial aid allocation. Scholarships are also exempt from this policy unless they have criteria that require students to be recipients of specific financial aid programs.

AB540 STUDENTS/DREAMERS

Assembly Bill 540 (AB540), signed in 2001, adds a new section to the California Education Code. It creates a new exemption from payment of nonresident tuition for certain nonresident students who have attended high school in California and received a high school diploma or its equivalent. This law provides an exemption from paying non-resident fees; however, it does not give the student resident classification status for any other purpose. Students who receive this exemption would be required to establish residency for any state-funded program (EOPS, CCPG, and Financial Aid).

To be eligible for AB540 benefits, students must meet the following criteria:

Educational Attendance Criteria:

- The student must have attended a combination of California high school, adult school, and California Community College for a total of three years or more.
  OR
- The student must have earned credits in California from a California high school equivalent to three or more years of full-time high school coursework.
  AND
- attended a combination of elementary, middle, and/or high schools in California for a total of three or more years.

Educational Achievement Criteria:

- The student must have graduated from a California high school or earned an equivalent diploma before the start of the academic term,
  OR
- The student must have completed an associate degree from a California Community College,
  OR
- The student must have fulfilled the minimum requirements at a California Community College for transfer to the California State University or the University of California.

The student must submit an affidavit to Palomar College.

FINANCIAL AID PROGRAMS

STATE AID PROGRAMS:

California College Promise Grant (CCPG)

What is it?

The California College Promise Grant (CCPG), formerly known as the Board of Governor's Fee Waiver (BOG), is a state sponsored grant for students who are residents of the State of California and who are eligible for need based financial aid. The CCPG waives the $46/unit enrollment fee for the academic year once eligibility has been determined. Students will not receive this award in the form of cash aid. It will remain in the student's file to waive enrollment fees as they register throughout the aid year.

How do I qualify for it?

Students must qualify based on income and must reapply each academic year. Students are encouraged to apply by completing the FAFSA or CADAA. If awarded, there are no minimum or maximum unit requirements for the program. Other fees, such as the health, materials, parking, student body, and student representation fees must be paid by the student.

We also accept paper applications from the following students:

- Students that may not be able to submit either a FAFSA or CADAA
- Students who are dependent on their FAFSA/CADAA, but do not live at home AND are not claimed on their parents taxes.

If a student falls into any of these categories listed above, he/she may request a paper application by emailing the Financial Aid Office: finaid@palomar.edu.

The Methods for qualifying are:

Method A: For students receiving cash assistance from TANF/CalWORKs, SSI/SSP, General Assistance. Proof of benefits dated within the last 60 days must be submitted to verify eligibility.

Additional benefit: eligible for reduced parking permit ($26/semester). No refunds for a permit already purchased prior to receiving CA College Promise Grant.

Method B: For students who meet strict low-income criteria. It is based on the previous year's income (see Appendix V). If you do not meet the independent criteria (see CA College Promise Grant application for criteria), you will use your parent's income to qualify.

Additional benefit: eligible for reduced parking permit ($26/semester). No refunds for a permit already purchased prior to receiving CA College Promise Grant.

California College Promise Grant (Continued)

Method C: Students must have at least $1104 in financial need. Requires filing the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). No additional application required. Students who either complete a FAFSA or CADAA are automatically considered for a CCPG-C.

Additional benefit: eligible for reduced parking permit ($26/semester). No refunds for a permit already purchased prior to receiving CA College Promise Grant.

Special Classification: For students who are dependents of Disabled or Deceased California Veterans or National Guard, recipients and children of recipients of the Congressional Medal of Honor, or dependents of victims of the September 11, 2001, terrorist attack. As of January 1, 2022, this method also includes dependents of a deceased physician, nurse, or first responder who died of COVID-19 during the COVID-19 pandemic state of emergency in California. It also includes students who have been exonerated of a crime by writ of habeas corpus or pardon. Certification must be obtained from the appropriate agency and documentation is required to verify your eligibility. Documentation must be dated within the last 60 days. No additional form/application necessary when submitting supporting documentation.

Additional benefit: eligible for reduced parking permit ($26/semester). No refunds for a permit already purchased prior to receiving CA College Promise Grant.

CCPG-Academic and Progress Standards:

Effective Fall 2016, California Community College students receiving the **CCPG** must meet minimum academic and progress standards to remain eligible for the CCPG. The CCPG requires students to meet the following Academic and Progress standards:

> **Academic:** must maintain a cumulative 2.0 GPA or higher.
> **Progress:** must complete more than 50% of cumulative courses attempted.

Any combination of two consecutive terms of cumulative GPA below 2.0 and/or cumulative course completion is not more than 50% may result in loss of CCPG fee waiver eligibility. You will be notified within 30 days of the end of each term if you are being placed on either Academic (GPA) and/or Progress (Course Completion) probation. Your notification will include the information that a second term of probation will result in loss of CCPG fee waiver eligibility. After the second consecutive term of probation, you may lose eligibility for the CCPG fee waiver at your next registration opportunity.

Students who have lost their eligibility for the CCPG Fee Waiver may submit a petition to have it reinstated.

Cal Grant

What is it?

Cal Grants are state-funded, need-based, grants given to California college students to help pay for college expenses. Cal Grants do not have to be repaid.

How do I qualify for it?

This grant is awarded based on need, income, and GPA. To qualify, you must meet the general student aid eligibility requirements:

- Submit a FAFSA or CADAA and submit your verified Cal Grant GPA by the March 2nd deadline
- Be a U.S. citizen or eligible noncitizen or meet AB540 eligibility criteria
- Be a California resident for 1 year
- Not have a bachelor's or professional degree
- Have financial need at the college of your choice
- Meet the family income and asset ceilings determined by CSAC each year
- Obtain a high school diploma or General Educational Development (GED) certificate, or complete a high school education in a homeschool setting approved under state law
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- **Be enrolled in at least 6 units (half-time)**
- Not owe a refund on any state or federal grant or be in default on a student loan
- Not be incarcerated
- Maintain Satisfactory Academic Progress (SAP)

When should I apply for a Cal Grant?

You should submit your financial aid application by the annual **March 2nd** priority deadline. There is an additional deadline of **September 2nd** for California Community Colleges only.

Who will send my GPA to the California Student Aid Commission (CSAC)?

High School Students: (Seniors in California high School or 1 year out of California High School)

Check with your high school to see if they sent GPA verification electronically for you by the March 2nd deadline. If they have not sent it electronically, have your high school verify your GPA by using the GPA Verification Form.

Palomar will automatically send CSAC your GPA if:

- You completed at least 16 degree-applicable units (class number 50 & above) at Palomar College
- Have a Palomar College GPA of .50 or higher
- Were enrolled at Palomar College within the last 7 years

Cal Grant (Continued)

Manual GPA verification needed if:

- You have other college course work to include in your GPA
- You have not attended Palomar College within the last 7 years
- If you need to include other college course work to meet the minimum 16 degree-applicable units complete the Cal Grant **GPA Verification form**
- Email the Cal Grant **GPA Verification form** to the Records Office at **records@palomar.edu**

Types of Cal Grant available:

Cal Grant A - designed for students transferring to a four-year college/university in California. If you receive a Cal Grant A, you will not receive funds while at Palomar College (it will automatically be placed on reserve until you transfer to a four-year school). However, CA Community College students that certify they have Dependents may be eligible for a Cal Grant A "access portion" award before transferring to a 4-Year institution.

Cal Grant B- (There are 2 types)

Entitlement - designed for financially needy students who graduated from high school and who meet the grade point average, family income, and asset requirements as determined by CSAC.

Competitive - designed for students who meet the academic, family income, and disadvantaged background requirements as determined by CSAC.

Cal Grant C - designed for students in occupational or career training programs to help with tuition and training costs. The Cal Grant C is for books, tools, and equipment. To determine your program eligibility, submit the Cal Grant C Supplemental Form online through your WebGrants 4 Students account.

Note: Note: Students with Dependent Children (SWD) may be eligible for additional Cal Grant funds. Read more about SWD eligibility requirements.

Student Success Completion Grant (SSCG)

What is it?
The Student Success Completion Grant is a new financial aid program that helps you afford full-time enrollment so you can graduate, begin your career and start earning money sooner. If you're a current California community college student or are planning to enroll, you now have the opportunity to receive more financial aid as a full-time student.

With the Student Success Completion Grant, the more classes you take, the more money you're eligible to receive. You can get up to $8,000 a year to help cover education and living expenses. That means you can work less, take more classes and stay on track to get your degree faster.

How do I qualify for it?

Students must file a FAFSA or CA Dream Act application and submit a GPA verification to CSAC by the priority deadline. You do not need to apply for the SSCG. You are considered eligible for the Student Success Completion Grant if you enroll full-time (12+ units per semester), are disbursed a full-time Cal Grant B or C. Cal Grant A students are not eligible for SCCG.

Awarding SSCG

We use the student's census date (like Pell) for any adjustments. That means there will be no increases for students that have added classes after their freeze date. SSCG may be delayed due to the student's enrollment in late-start (LS) classes. We will review the students for disbursement once their LS classes begin. This will include review for increases for students that are in 15+ units when their LS classes begin.

CA Dream Act Service Incentive Grant Program (DSIG)

What is it?

The California Dream Act Service Incentive Grant (DSIG) is a program that awards qualifying California Dream Act Applicants (CADAA) up to $4,500 per academic year for performing 300 hours of community or volunteer service to 2,500 eligible students.

Who is eligible and how do I apply?

This grant is only available for Dream Act students. And must meet the following eligibily criteria:

- Applied for CADAA (CA Dream Act App.) for 2025-2026,
- Must be an active recipient of a Cal Grant B or A award; Cal Grant A recipients must meet Cal Grant B eligibility,
- Have sufficient unmet need,
- Enrolled in at least half-time (6 units),
- Must meet SAP: Satisfactory Academic Progress,

CA Dream Act Service Incentive Grant Program (DSIG) Continued

- Volunteer with a university/department or at a qualifying organization/s. A minimum of 150 hours must be completed before first payment can be requested – a total of 300 hours and two payments per academic year. Submit the DSIG application to CSAC first for approval.
- Once approved, perform the 150 hours of service per semester
- After service hours are completed, download, complete and submit the Payment Request form, including the verification of service hours to CSAC.

Please visit our Financial Aid website for more information.

Chafee Grant

What is it?

The Chafee Grant a federally and state funded program and is subject to the availability of funds each year. It is available for former foster youth students who were in foster care between the ages of 16-18 years old. Students may qualify for up to $5,000 a year for career and technical training or college courses, and to cover educational expenses.

Who is eligible to apply?

- Be a current or former youth who was a dependent or ward of the court, living in foster care, between the ages of 16 and 18.
- KinGap youth, adopted youth, guardian placement, and voluntary placement may not be eligible for the Chafee Grant, unless court dependence was established, at any time, between the ages of 16 and 18.
- Have not reached your 26th birthday as of July 1st of the award year.
- Have not participated in program for more than 5 years (whether or not consecutive)
- Be enrolled at least half time (6+ units)
- Enroll in an academic program of at least one year in length
- Demonstrate financial need
- Maintain Satisfactory Academic Progress

How do I qualify for it?

Submit the FAFSA or the CADAA, as well as the California Chafee Grant Application. You don't need to reapply for a Chafee Grant, however **you must submit a FAFSA or CADAA every year**.

FEDERAL AID PROGRAMS:

Pell Grant

What is it?

Pell Grants are available for undergraduate students who have not yet earned a bachelor's or a professional degree. Eligible students will receive the amount they qualify for. Eligibility is determined by the federal review of FAFSA data and a student's enrollment status.

Who is eligible to apply?

- Submit a 2025-2026 FAFSA application

- Obtain a high school diploma or General Educational Development (GED) certificate, or complete a high school education in a homeschool setting approved under state law;
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- Must be a U.S. Citizen or U.S. National, have a green card, have an arrival departure record, have a Battered Immigrant status, or have a T-Visa;
- Have a valid Social Security Number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau;
- Sign certifying statements on the FAFSA stating that you are not in default on a student loan and do not owe a refund on a federal grant and you will use federal student aid only for educational purposes;
- Not have a bachelor's or professional degree;
- Maintain Satisfactory Academic Progress (SAP)

How much can I get?

The amount you get will depend on:

- Your Expected Family Contribution (EFC)
- Your estimated Cost of Attendance (COA)
- Your enrollment status - in order to receive the full amount of Pell grant you're eligible for (100%), you must be enrolled full-time (12 or more units)

How will I get paid?

The Federal Pell Grant is typically disbursed (paid to student) in two increments per semester (40% and 60%) in the form of a check. Checks are mailed to the address on file with the Admissions Office. The award percentage disbursement occurs when the award eligibility has been determined. Satisfactory Academic Progress (SAP) must be met prior to releasing any funds. Disbursement may be delayed if grades from the prior semester have not been posted and reviewed. Note: FW, EW, & W are not payable for retroactive Federal Pell Grant awards.

Pell Grant (Continued)

When will I be paid?

Please refer to the Financial Aid Disbursement Schedule section each semester for disbursement dates.

Pell Grant Lifetime Eligibility Limits

As of Fall 2012, federal laws restrict students to a lifetime limit of six full-time equivalent years of Pell Grant. The 6-year limit is based on full-time attendance. All semesters in which you have received a Pell Grant at any college or postsecondary institution count toward the 6-year limit. You may receive a notice from the U.S. Department of Education indicating your level of Pell Grant usage - this is referred to as Lifetime Eligibility Used (LEU). A full-time Pell Grant for a school year (Fall & Spring) is calculated as 100%, and the entire 6-year limit is 600%.

Federal Supplemental Educational Opportunity Grant (FSEOG)

What is it?

FSEOG is a federal grant program designed to assist undergraduate students who have the greatest demonstrated financial need, with priority for those who a Pell Grant eligible. Because funds are limited, students who apply early have the greatest opportunity for an award. Awards are set at $500/year.

Who is eligible to apply?

- Students must file a FAFSA and must have remaining financial need;
- Eligible students will be prioritized, for students who: have the lowest Estimated Family Contribution (EFC) calculation, are Federal Pell Grant recipients, and have the earliest FAFSA application date.

How do I apply?

You must first submit a FAFSA, and also meet all Pell eligibility requirements as outlined on page 8.

How much can I get?

The amount depends on your financial need, when you apply, the amount of other aid you get, and the availability of FSEOG funds at Palomar College.

How will I be paid?

At Palomar College, the FSEOG is typically disbursed (paid to student) once per semester in the form of a check.

When will I be paid?

Please refer to the Financial Aid Disbursement Schedule section each semester for disbursement dates.

Federal Work Study (FWS)

What is it?

FWS is federally subsidized employment available to students who demonstrate financial need. Priority is given to those students who have completed the necessary paperwork by the appropriate deadlines. The length of a student's employment under FWS funding is based on the student's FWS award, pay rate and hours worked per week. While attending classes, FWS students may work a maximum of 20 hours per week. During periods of non-enrollment, such as winter break and intersession, students cannot work more than 20 hours per week, or more than 8 hours per day. Keep in mind that working more hours only uses allotted hours quicker and there is no guarantee that an initial work study award will be increased during the year.

Who is eligible to apply?

- Must meet the "Eligibility Requirements for Federal Financial Aid" on page 8;
- Must have been awarded federal financial aid;
- Maintain Satisfactory Academic Progress (SAP);
- Remain enrolled in a minimum (6) units,
- Have remaining financial aid need.

How do I apply?

- Submit a FAFSA for the academic year you plan to attend;
- Answer "yes" to the question asking if you are interested in FWS;
- Complete your financial aid file;
- If your initial award offer does not contain federal work-study, you may submit a written request to be placed on a wait list or submit an email to workstudy@palomar.edu. The email request should come only from your Palomar student email account. Students will be offered work study from the wait list as other students decline their offer or do not find a job. Due to funding constraints, being placed on a wait list does not guarantee that you will be offered work study.
- Please refer to our Federal Work Study Student Handbook for more information.

How much will I get paid?

The starting wage for student workers, including work-study students, is now set by the College at $16.30 (Student 1-Performs basic tasks and duties under direct supervision. Entry level position which does not require prior experience in the specific job field), $17.00 (Student 2-Experience and specialized knowledge required. Performs a variety of advanced tasks. Capable of using independent judgment), or $18.00/hour (Student 3-Extensive experience and specialized knowledge or training for specific functions. Performs assignments requiring use of judgment and problem-solving skills to handle complex tasks).

Federal Work Study (Continued)

When will I get paid?

The pay period is the 16th – 15th of the following month. Students are paid on the last workday of the month. Checks are mailed to the student's home address unless the student has initiated Direct Deposit through the Payroll Department.

Federal Direct Loans

What is it?

Palomar College participates in the William D. Ford Direct Loan Program, administered by the US Department of Education. Direct student loans are low interest loans to help pay for the cost of a student's education after high school. William D. Ford loan funds are borrowed directly from the federal government, not from banks.

What loans are available at Palomar College?

- **Subsidized Loan** – This loan is only offered to students who demonstrate need which is determined through the FAFSA. Subsidized loans are need-based and are available to help meet financial need and applied to balance after all other need-based aid has been subtracted. This loan does not accrue interest while you are enrolled in school at least half-time (6 credit hours or more).
- **Unsubsidized Loan** – This loan is not based on financial need and is available if your estimated Cost of Attendance (COA) is greater than your financial aid and you have not reached your maximum loan limit. You are charged interest on this loan from the time the loan is disbursed until it is paid in full.
- **Note: Palomar College does NOT participate in the Parent Plus Loan program.**

Who is eligible to apply?

- Must meet the "Eligibility Requirements for Federal Financial Aid" on page 8;
- Must have completed financial aid file;
- Maintain Satisfactory Academic Progress (SAP);
- Enroll in at least (6) units;
- Not be in default on any prior student loans;
- Demonstrate financial need (for subsidized loans)

How do I apply?

- Submit a FAFSA for the academic year you plan to attend;
- Complete your financial aid file;
- Submit a Palomar College Student Loan application. Students that receive their loan notification email (J52) will be able to log in and submit their loan application through the Student Forms portal. Students that receive a general award notification (J50) and would like to request a student loan, need to email the Financial Aid Office: finaid@palomar.edu and we will add the loan application to the Student Forms portal.
- Complete Entrance/Exit Loan Counseling;
- Complete Master Promissory Note;

Federal Direct Loans (Continued)

How much can I get?

Aggregate loan limits for undergraduate students

The undergraduate combined subsidized and unsubsidized aggregate lifetime loan limits are as follows:

Dependent Undergraduate Student: $31,000 (no more than $23,000 in subsidized)

Independent Undergraduate Student: $57,500 (no more than $23,000 in subsidized)

When will I get paid?

In general, loans are disbursed in two separate payments: half in the fall semester and half in the spring semester. Palomar College schedules loan disbursements several times during each semester. The exact date of your first loan disbursement will depend on when you complete all your loan requirements (signing the promissory note, etc.). No loan checks will be released until 30 days after the first day of each semester. Please refer to the Financial Aid Disbursement Schedule section each semester for disbursement dates.

When do I have to pay back my loan?

Student borrowers are not required to begin making payments until after they drop below half-time attendance. Students are allowed a one-time 6-month grace period once they drop below half-time, withdraw, or transfer (not including the summer and winter breaks if you are returning after the break at least half-time).

What is a Cohort Default Rate?

A school's cohort default rate (CDR) is the percentage of a school's students who had certain federal student loans enter repayment in a federal fiscal year and then default before the end of the cohort default rate period.

Cohort default rates are based on federal fiscal years. Federal fiscal years begin October 1 of a calendar year and end on September 30th of the following calendar year. Each federal fiscal year refers to the calendar year in which it ends.

At Palomar College, we are dedicated to promoting financial transparency and providing valuable insights to our students and the community. As part of our commitment to openness, we have implemented a policy to disclose our cohort default rate (CDR) on an annual basis, regardless of whether it rises above or remains below the national average. If Palomar College's cohort default rate exceeds the national average, we will promptly notify identified Service Members via email of the updated CDR status.

Palomar College most recent CDRs:

FY 2019: 5.3%

FY 2018: 14.5%

FY 2017: 11.2%

Please refer to the **Cohort Default Rate Guide** for a more in-depth description of cohort default rates and how the rates are calculated.

Students can also review our Loan Eligibility Information for answers to frequently asked questions.

Private Education Loans

The Financial Aid Office at Palomar College does not advocate or endorse any Private Education Loans. The U.S. Department of Education (ED) does not have regulatory authority over an institution's decision to certify private education loans for lenders. However, under **34 CFR 601.11(d)**, an institution must provide any enrolled or admitted student with the **Private Education Loan Applicant Self-Certification** form and the information required to complete the form (i.e., the student's cost of attendance, estimated financial assistance, and the difference between the two) if the student requests a private education loan. This requirement is not conditioned on the borrower's satisfactory academic progress (SAP), enrollment status, or any other student eligibility criteria.

INSTITUTIONAL AID PROGRAMS

Scholarships

What is it?

Funded by a variety of internal and external donations, funds are available for students to help offset the expenses of attending college. Scholarships are free money that do not need to be repaid. They can be awarded based on need, merit, major, and/or educational goals.

How do I apply?

Our Scholarship program runs from January – March of every year for the following academic year. You can view a **step-by-step** presentation of the application. Students may refer to our **Scholarship** website for more information regarding institutional and outside scholarship opportunities.

Palomar Promise

What is it?

The Palomar Promise ensures affordable higher education for first-time college students, offering free tuition, textbook assistance, and academic planning. The program is available to all first-time college students. In an effort to increase accessibility of our program, we have removed previous eligibility restrictions such as school district, recent graduation year, and school type. Students must be a California resident or from an eligible exempt group (i.e., AB 540 and military dependents).

The Palomar Promise offers up to two years of free tuition, textbook assistance, and access to specialized academic and career planning with related support services to first-time college students who meet the eligibility requirements. Palomar Promise is funded using a combination of state, federal and local funding resources.

Palomar Promise (Continued)

Who is eligible to apply?

Palomar Promise is open to all first-time college students. Applicants must be a California resident or from an eligible exempt group (i.e., AB 540 or military dependent).

Students must also complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act application and include the Palomar College school code: 001260; enroll full-time (a minimum of 12 units) at Palomar College; and follow the Promise Success Agreement.

How do I apply?

- Complete the Palomar College Admissions application;
- Submit a FAFSA for the academic year you plan to attend;
- Complete the Palomar Promise application located on MyPalomar account;
- After submitting your Palomar Promise application, click here for more information about the next steps.
- Applications will be considered on a first-come, first-served basis pending availability of funds.

What are the benefits of the Palomar Promise?

- Free tuition for up to two years ($46/ unit, up to 19 units per semester; material fees not included)
- Promise textbook assistance
- Priority registration for the first year
- Academic and career counseling services
- Individualized educational plans
- Academic enrichment, career, and social activities
- Special events to help students connect with the Palomar College resources and campus community (peers, staff and faculty)

    Program benefits subject to available funding.

Please visit our Palomar Promise information page for more information.

APPLYING FOR FINANCIAL AID

STEPS TO APPLY FOR FINANCIAL AID

STEP 1: APPLICATION

Students will need to submit a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).

Free Application for Federal Student Aid (FAFSA):

The FAFSA is for students who are U.S. citizens or eligible non-citizens. The U.S. Department of Education uses the FAFSA to determine student eligibility for Federal Student Aid. The State of California also uses the FAFSA to determine student eligibility for state aid such as the California College Promise Grant (CCPG) and Cal Grant.

The FAFSA opens every year on October 1st (about 1 year prior to the start of the aid year). This allows students time to apply and submit any needed documentation to complete their financial aid files prior to the start of their aid year.

How to apply?

To apply, please visit the FAFSA homepage. If it is your first time applying, you'll need to create an FSA ID. You can click "Start Here" and follow the prompts to create your FSA ID. You will need your Social Security Number (SSN) and a mobile phone number and/or email address. If you are a dependent student, one of your parents will also need to create an FSA ID to sign your FAFSA (if your parent does not have a valid SSN, you can use the print/mail signature page once you've completed your FAFSA).

If you've applied before, log in as a returning user and choose the option to renew your FAFSA (this will help you save time by pre-filling your general information).

California Dream Act Application (CADAA)

The CADAA is for undocumented and nonresident students who qualify for a non-resident exemption under Assembly Bill 540 (AB 540). You are eligible to complete the CADAA if you are: undocumented, have a valid or expired DACA, U-Visa holder, or have a Temporary Protected Status (TPS). The State of California uses the CADAA to determine student eligibility for state aid such as the California College Promise Grant (CCPG) and Cal Grant.

The CADAA opens every year on October 1st (about 1 year prior to the start of the aid year). This allows students time to apply and submit any needed documentation to complete their financial aid files prior to the start of their aid year.

California Dream Act Application (CADAA)-(Continued)

How to apply?

To apply, please visit the CA Dream Act website. To be considered for a Cal Grant, you must submit your application by March 2nd. There is a second-round consideration for those who apply by September 2nd, but priority will be given to those in the first-round priority deadline (March 2nd).

If it is your first time applying, you will be prompted to create a Dream ID (username and password). You'll use this going forward any time you want to submit a CADAA (you must re-apply every year). If you've applied before, log in as a returning user and choose the option to renew your CADAA (this will help you save time by pre-filling your general information).

STEP 2: Email Communication

From the Federal Student Aid Center:

Student Aid Report (SAR) — All applicants who apply for financial aid will receive an e-mailed SAR *if* an email address was provided. If you didn't include an email on your FAFSA, you will receive a paper SAR through the mail. Please review the report for accuracy and make corrections if necessary. The SAR usually has estimated information about your eligibility for Pell Grants and Direct Student Loans. Please keep a copy of your SAR for your records. If you submit the CADAA, you will receive a verification from the California Student Aid Commission (CSAC).

From the Financial Aid Office at Palomar College:

Financial Aid Checklist Available (J02): You will receive an email (to your Palomar Student email) from the Financial Aid Office acknowledging the receipt of your financial aid application. Your email contains vital information regarding further communication from the financial aid office and explains how to access your MyPalomar student Portal.

STEP 3: Check your Satisfactory Academic Progress (SAP) status

You can check your SAP status while you're waiting for your financial aid application to be processed. (Please note that your SAP status will be reviewed/updated on an annual basis).

You can also view your SAP status through MyPalomar:

- Login to MyPalomar
- Click on **Student Center tab**
- Under **My Finances and Financial Assistance**, click on **Satisfactory Academic Progress**
- Select the aid year you are checking
- You will then see your SAP Status and the details including GPA, Pace and Cumulative Earned Units.

What do I do with my SAP status?

If you're disqualified for Maximum Timeframe, GPA, and/or Completion Rate, you'll need to submit a SAP appeal. Please review our SAP Policy information page for more information.

STEP 4: Completing requested documentation/verification

After your financial aid application is sent to Palomar College, a student's application is categorized as either non-verified or verified. Students who don't have any other conflicts on their application and who are not selected for Verification will not need to submit any additional paperwork to our office. The student's award will be packaged automatically once the financial aid office begins awarding aid.

Students who are selected for verification or who have other conflicts on their application may need to complete requested documentation on the Palomar College Student Forms portal, or submit documentation to our office via email or in person.

If this is your FIRST time logging in to the Palomar College Student Forms portal:
- You will be asked to create an account
- Use your Palomar College email address and ID number when creating your account
- You will also be asked to verify data from your financial aid application
- The data you provide must match your financial aid application
- Contact the Financial Aid Office if you have any issues creating your account

Our Financial Aid Analysts will review your documents, and in some cases, they may request clarification, or edits to documentation submitted. It is imperative that students continue to monitor their Palomar Student email for updates.

Once all submitted documents have been accepted, they will be able to complete your file, or they may need to send a correction to CADAA/FAFSA. If corrections are sent, we typically get them back within 5-7 business days and then be able to complete your file. On rare occasions, when the corrections come back, we may need to collect additional information; you'll receive email notifications throughout this process to let you know your file status

STEP 5: File Completed

Once the financial aid office has reviewed and processed your completed application and/or verification information you will receive one of the following:
- A General Award notification email (J50) – sent to Palomar College student email account directing you to review your award on **View My Financial Aid**, available through the MyPalomar student portal. Your financial aid award letter is a detailed account of the types and amounts of financial aid that you are awarded for the financial aid year. The awards are split between the fall, spring, and summer semesters.

- A Loan Only notification email (J52) notifying you that you an ineligible for aid, and the reason why.
- For Disbursement information such as disbursement dates, please visit our Disbursement page.

VERIFICATION POLICY

Verification Process

Each year the US Department of Education designates financial aid recipients whose documentation will be verified. Palomar College verifies files identified by the federal government as part of its own verification process and financial aid recipients' files are verified using federal requirements. Palomar College may also select students for verification if we have reason to believe information is not accurate or to ensure the verification process is being completed accurately.

To avoid unnecessary delays, please upload and submit all required documents promptly via the Palomar College Student Forms portal or as instructed via your To Do List located in your Student Center tab of MyPalomar. Also, be sure you have filled out the Verification Worksheet completely, and that all documents are signed by the appropriate parties. Palomar College cannot complete the verification process until complete documentation is received. Incomplete documentation or blanks on the worksheet will cause substantial delays.

Verification Documentation

Students that do not use the IRS Data Retrieval when completing their FAFSA online, and who must verify their tax and income information, must provide an IRS Tax Transcript to our office. To request an IRS Tax Transcript, students can call 1-800-908-9946, download or order it online at http://www.irs.gov/ and under the "Tools" section select "Order a Return or Account Transcript."

Eligibility Changes Resulting from Verification

If the verification process results in a change of a student's financial aid eligibility, Palomar College is required to award the student for financial aid based on their new eligibility status. The Financial Aid Office will only send notifications to Palomar Student email address accounts. Corrections (if any) are made in the Financial Aid System and sent to the Central Processing System (CPS) at the Department of Education. Students are notified of corrections through receipt of an acknowledgment from CPS.

ELIGIBILITY ISSUES

Citizenship Documentation

Palomar College uses any acceptable documentation in the Federal Student Aid Handbook for US citizens or permanent residents.

Conflicting Data

If in the process of reviewing a student's financial aid file, the Financial Aid Office at Palomar College notices conflicting data, the conflict must be resolved before awards can be added to a student's account. Additionally, if conflicting data is discovered after the first disbursement to a student, the conflicting data must be resolved before additional disbursements can be made. Students are encouraged to submit any and all requested information to resolve the conflict as soon as possible. The deadline for receipt of verification information is the last day of the term in which the student is enrolled and has applied for aid. Please note that waiting until the last day of the term can result in an inability to repackage a student's financial aid if processing times result in an inability to meet federally published deadlines for corrections of a student's FAFSA.

Payment from a Single School

Students are only eligible to receive aid at one school at a time (with the exception of CCPG). Students who attend multiple schools must choose from which school they wish to receive their aid and then decline school from any other school.

PACKAGING POLICY

The aid year for 2025-2026 at Palomar College covers Fall 2025, Spring 2026, and Summer 2026. When a student applies for financial aid, funds usually come from more than one source (*federal, state, private, etc.*) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

Definition of Financial Need

Student financial aid is packaged (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) as compared to the Cost of Attendance (COA) at Palomar College. To meet with federal regulations, Palomar College defines the neediest students as those whose EFC = $0.

Lifetime of Eligibility Used (LEU)

The amount of Federal Pell Grant funds a student may receive over a lifetime is limited by federal law to be the equivalent of six years of full time Pell Grant funding. Since the maximum amount of Pell Grant funding each student can receive each year is equal to 100-150% (or payment for 12 units or more for fall and spring semesters, and for eligible students, and additional payment in summer), the six-year equivalent is 600%. This includes Pell funding received at community colleges, vocational schools and four-year public and private universities for the life of each student's academic career. Percentages are prorated if the student enrolls less than full time.

Students can log on to National Student Loan Data System (NSLDS®) using their FSA ID and to view their LEU.

Resources Included in Award Packaging

Financial aid packages are awarded as follows:

- The California College Promise Grant (formerly known as the Board of Governor's Fee Waiver) (CCPG) is awarded to those students who qualify for the program. The award amount initially packaged is the amount listed in Cost of Attendance for 14 units during the Fall and Spring term for every eligible student even if the student is taking units which differ from the average enrollment information used to calculate the Cost of Attendance.
- The Pell Grant is awarded to students who meet the federal criteria. The amounts of the award vary as the federal government determines.
- The Federal Supplemental Educational Opportunity Grant (FSEOG) is first awarded to Pell Grant eligible students with EFC = $0 with the earliest date of FAFSA application, to help ensure that the neediest students receive these limited financial funds. These are the only programs that Palomar College includes as part of a student's initial financial aid package.

Resources Not Included in Award Packaging

Financial aid packaging for Palomar College does not include loans (student or parent). Information about our loan program is provided upon request. Palomar College is a 2-year school; students should note that loans are limited to federal sophomore amounts. Palomar awards most funds on a *first-come, first-serve* model. This means that we process and award students in the order in which applications are received and files are determined complete and ready to process. *Palomar College awards all financial aid at full-time status*, which is 12 or more credit hours per semester (*including the summer semester*). If a student takes fewer than 12 credits, their award disbursement will be prorated, based on the number of units enrolled.

- Palomar does not include the Federal Work Study (FWS) in the initial financial aid package. Eligible students are awarded FWS funds on a first come, first served basis as we receive a limited amount of federal funding to award eligible students.
- Palomar does not include CalWORKs employment in the initial financial aid package. Eligible students are awarded CalWORKs funds through the CalWORKs office which is then communicated to the Financial Aid Office.
- Palomar does not include EOPS Book Vouchers or other EOPS awards in the initial financial aid package. Eligible students are awarded EOPS funding through the EOPS Office which is then communicated to the Financial Aid Office.
- Palomar does not include Cal Grant, FTSSG, or any other awards in the initial financial aid package. These and other awards may be added once eligibility has been determined. Students are notified via their Palomar College student email when additional awards have been added to their award package.

Non-Resident Tuition Deferment

Students that are not a legal resident of California are required to pay the current California enrollment fees of $46/unit, plus the additional non-resident tuition of $332/unit for a total of $311/unit. **For example**: When a non-resident student registers for 12 units for the fall semester, the number of units will be multiplied by the cost of tuition and enrollment fees to equate to their total cost for that semester: 12 units x $46 ($552) + 12 units x $332 ($3,984) = $4,536.

Payment of non-resident tuition must be made at the time of registration, in accordance with the number of units in which the student enrolls. After a non-resident student has applied for Financial Aid (completed a valid 2025-2026 FAFSA application), the student may contact the Financial Aid Office to request a non-resident tuition deferment. The assigned Financial Aid Analyst will then contact the student to go over their file.

If approved, the non-resident tuition deferment will prevent the student from being dropped due to non-payment until the student's file is reviewed and awarded but does not prevent a hold from being placed on the student's account.

Deferments made in anticipation of financial aid are not promises of aid. If your award amount changes (for reasons such as enrollment or program changes) or if you are found ineligible for financial aid at any time, your fee deferment may be reduced or cancelled. If the deferment is reduced or cancelled, you must pay any remaining balance for your tuition and fees or drop your class(es) before the drop with refund date.

Professional Judgement

Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the Expected Family Contribution (EFC). Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure. The decision of the financial aid administrator is final. There is no appeal. By law, neither the school's president nor the US Department of Education can override the financial aid administrator's decision.

Request for Change of Income (Special Circumstances)

The income information provided on the FAFSA pertains to the previous or two years' prior calendar year. However, circumstances may change for a family due to various reasons such as loss of employment, accidents, illness, or discharge from the military. Events like a loss of benefits, such as child support, divorce, or disability, can also impact a family's ability to afford college expenses. In such cases of extenuating circumstances affecting a student's financial aid eligibility, students have the option to request special consideration.

If a family's income has significantly changed, students can submit an Income Change Form along with the required supporting documents to the Financial Aid Office. It is crucial to ensure that the income change form is completed accurately, and all necessary documentation is provided. The Financial Aid staff will use the documented income changes to reevaluate the student's eligibility for financial aid.

Please refer to our Appeals and Special Circumstances information page for more information.

Dependency Overrides (Unusual Circumstances)
Students who wish to request a change in dependency status are required to submit a Request for Change in Dependency Request Form, which must include a personal statement clarifying the rationale for their request and/or a letter from a third-party professional (*e.g.: pastor, counselor, teacher, caseworker, etc.*) and any other supporting documentation, such as court orders, police reports, etc.

None of the conditions listed below qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education.

- Parents are unwilling to provide information on the FAFSA or for verification.

- Parents do not claim the student as a dependent for income tax purposes.

- Student demonstrates total self-sufficiency.

Decisions to exercise professional judgment or a dependency override will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed.

Beginning in the 2025-2026, Dependency Override Continuation is no longer needed if a previous Dependency Override has already been approved. Palomar College will carry forward the approval for each subsequent award year at Palomar College unless the student informs us that their circumstances have changed, or we have conflicting information about their independence.

Please refer to our Appeals and Special Circumstances information page for more information.

Parent FAFSA Refusal

In situations where parents refuse to provide their information on the FAFSA and refuse to provide the student with any financial support, there is an exception that allows a student to submit the FAFSA without parental information and apply for only an Unsubsidized Direct Loan. (Please note that the Unsubsidized Loan is the ONLY federal aid available to the student under this exception). The student will need to complete a 2025-2026 FAFSA application, omitting parent's information AND submit a 2025-2026 Parent FAFSA Refusal Form. The form should be emailed to the Financial Aid Office at finaid@palomar.edu and we will add the loan application to the Student Forms portal.

Disbursement Information

Financial aid disbursements are made on a monthly basis. Once the disbursement has been posted, the eligible financial aid awards will be applied to the student's account. Financial Aid funds will first reduce any debts owed to Palomar and the remaining balance will be issued to students in the form of a check. At this time, we do not offer Direct Deposit for disbursements to students. Checks are mailed to the address on file with the Admissions Office. Approved "Pick Up" requests are held at Cashiers and will be released to the student on the next workday after the disbursement date with proper photo identification.

Each semester, students' Pell grants will be disbursed in two parts – 40% of that term's eligibility an initial disbursement at the beginning of the semester and the remaining 60% in a second disbursement approximately 60 days later. Students awarded after this disbursement will receive 100% of that term's eligibility.

Please visit Financial Aid Disbursement Schedule for a disbursement calendar for all types of financial aid.

Each semester, students' Cal Grants and Full-Time Student Success Grants will be disbursed after the semester's scheduled freeze date.

Please note: Students who have a Camp Pendleton Address will have eligible financial aid checks sent over to Camp Pendleton Education Site for students to pick up. An email notification will be sent to students confirming when they can pick up their checks.

Federal Work Study (FWS)

The pay period for FWS is the 16th – 15th of the following month. Students are paid on the last workday of the month. Checks are mailed to the student's home address unless the student has initiated Direct Deposit through the Payroll Department. Time Sheets are available on the Financial Aid website.

Freeze Date

Each semester will have a "freeze date" for purposes of determining each student's enrollment level for financial aid eligibility award amounts. On this "freeze date" we will record each student's unit load (number of units enrolled) as of that date, which will determine the student's eligibility for financial aid awards for the semester. Any classes that are added or dropped after this "freeze date" will not impact (either increase or decrease) the student's financial aid unit load for the semester. However, **students who withdraw from all classes** or receive a grade of FW, EW, W, or NP, **in all classes**, will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to Palomar College and/or the Department of Education. Students who never attend class will have a reduction of Pell eligibility.

The "Freeze Dates" for 2025-2026 are:

Fall 2025 – September 7, 2025

Spring 2026 – February 8, 2026

Summer 2026 - TBA

How the Freeze Date works:

If you are eligible for a Pell Grant or a Cal Grant, the grant amount you will receive is based on enrolled units and is prorated, depending on the percentage of full-time enrollment you have on the "freeze date". Your financial aid eligibility for the term will be based on your unit load, as recorded on the term freeze date (see below)

> Below 6 units: Less than half-time or 25% eligibility (as determined by DOE)
>
> 6- 8.5 units: Half time or 50% eligibility
>
> 9-11.5 units: Three-quarter time or 75% eligibility
>
> 12+ units: Full time or 100% eligibility

What classes are included on the Freeze Date?

- All classes a student is enrolled in by the Freeze Date for each semester determines the maximum amount of federal aid a student is eligible to receive for that semester.
- The unit load for students who have not been awarded financial aid by the "freeze date" will be based on the units enrolled at the time the file is awarded.
- If you are enrolling in a short term course beginning later in the term, you MUST add it through MyPalomar **BY THE FREEZE DATE** to have the units included in your financial aid unit load.
- "SWAPPED" classes will not be considered if transaction takes place after the freeze date.
- Credit by Exam, Non-Credit, Audited and wait-listed courses do not count as enrolled units for financial aid purposes.
- This "freeze date" is ONLY for financial aid purposes – it does not affect any other eligibility, such as Veterans' benefits or EOPS.
- Direct Loans and/or CCPG Fee Waiver eligibility is NOT affected by the "freeze date".
- Please double check your enrollment status in MyPalomar prior to the "freeze date" to ensure that you are properly registered in the correct classes.

Freeze Policy (Continued)

Post Freeze Date:

- Classes added after the freeze date will not be included in your financial aid unit load for financial aid purposes for the term.
- Classes dropped after this date will not be deducted from your financial aid unit load for financial aid purposes for the term, unless you drop all your classes or unless the class is never attended.
- Students who completely withdraw from classes or receive grades of FW, EW, W or NP in all classes will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to Palomar College and/or the Department of Education. Please click here for our Withdrawal and Return to Title IV (R2T4) policy.
- Adds or drops AFTER the "freeze date" will not change funding for the current semester but may impact satisfactory academic progress status.

Satisfactory Academic Progress

Follow this link to view the full Satisfactory Academic Progress Policy

Federal and state financial aid regulations require Palomar College to establish, define, and apply standards of Satisfactory Academic Progress (SAP) for all financial aid applicants, regardless of previous financial aid history. These standards are created to help students successfully achieve their program of study within the Federal maximum time allowed.

Palomar College requires that SAP be evaluated every academic year, and measure both the qualitative standard (*cumulative GPA*) and quantitative standards (*completion rate, Pace*) and (*Maximum Time Frame*).

Note: SAP will be reviewed annually at the end of the summer semester. The cumulative review will be effective for the following Fall, Spring and Summer semesters. However, for students enrolled in programs of one year or less, federal regulations require us to review these students at the end of every semester to make sure they are still meeting SAP standards. For more information about SAP, please click here.

SAP standards apply to all students requesting financial aid from the following federal and state funded programs listed below:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal William D. Ford Direct Loan Program
- Federal Work-Study Program (FWS)
- State Cal Grant Program (B & C)
- State Student Success Completion Grant (SSCG)
- State Chafee Grant Program

Satisfactory Academic Progress (Continued)

SAP Disqualification

Any student who fails to meet all of the above listed SAP standards will be disqualified through a process that measures all qualitative and quantitative standards and checks each student's record for an eligible program of study. Students that do not meet the SAP standards will be notified via their Palomar College Student email of the disqualification and will not be eligible to receive financial aid. SAP disqualified students are not eligible to receive Federal or State aid, with the exception of a California College Promise Grant (CCPG), which is exempt from SAP regulations but subject to income eligibility requirements and its own eligibility standards set by the state legislature. *Please see **"California College Promise Grant"** section.*

SAP Appeal

Students may appeal their SAP disqualification by completing an online SAP Appeal using our Student Forms portal. **Appeals submitted without requested supporting documentation will automatically be**

denied. For a complete list of what students must submit and for more information about disqualification and the appeal process, please review our Satisfactory Academic Progress Policy.

The Financial Aid Office attempts to approve or deny appeals in a fair and equitable manner, taking into consideration each student's situation. The Financial Aid Office will communicate its decision to students via email sent to the student's college assigned email address. If the Financial Aid Office approves the appeal and the student is able to meet SAP standards within one semester, the student will be reinstated for financial aid and placed on "Academic Probation". During their probationary semester, the student will be placed on an academic plan, meaning they must not receive any grades of F, W, NP, or I and must maintain a GPA of 2.0 or better and follow their Education Plan.

In order to remain eligible for financial aid, the student must comply with the conditions of the plan. If the appeal is denied, the student will remain disqualified and ineligible for financial aid.

<div align="center">

Deadlines to submit 2025-2026 SAP appeals are as follows:

Fall 2025- December 5, 2025

Spring 2026- May 1, 2026

Summer 2026- July 17, 2026

</div>

Academic Probation

Students who are placed on financial aid Academic Probation are eligible for Federal and State financial aid, if all other eligibility requirements are met. In order to be considered eligible for financial aid funds for subsequent semesters, students must meet all SAP standards at the end of the semester and/or meet all requirements of the student's Academic Plan.

SAP will be evaluated at the end of the probation semester after grades have been recorded to determine future eligibility for financial aid. The awarding and disbursement of subsequent financial aid may be delayed until grades are reviewed, and an updated SAP status can be determined.

Satisfactory Academic Progress (Continued)

2nd Level Appeal

If students' initial appeal for Satisfactory Academic Progress (SAP) was denied, if they have already obtained a bachelor's degree and wish to be considered for student loans, or if they have any other circumstance that may necessitate a secondary review, they are eligible to submit an 2nd Level Appeal.

For this level of appeal, students will need to provide additional clarification of their extenuating circumstance and/or submit additional documentation that clearly supports their situation, issues, or concerns. Once a decision is made on the 2nd Level Appeal, it is considered final. However, if students feel the need to review and discuss the decision further, they may schedule an appointment for that purpose.

Deadlines to submit 2025-2026 2nd Level Appeal are as follows:

Fall 2025- December 12, 2025

Spring 2026- May 15, 2026

Summer 2026- July 31, 2026

Reinstatement

Students who are placed on an Academic Probation but do not meet SAP standards at the end of the probationary term are disqualified for future aid until they can meet the standard. Students placed on an Academic Probation will have progress reviewed every semester. Reinstatement is not automatic and is not guaranteed.

Withdrawal from courses and Return to Title IV (R2T4)

Follow this link to view the full Return to Title IV Policy

Title IV financial aid funds are awarded with the assumption that the student will attend school for the entire term for which the aid was awarded. Therefore, if a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds originally scheduled to receive or may be eligible for a post withdrawal disbursement. For example, a student who withdraws in the second week of the semester has earned less of his/her financial aid than a student who withdraws in the fifth week. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period and will not be required to return any funds.

Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws, or;

- Stops attending before the end of the semester/payment period, or;

- Does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)

- Does not provide written confirmation to Palomar College at the time of ceasing attendance of future attendance of a module during the same payment period.

Funds subject to a Return to Title IV (R2T4) calculation include Federal Direct Student Loans, Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG). Institutional scholarship funds and Federal Work Study are not subject to these calculations.

Reduction of Units or Change in Enrollment

When a student reduces his or her course load, the reduction represents a change in enrollment status, not a withdrawal. Therefore, no Return of Title IV calculation is required. However, the student's financial aid amounts will be adjusted accordingly. This could result in a **Student Liability** owed to the Department of Education as a result of the reduction of units/change in enrollment. The student will have 45 days from notification to pay back the Student Liability to the school. Once the 45 days have passed, the **Student Liability** will be forwarded to the Department of Education's Debt resolution

Services and reported on NSLDS as an "overpayment". At that moment, the student will no longer be eligible for Title IV aid, until the overpayment is paid in full, or a payment plan is arranged with the Department of Education.

After the type and date of withdrawal is determined, the R2T4 calculation will be completed within 30 days. If the student was overpaid, he/she will be notified via email and U.S. mail of the amount and program of funds that are required to be returned. Students who have an **Institutional Liability** owed to Palomar College as a result of an R2T4 calculation/overpayment will have a hold placed on their record, prohibiting registering for subsequent semesters or receiving academic transcripts until the balance is paid in full.

Withdrawal from courses and Return to Title IV (Continued)

Students who have a "Student Liability" will be given a period of time to pay off their Student Liability in full to the institution. If payment is not received in full by the given date, the overpayment will be reported to NSLDS and referred to the Department of Education's (DoE) Debt Resolution Services for any student portion due.

Note: Students who have a student liability as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of:

(1) The date the school sends the student notice of the overpayment
(2) The date the school was required to notify the student of the overpayment.

Once the overpayment is forwarded, the student must contact the DoE's Debt Resolution Services to resolve the student portion of the overpayment at **1-800-261-3115**

Federal Direct Loans

Any student loan funds to be returned must be repaid in accordance with the terms of the promissory note, making scheduled payments to the lender or holder of the loan over a period of time.

Withdrawing from Classes

Unless a student completes **more than 60 percent** of the term in which federal aid was disbursed, the student will be required to return all, or part of the financial aid disbursed in the term. This applies to students who have officially (including medical), or unofficially withdrawn. For a student who withdraws *after* 60 percent of the term, all funds are considered to have been "earned". However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Types of Withdrawals

There are two types of withdrawals: official and unofficial. An **official** withdrawal is initiated by the student and is determined by "the student's withdrawal date, or the date of notification, whichever is later."
- For **official** withdrawal, the date is determined by the date of the official withdrawal from classes or the student's last date of academically related activity.

- An **unofficial** withdrawal occurs when there is no notification or official withdrawal by the student, so the withdrawal date is based on "the date that the College becomes aware that the student has ceased attendance". If the student does not officially drop a course(s) and fails all courses in a term, it will be considered an unofficial withdrawal, even if the student was enrolled in the course(s) for the entire term.

Withdrawal from courses and Return to Title IV (Continued)

Students who fail to complete any classes or receive all failing grades

Financial aid is awarded under the assumption that the student will attend Palomar College for the entire term for which federal assistance was disbursed. When the student has failed to earn a passing grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for funds disbursed by attending at least one class or participating in any Palomar College academic-related activity. If the school cannot verify that the student meets that requirement, all financial aid must be repaid to the federal and institutional programs. Students will be responsible for any balance due.

If the student has not completely withdrawn but has failed to earn a passing grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for financial aid. Eligibility is based on if the student attended at least one class or participated in any Palomar College academic-related activity. All disbursed funds must be returned to the federal and institutional aid programs if the student was not enrolled in one class or participated in academic-related activity.

Order of Return of Funds

The order of the R2T4 federal funds by Palomar College is the following:

1. Federal Direct Loan Program, Unsubsidized.
2. Federal Direct Loan Program, Subsidized.
3. Federal Pell Grants.
4. Federal Supplemental Educational Opportunity Grants (FSEOG).

Post Withdrawal Disbursement

If a student did not receive all of the funds that he/she earned, the student may be due a post withdrawal disbursement. Palomar College may use all or a portion of a student's post-withdrawal disbursement (including student loan funds, if accepted) to offset any eligible, outstanding tuition and fees.

A post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. The amount of a post-withdrawal disbursement is determined by a federally mandated calculation.

OTHER RESOURCES AND PROGRAMS

Palomar is committed to providing students with a wide range of student services that provide support throughout their educational journey and engage them in college life.

SOURCE	DESCRIPTION
Behavioral Health Counseling Services	Supporting students personal, social, and emotional wellbeing.
Disability Resource Center	Supports qualified students with disabilities through specialized instruction, technology, advocacy, and services.
EOPS – Extended Opportunities Programs & Services	State-funded program designed for the orientation, recruitment, and retention of California residents who are economically, socially, and educationally disadvantaged.
Food and Nutrition Center Services*	Assistance with resource referrals, free diapers and personal hygiene products, Grab 'n' Go Cooler locations, 15lb of free food per month. *Temporarily not available
FYRST – Foster Youth Retention Success & Transition	Access to resources and support services to allow students to achieve their goals and dreams. Services include priority registration, book vouchers, counselors, workshops, and transportation assistance.
Job Placement Assistance	Students meet with job placement staff to develop a job plan that includes employment preparation to the first day on the job.
Lactation Support	Clean, private breastfeeding and pumping pods that are secured from the inside, brightly lit, and equipped with electrical outlets. ADA compliant.
Pride Center	Space for members of the college community to explore issues relating to sexual and gender identity, practices, and politics. The Center offers a secure place to study, converse, explore, and join in common celebration of experience.
Puente Project	Mission to increase the number of students transferring to four-year college, services and supports include counseling, mentoring, workshops, and more!
TRIO Student Support Services Program	Educational supports and services to assist students of first generation, low-income, and disabled backgrounds.
Tutoring Services	Free of Cost tutoring support for all Palomar College students.
UMOJA	Community based program dedicated to enhancing the cultural and educational experiences of African American and other students. Encourages socially responsible leadership from students. Career, academic, personal counseling, and transfer assistance.
Veterans Services	Supports all Veterans, Active Duty, and Dependents currently enrolled to provide the most up-to-date information pertaining to Veteran Affairs Educational benefits and policies.

CONSUMER INFORMATION

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Palomar College. Each topic listed gives a brief description of the information that must be disclosed and more detailed information on each can be found at https://www.palomar.edu/enrollmentservices/consumer-information/.

General Information		
Academic Calendar	Academic Programs	Accreditation& Approval of Institutional Programs
Articulations Agreements	College Catalog	Computer Use
Constitution Day	Copyright Information	Enrollment Information
Facilities & Services for Students with Disabilities	Fire & Technology Programs	Institutional Research & Planning
Privacy of Student Records (FERPA)	Marketing Policy	Military Connection
Drop for Non-Payment Policy	Refund Policy	Requirements for Withdrawal
Student Life – Activities	Student Diversity	Students by Gender, Race, Ethnicity
Student -to-Faculty Ratio	Student Services Policies & Procedures	Textbook Information
Transfer of Credit Policy	Tuition & Fees	Voter Registration
Health and Safety		
Drug Free Environment & Drug Prevention Programs	Vaccination Policy	Health Services
Campus Safety	Crime Prevention & Information	College Policies & Criminal Penalties
Title IX Campus Save Act		
Student Outcomes		
Retention Rate	Gainful Employment Disclosure	Graduation Rates (Student Right- to- Know Act)
Transfer-out Rates (Student Right-to-Know Act)	Intercollegiate Athletic Program Participation Rates & Financial Support Data Report & Data, Certificate, Institution Forms	

APPENDICES

Appendix I: Campus Map
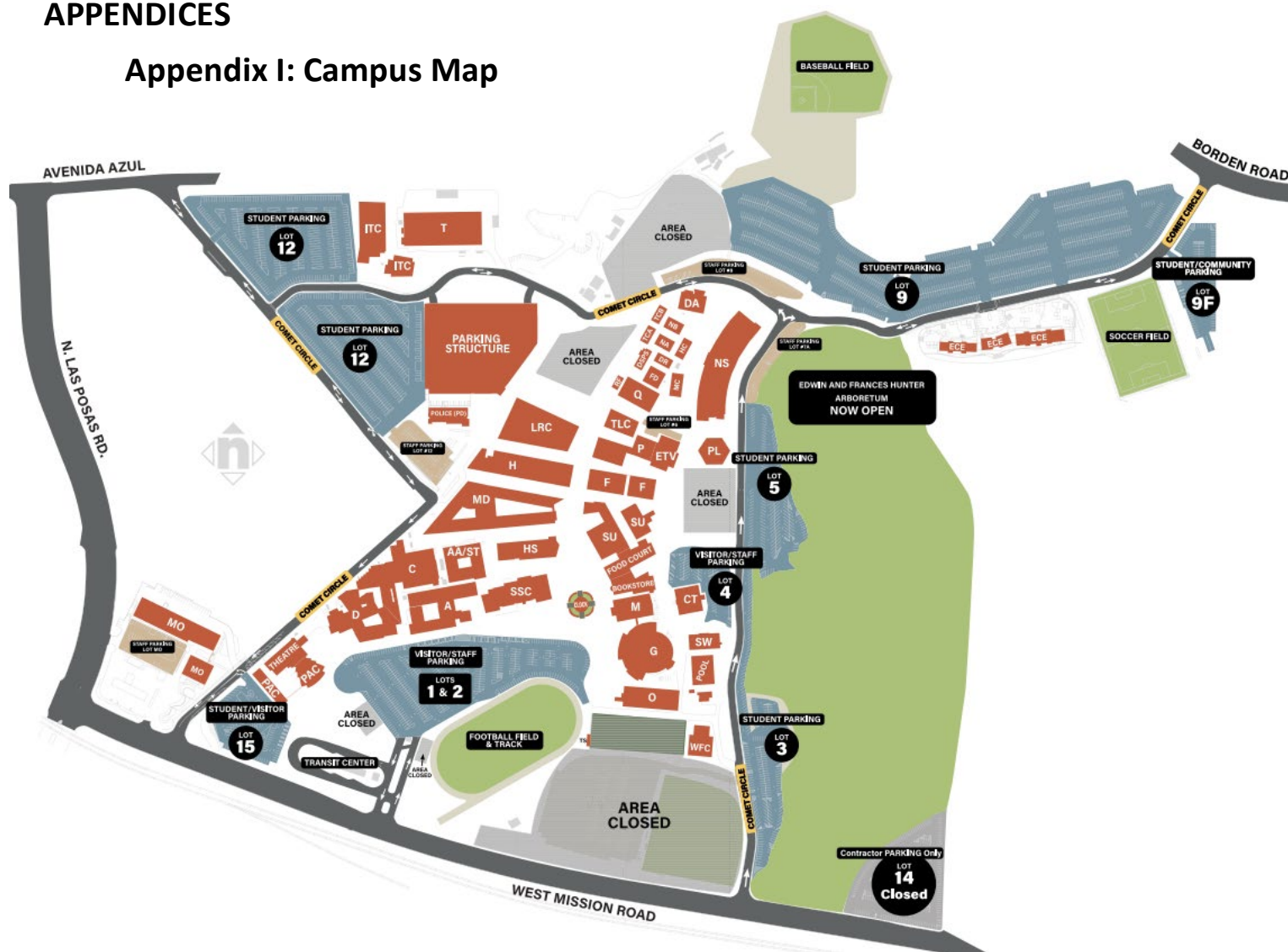
Building   Department/Office

A .... Cashier, Fiscal Services, Finance & Administrative Services Division Office, Information Services, Budget/Payroll, Purchasing, Contract Services and Human Resources

AA/ST.................. Apprenticeship Programs, EOPS, Foundation, Human Resources, Instructional Services, LGBTQ Resource Center (Pride Center), Research & Planning, Veteran Resource Center, Vocational Programs

C .... Art Complex

CLOCK................ Clock Tower

CT .... Weight Training

D .... Boehm Gallery, Music Complex, Performing Arts

DA .... Architecture, Drafting Technology, Interior Design

DR .... Disability Resources

DSPS.................... Disability Resource Center

ECE...................... Early Childhood Education Lab School

ETV...................... Educational Television

F........................... Math, Photography

FD .... Fashion Merchandising and Design

FOOD COURT... Comet Cafe, Subway, Jamba Juice, Java City

G .... Gymnasium/Dome

H .... English/Humanities, ESL, Journalism, Reading, Speech/Forensics/American Sign Language, World Languages

HC .... First Aid/Health Services

HS .... Dental Assisting, Nursing Education

ITC .... Auto Body Technology, Automotive Technology, Diesel Mechanics Technology

LRC...................... Library/Learning Resources Center, Academic Technology Resources Centers and Lab, Access Technology Center (DRC Adapted Lab), President's Office, Public Affairs Office, Tutoring Center

M .... Men's Locker Room, Athletics Counseling

MC .... Mathematics Learning Center

MD .... American Indian Studies, Behavioral Sciences, Business Administration, Child Development, Computer Science and Information Technology, Creative Services, Economics, Graphic Communications, History, Journalism, Multicultural Studies, Political Science, Print Services, Social Sciences

MO....................... Facilities, Warehouse

NA .... NA Building

NB .... Behavioral Health Counseling Services, Orientation and Follow-up Services

NS .... Biology, Chemistry, Earth, Space and Environmental Sciences, Engineering, Life Sciences, Math, Physics

O .... Athletics, Dance Studio, Women's Locker Room, Health, Kinesiology and Recreation Management

P .... Mathematics, Media Studies, Educational Television (ETV)

PAC .... Performing Arts Complex

PAC-Theatre...... Howard Brubeck Theatre

PD .... Police Department

PL .... Planetarium

Q .... Electronics, Telecommunications, Digital Broadcast Arts, KKSM Radio Station

RF .... Comet Corner

SSC .... Admissions/Registration, Counseling, Evaluations, Financial Aid, Governing Board Room, Records, Student Services, Transfer Center

SU .... Assoc. Student Govt. (ASG), Career Center, Comet Center/Student Life and Leadership, Food & Nutrition Center, Student Access & Assessment Center

SW .... Swimming Pool, Locker Rooms

T .... Cabinet Furniture Technology, Public Works Management, Water & Waste Water Programs, Welding Technology

TCB .... Grant Funded Student Programs: Gear Up, TRiO

TLC .... Teaching and Learning Center

WFC .... Wellness/Fitness Center

Appendix II: Academic Calendar

PALOMAR COLLEGE
2025-26 ACADEMIC CALENDAR

Fall 2025

August 2025

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	FLX 19	FLX 20	FLX 21	⊗ 22	23
24	➡ 25	26	27	28	29	30
31						

September 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October 2025

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	O 18
19	➡ 20	21	22	23	24	25
26	27	28	29	30	31	

November 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	O 20
21	22	23	24	25	26	27
28	29	30	31			

Spring 2026

January 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	➡ 5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	FLX 21	FLX 22	FLX 23	24
25	➡ 26	27	28	29	30	O 31

February 2026

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March 2026

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	O 21
22	△ 23	△ 24	△ 25	△ 26	△ 27	28
29	➡ 30	31				

April 2026

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May 2026

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	🎓 22	O 23
24	25	26	27	28	29	30
31						

Summer 2026

June 2026

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	➡ 15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July 2026

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	O 11
12	➡ 13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August 2026

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	O 8
9	10	11	12	13	14	15
16	17	FLX 18	FLX 19	FLX 20	⊗ 21	22
23	24	25	26	27	28	29
30	31					

LEGEND

Symbol	Description
⊗	All College Day
FLX	Faculty Flex Days
➡	Semester or Session Begins
△	Spring Break
O	Last Class of Term or Session
▢	Instructional Days
▢	Classes not in session
▢	Holidays (Campus Closed)
▢	Summer Sessions/Intersessions
🎓	Graduation

FALL 2025 SEMESTER MEETING DAYS

M	T	W	TH	F	S
15	15	16	16	15	15

Aug 22	Fall All College Day (Plenary)
Aug 25	Fall semester/Fast Track 1 begins
Aug 30	Fall Saturday classes begin
Sep 1	Holiday – Labor Day
Sep 8	Census Date
Sep 26	Holiday – Native American Day
Oct 18	Fast Track 1 ends
Oct 20	Fast Track 2 begins
Nov 11	Holiday – Veterans' Day
Nov 24-26, 29	Non-Instructional Days
Nov 27-28	Holiday – Thanksgiving
Dec 20	Fall semester/Fast Track 2 ends
Dec 23-Jan 2	Winter Break – Campus Closed
Dec 25	Holiday – Christmas
Varies	Grades due 5 business days after session

SPRING 2026 SEMESTER MEETING DAYS

M	T	W	TH	F	S
15	16	16	16	15	15

Jan 5-31	Winter Intersession
Jan 19	Holiday – Martin Luther King Jr Day
Jan 22	Spring All College Day
Jan 26	Spring semester/Fast Track 1 begins
Jan 31	Spring Saturday classes begin
Feb 9	Census Date
Feb 13	Holiday – Lincoln's Day
Feb 14	Non-Instructional Day
Feb 16	Holiday – Washington's Day
Mar 21	Fast Track 1 ends
Mar 23-27	Spring Break – Campus Closed In recognition of Cesar Chavez Day (recognized Friday of Spring Break)
Mar 30	Fast Track 2 begins
May 22	Commencement
May 23	Spring semester/Fast Track 2 ends
May 25	Holiday – Memorial Day
Varies	Grades due 5 business days after session

Jun 15-Jul 11	Summer Four Week (1)
Jun15-Aug 8	Summer Eight Week
Jun29-Aug 8	Summer Six week
Jul 13 -Aug 8	Summer Four Week (2)
Jun 19	Holiday – Juneteenth
July 3	Holiday – Independence Day
Varies	Grades due 5 business days after session

	Ins Day	Flex	Ins+Flex	Sat
Fall	77	4	81	15
Spring	78	3	81	15
	155	7	162	30

Board Approved April 8, 2025

Appendix III: Cost of Attendance

2025-2026 COST OF ATTENDANCE

AT HOME	Fall	Spring	Full Year
½-time – full-time			
Tuition/Fees	$721	$721	$1,442
Books/Supplies	$545	$545	$1,090
Living Expenses	$6,388	$6,388	$12,776
Transportation	$909	$909	$1,818
Personal Misc	$2,070	$2,070	$4,140
TOTAL	$10,633	$10,633	$21,266

AWAY	Fall	Spring	Full Year
½-time – full-time			
Tuition/Fees	$721	$721	$1,442
Books/Supplies	$545	$545	$1,090
Living Expenses	$12,992	$12,992	$25,984
Transportation	$995	$995	$1,990
Personal Misc	$2,534	$2,534	$5,068
TOTAL	$17,787	$17,787	$35,574

Mandatory Tuition/Fees: Enrollment fee = $46/unit Spring; Health & Accident fee= $26/semester; Student Center fee = $10 max./fiscal year. Optional fees: Student Rep fee = $2/semester. *Enrollment is calculated as 15 units/semester (based on average Fall'24 and Spring'25 school attendance figures).* Non-Resident fees = $332/unit

The Book Allowance, Living Expenses, Transportation, and Personal Misc. figures are from average local living expenses in San Diego, CA & CSAC (Ca Student Aid Commission) student expense budgets.

Additional costs will be considered on a case-by-case basis – the costs must be educationally related to the student's program of study, including the student's portion of Child Care paid to a licensed care provider during the student's school hours.

Less than ½ time Pell	At Home		Away	
	Single Sem	Full Year	Single Sem	Full Year
Tuition/Fees	$721	$1,442	$721	$1,442
Books/Supplies	$545	$1,090	$545	$1,090
Living Expenses				
Transportation	$909	$1,818	$995	$1,990
Personal Misc.				
TOTAL	$2,175	$4,350	$2,261	$4,522

2025-2026 NON-RESIDENT COST OF ATTENDANCE

AT HOME	Fall	Spring	Full Year
½-time – full-time			
Tuition/Fees	$5,701	$5,701	$11,402
Books/Supplies	$545	$545	$1,090
Living Expenses	$6,388	$6,388	$12,776
Transportation	$909	$909	$1,818
Personal Misc	$2,070	$2,070	$4,140
TOTAL	$15,613	$15,613	$31,226

AWAY	Fall	Spring	Full Year
½-time – full-time			
Tuition/Fees	$5,701	$5,701	$11,402
Books/Supplies	$545	$545	$1,090
Living Expenses	$12,992	$12,992	$25,984
Transportation	$995	$995	$1,990
Personal Misc	$2,534	$2,534	$5,068
TOTAL	$22,767	$22,767	$45,534

Mandatory Tuition/Fees: Enrollment fee = $46/unit Spring; Health & Accident fee= $26/semester; Student Center fee = $10 max./fiscal year. Optional fees: Student Rep fee = $2/semester. *Enrollment is calculated as 15 units/semester (based on average Fall'24 and Spring'25 school attendance figures).* Non-Resident fees = $332/unit

The Book Allowance, Living Expenses, Transportation, and Personal Misc. figures are from average local living expenses in San Diego, CA & CSAC (Ca Student Aid Commission) student expense budgets.

Additional costs will be considered on a case-by-case basis – the costs must be educationally related to the student's program of study, including the student's portion of Child Care paid to a licensed care provider during the student's school hours.

Less than ½ time Pell	At Home		Away	
	Single Sem	Full Year	Single Sem	Full Year
Tuition/Fees	$5,701	$11,402	$5,701	$11,402
Books/Supplies	$545	$1,090	$545	$1,090
Living Expenses				
Transportation	$909	$1,818	$995	$1,990
Personal Misc.				
TOTAL	$7,155	$14,310	$7,241	$14,482

Appendix IV: CCPG Income and Family Size Standards

2025-26 California College Promise Grant
Type B Income Standards

Family size	Base Year Income
1	$22,590
2	$30,660
3	$38,730
4	$46,800
5	$54,870
6	$62,940
7	$71,010
8	$79,080
Each Additional Family Member	$8,070

5CCR § 58620: Student (dependent or independent) household income in the prior year equal to or less than 150% of the U.S. Department of Health and Human Services Poverty Guidelines for a family of that size.

5CCR § 58620(b)(1)(F): For purposes of this subdivision, U.S. Department of Health and Human Services Poverty Guidelines used each year shall be the most recently published guidelines immediately preceding the academic year for which a fee waiver is requested.

Federal poverty guidelines available here:
Prior HHS Poverty Guidelines and Federal Register References | ASPE