

2008-2009 Consumer Guide Table of Contents

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Department Mission Statement:

The mission of the Student Financial Services department is to provide resources to help students and families gain the knowledge needed to apply for financial assistance to help reach their educational goals.

Campus Mission Statement:

Norco Campus

The mission of Student Financial Services, Norco Campus is to provide high quality services to the community, offering various resources to guide all potential students throughout the financial assistance process.

Moreno Valley Campus

The mission of Student Financial Services, Moreno Valley Campus is to provide financial information and assistance in a timely, accurate manner through a variety of resources and methods to support learning.

Riverside City Campus

The mission of Student Financial Services, Riverside City Campus is to provide guidance and service to all persons seeking financial assistance while pursuing their educational goals.

What You Should Know About Applying for Financial Assistance

Completing a Free Application for Federal Student Aid (FAFSA) *and* an admissions application is the way to get off to a great start! Through a variety of state and federally funded programs, Student Financial Services (SFS) provides assistance to eligible students by minimizing the financial burden of paying for college expenses. Financial assistance through these programs is considered supplemental to family resources, student earnings, and assistance from other sources. Students need to remember that they should not rely on financial assistance to meet all their basic living expenses. How do you start?

Complete the applications

1. Complete an admissions application online at www.rcc.edu.
2. Activate your RCCD E-mail account (See RCCD E-mail in the table of contents for additional information).
3. Complete the FAFSA online at www.fafsa.ed.gov and list Riverside Community College Title IV school code #001270. This applies to all three campuses: Moreno Valley, Norco, Riverside City. The FAFSA determines your eligibility for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), Cal Grant, Board of Governor's Waiver (BOGW), Federal Work Study (FWS), and student loans based on need, number of units enrolled in and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the above programs.

4. Receive a Student Aid Report (SAR) from the Department of Education Central Processing Center either by e-mail or mail. The SAR is your initial response to your FAFSA application.

An accurate SAR requires no corrections. Be sure to read the “Comments” section of your SAR to determine if corrections are required. If corrections are necessary, please consult with a Student Financial Services staff member for assistance prior to submitting corrections to the Central Processing Center.

Students should submit corrections if:

- RCCD is not listed under the school section of your SAR
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank
- The student said they had a Bachelor’s degree or they are enrolled in a Master’s or doctorate program or left either of these questions blank and the answer needs correction.
- Income information is incorrect and your SAR was not selected for “Verification” by the Central Processing Center.
- Other conflicting or incorrect information is listed.

Corrections can be made online at www.fafsa.ed.gov or by correcting and mailing Part II of your SAR if you received one by mail. FAFSA on the Web workshops are available year round to assist you in completing the application and making corrections. Please visit our website at www.rcc.edu/studentfinancialservices to view workshop dates for each campus.

Completing your file

- Submitting your FAFSA application is just your first step.
- You will receive an e-mail from the Student Financial Services (SFS) office requesting that you complete your financial aid file at the SFS office of the campus you will be attending. *You must activate your RCC student email account in order to receive our communications. Please review the section in this guide for more information on your RCC email account.*
- Required SFS forms will be listed on Web Advisor at www.rcc.edu, under “required documents”. Certain documentation will be requested from you, such as a File Location Form, Verification Worksheet, 2007 Tax Returns, 2007 W-2’s or other documentation needed to complete your file. Necessary SFS forms are available for download on our website at www.rcc.edu/studentfinancialservices.

To complete your financial aid file, documents requested must be returned to the SFS office on the campus you will be attending.

Notification

- After completion of your financial aid file, your information will be reviewed and an eligibility response will be e-mailed to your RCCD student e-mail address. Your award letter will be posted on web advisor at www.rcc.edu. *Always maintain an accurate mailing address and a correct phone number with Admissions & Records to avoid delays in communication.*
- Please understand the financial aid process can take time. The key factors in ensuring that this process goes smoothly is to complete your application early and accurately, keep copies of your application and other important documents such as tax forms, and carefully read and respond to all communication received regarding your financial aid application.
- Keep in mind that financial aid funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 2 weeks after classes begin. Also, not all students receive funds on every disbursement date, due to processing timelines or a student's enrollment status or eligibility status. Therefore, students are encouraged to be prepared to pay out of their own resources for books and supplies. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

Why should I complete the FAFSA online?

- It's free! You never have to pay to apply for federal student aid.
- It's fast! You will get a faster result. Paper application will only be available by download at www.fafsa.ed.gov or by phone at 1-800-4FED-AID. RCCD will also receive your information faster from the U.S. Department of Education if your FAFSA was completed online.
- It's easy! It's easy to navigate the FAFSA online application. Online instructions are available to help you answer every question, and the FAFSA online lets you skip questions that do not apply to you.

Tips for completing the FAFSA online:

- Apply for a Personal Identification Number (PIN) at www.pin.ed.gov so you can electronically sign the online FAFSA. If you are a dependent student, have a parent apply for their own PIN. Students requesting a duplicate PIN will receive it at once using the "Display now" option.
- Collect all 2007 income information, such as federal income tax returns or W-2 forms, asset information, bank statements, records of untaxed income such as social security, TANF or Veteran's benefits.
- You will need your driver's license number (if you have one) and your social security number. If you are not a U.S. citizen, you will need your alien registration number. If you are a dependent student, you will need your parent's social security number (if they don't have one use 000-00-0000).

- You may find it helpful to print and use the Pre-Application Worksheet before completing the online FAFSA . The Pre-Application Worksheet is available at www.fafsa.ed.gov/before012.htm.
- Save your FAFSA online application often by using the “save” button in case you lose your Internet connection or if you need to exit and return later. Saving your application will allow you to continue to work on your saved FAFSA . Remember that saving your application does not submit your application, you must continue to the end of the application, select the submit option and receive a confirmation of your submittal to ensure that your application will be processed.
- When completing your FAFSA online read all the instructions, work through each step carefully, review your FAFSA carefully, and make any corrections necessary before submitting your application .
- There is free help available on the website by clicking the “help” button, chat directly with a Customer Services Representative by clicking the “chat” button, or visit our Student Financial Services Counseling/Outreach office located behind the Bradshaw Student Center on the Riverside City College campus or in the student service lobby on the Moreno Valley and Norco campuses. No appointment is necessary.

Why should I apply for a PIN?

Submit your FAFSA online with a PIN = Response time from the Department of Education is 2-3 days

Submit your FAFSA online without a PIN = Response time from the Department of Education is 2 weeks.

Please know that both the admission application and the FAFSA application with RCCD school code #001270 are required for us to determine your eligibility.

Accountability

If at any time it is determined that Riverside Community College District or the student has made an error on the FAFSA, or conflicting information is not resolved, it is the responsibility of both parties to correct the information. During the process of making corrections, an adjustment in aid may occur and the student and/or RCCD will be responsible for the immediate repayment of the funds.

Please note that if you have completed your financial aid file with Student Financial Services, it is imperative that you notify our office immediately if you have made an error that needs to be corrected and our office may need to assist you. Failure to notify our office will result in a delay in determining your eligibility for assistance in addition to a delay in the disbursement of funds for which you are eligible.

E-mail accounts

The Student Financial Services office will use the RCC Student E-mail address to communicate to students regarding their financial aid file. All Riverside Community College students are now provided with a free student e-mail address through the Admission and Records office. By activating your student e-mail, you will have access to registration appointments, payment deadlines, education record changes, class cancellations, new offerings, faculty correspondence, and more. Please visit www.rcc.edu and go to the Admission and Records web page to learn more on how to activate your E-mail address. Online tutorials are available to assist students with setting up their e-mail accounts.

Types of Financial Assistance

Federal Pell Grant

The Pell Grant is the foundation of federal financial assistance for students with high financial need. Financial need is determined by the Free Application for Federal Student Aid (FAFSA). Other federal and non federal assistance may be received in addition to the Pell Grant. Pell Grant funds do not have to be repaid as long as you do not withdraw from classes, you successfully complete your classes and you maintain minimum satisfactory academic progress standards.

Eligibility for the Pell Grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status and your academic record. The FAFSA is used to produce an Expected Family Contribution (EFC); this is your eligibility number. Your EFC is located on your Student Aid Report (SAR), which you can view at www.fafsa.ed.gov using your Federal Personal Identification Number (PIN). The EFC number will determine your eligibility for the Pell Grant.

The maximum Pell Grant award for the 2008-2009 academic year is \$4731 (this dollar amount may change pending Federal regulation). Please note that students enrolled in less than 6 units who are eligible for Pell Grant may receive Pell Grant near the end of the semester. Students who already have a Bachelors degree or higher are not eligible for the Pell Grant.

Board of Governor's Enrollment Fee Waiver (BOGW)

The Board of Governors Fee Waiver is a state program which waives enrollment fees for qualifying students at California Community Colleges. The BOGW will also reduce parking fees for fall and spring semesters. However, the BOGW does *not* pay for books or other educational supplies, the student services and health fees, or additional class fees (Such as art and CPR fees as listed in the schedule of classes). To apply for the BOGW, complete the FAFSA at www.fafsa.ed.gov and list RCC using our title IV code # 001270. Eligibility for the BOGW is determined automatically when the Student Financial Services (SFS) office receives information from the Department of Education Central Processing System after the FAFSA is completed. The BOGW is valid for the academic year beginning with summer and ending with the spring semester.

You may be eligible for a BOGW if you are a California resident and meet one of the following criteria:

- You're eligible for any type of need-based financial assistance as determined by the FAFSA or
- You or your family currently receive TANF/Cal Works, SSI or General Assistance payments (documentation is required) or
- You've been determined to be eligible due to one of the following special classifications:
 - You are a dependent of a deceased or disabled veteran and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General (Please note that a BOGW application is **required** with proof from the California Department of Veterans Affairs. When submitting your BOGW award letter, please include the RCC BOGW application with your request).
 - You are a Congressional Medal of Honor recipient or child of a recipient
 - You are a dependent of a victim of the 9/11 terrorist attack
 - You are a dependent of a deceased law enforcement personnel killed in the line of duty (A letter or certificate of eligibility is required **along with a complete BOGW application**) or
- Your total income for 2007, or your parents' total income for 2007, if you're a dependent student was within the following income standards (documentation is required):

Number in Household
(including student)

Total 2007 family income
(adjusted gross income and /or untaxed income)

1	\$15,315 or less
2	\$20,535 or less
3	\$25,755 or less
4	\$30,975 or less

**Add \$5,220 for each additional dependent*

You must re-apply for the BOGW using the FAFSA before each summer semester, preferably in January or February. If you have been determined to be BOGW eligible after you have paid your fees during the current semester, you may be entitled to a refund. However, if you drop your class(es) after the refund deadline established by Admissions & Records, you will not be eligible for a BOGW refund for the dropped class(es). If you pay for classes and then are determined eligible for a BOGW, your account will be updated for that semester and you will automatically be sent a refund. To request a refund for previous semesters, or if you paid parking fees at any time during the current academic year, you must submit the "Enrollment Fees Refund Request" to the Admissions & Records or Student Accounts Office. You may also turn this form in to the SFS counter and it will be forwarded to Student Accounts. The "Enrollment Fees Refund Request" form is available at the SFS counter or on our website at www.rcc.edu/studentfinancialservices. If you are already registered for classes but have not yet paid your fees, please inform the Admissions and Records office that you are now a BOGW student and need your account updated for the semester.

If you have special circumstances and are not able to complete the FAFSA, you may fill out a separate BOGW application and take it to the SFS office along with the required supporting documentation of income or benefits. Applications are available on the SFS website or at the SFS office. Special circumstances may include CalWORKS/GAIN/Workforce Preparation students, students in danger of being dropped from classes, or other special circumstances as determined by the SFS office on a case-by-case basis.

FSEOG

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to students with the most financial need. Students with the lowest Expected Family Contribution (EFC) who will receive a Pell grant for the award year will have primary consideration for FSEOG money.

FSEOG funds are limited and are awarded until all funds are exhausted. There is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

- Complete a FAFSA by the March 2nd deadline
- Submit all documents requested by our office by the first priority filing deadline
- Have an eligible Expected Family Contribution

Cal Grant

Cal Grants are State grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents to assist them in paying their educational expenses at any qualifying college or institution.

Applying for the Cal Grant is a two-step process:

- 1) You must complete the 2008-2009 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov by the March 2nd deadline (or the September 2nd deadline for Community College students) AND
- 2) You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College students) by one or more of the following methods:
 - a. If you have completed at least 16 degree applicable units at RCCD with a 2.0 GPA and have attended RCC since the Fall 2005 semester, RCCD will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
 - b. If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by March 2nd/September 2nd deadline.
 - c. If you have completed less than 16 degree applicable units but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2nd/September 2nd deadline.
 - d. If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd/September 2nd deadline. Go to www.collegeboard.com for testing dates and locations.

For information on the specific types of Cal Grant awards, or for more information about CSAC programs, you can visit CSAC's website at www.csac.ca.gov. In order to be eligible for Cal Grants you must:

- Complete the 2008-2009 FAFSA and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a California resident.
- Be a U.S. Citizen or Eligible non-citizen and have a valid social security number.
- Have registered with selective services if required to do so.
- Have not yet received a Bachelor's or professional degree.
- Do not owe a refund on any state/federal grants or be in default on a student loan.
- Show financial need at RCCD.
- Be enrolled at least half time in six or more units.
- Meet the RCCD Student Financial Services Satisfactory Academic Progress standard (SAP).

In order to receive your Cal Grant award at RCCD, you must:

- Complete your financial assistance file at RCCD.
- Have an active program (major), other than Undecided, declared in the Admissions and Records office.
- Meet all of the above requirements.
- For students who have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before RCC is permitted to release funds to the student. Student may self-certify their high school graduation by logging onto "Webgrants for Students" at www.csac.ca.gov, choosing the webgrants for student's option.

New California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school July 1, 2000 or after, and go to a California Community College. These funds are for the students use at a four year college. Students are guaranteed an award if they have at least:

- 2.4 Community College GPA.
- Meet the admissions requirements for the qualifying four year college
- Meet the Cal Grant eligibility and financial requirements.
- Apply by March 2nd of the award year.
- Are under the age of 28 as of December 31st of the award year.

Students who received a Cal Grant within a year of graduating from high school are not eligible. If awarded a Cal Grant, you must complete your FAFSA application every year by the March 2nd deadline in order to renew your award.

Child Development Grant

The Child Development Grant Program is administered by the California Student Aid Commission (CSAC). It is a need-based grant for students attending a California postsecondary institution. This grant is designed to encourage students to enter the field of child care and development in a licensed children's center. Students who plan to enroll at least half-time (6 units) in coursework leading to a Child Development Permit as teacher, master teacher, site supervisor or program director, are eligible to apply through the institution they plan to attend. Eligible recipients attending a California Community College may receive up to \$1,000 each academic year. A Service Commitment Agreement from the California Student Aid Commission (CSAC) must be signed by the student. This agreement states the student will provide one year of full-time service in a licensed children's center for each year they receive the grant.

The 2008-2009 Child Development Grant Program application can be picked up from the Student Financial Services office, Early Childhood Studies Department or printed from CSAC's website at www.csac.ca.gov. **The deadline to apply for the 2008-2009 Child Development Grant is August 1, 2008.** The grant may be renewed for a maximum of one additional year if the recipient maintains:

- Satisfactory Academic Progress (SAP)
- Individual Financial Need
- Shows intent to pursue the approved course of study leading to a Child Development Permit issued by the California Commission on Teacher Credentialing.

Eligibility for the 2008-2009 Child Development Grant can only be determined after the RCCD Student Financial Services has received:

- 2008-2009 FAFSA for the student
- Student's 2008-2009 financial aid file is complete
- 2008-2009 Child Development Grant application completed by the student

The student must maintain SAP during the academic year and must have determined financial need. Students with disbursements will be notified by letter from the RCCD Student Financial Services office. Disbursements are to be picked up by the student at the RCC Auxiliary Business Services Office. Picture ID must be provided upon request by the Auxiliary Business Services office before a disbursement is released.

Chafee Grant

The Chafee Grant Program is administered by the California Student Aid Commission (CSAC). The California Chafee Grant program awards up to \$5,000 annually to eligible current or former foster youths between 16 and 22 years old. These funds are for college courses or vocational training and do not have to be paid back.

To apply for the 2008-2009 Chafee Grant:

- Complete a 2008-2009 California Chafee Grant Program application for **new applicants only**. Previous Chafee recipients will be renewed automatically by CSAC, if eligible
- Complete the 2008-2009 FAFSA and list RCCD's title IV code #001270
- Complete a 2008-2009 financial aid file at RCCD

The Chafee Grant application is located online at www.chafee.csac.ca.gov or a paper application can be picked up in the Student Financial Services office. If awarded, you will be notified by CSAC.

The student must maintain Satisfactory Academic Progress (SAP) during the academic year and be enrolled in 6 or more units each semester. Students with disbursements will be notified by letter from the RCCD Student Financial Services office. Disbursements are to be picked up by the student at the RCC Auxiliary Business Services office.

Disbursements must be picked up within 10 days of receipt of letter or the check will be returned to CSAC. Picture ID must be provided upon request by the Auxiliary Business Services before a disbursement can be released.

ACG and SMART Grant

Academic Competitiveness Grant (ACG) - Recent high school graduates may be eligible for an additional grant for up to \$750 for their first year of college and \$1300 for their second year. They must be full-time students and have completed an eligible rigorous course of study while in high school.

SMART Grant- student must be in third or fourth academic year of an eligible program of study with a cumulative GPA of 3.0 or higher who are enrolled in college majors including physical, life, and computer sciences, engineering, technology, mathematics and certain foreign languages.

Federal Work Study (FWS)

The Federal Work Study Program offers students the opportunity to gain work experience and earn additional funding through part-time employment (up to 20 hours per week) to assist in paying for their educational expenses. The program also benefits the community by offering services at no cost to non-profit organizations and government institutions.

FWS is one of several federal grants offered through the FAFSA application. The FWS award specifies the amount the student is eligible to earn in an academic year which runs from July 1st through June 30th. Students are pre-screened for eligibility before being referred for interviews. Awards are granted once employment has been secured.

Students receive their FWS award as earnings from their job by means of submitting a timesheet which is paid monthly (please refer to the table of contents for the student pay schedule). Direct deposit is available. Direct Deposit request forms may be downloaded at www.rcc.edu/studentfinancialservices from the Student Employment link under Forms or may be obtained from the Student Employment Office. In order to be considered for FWS, students must apply for and be eligible to receive federal financial assistance through the FAFSA. The FWS positions are available on and off-campus via non-profit organizations and government institutions which contract with the Riverside Community College District. Due to limited funding, awarding is on a priority basis. Student Employment also offers District (non work study) positions for those that do not qualify for financial aid, exhaust their FWS award, or funding is not available. For more information on District Student Employment please refer to the table of contents to find the section on District Student Employment.

FWS Eligibility Requirements:

All students seeking Federal Work Study positions must meet the following criteria:

- Must apply for the FAFSA and demonstrate financial need which is determined by Student Financial Services.
- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled in half time units or more at RCCD (6.0 units is considered half time in Fall/Spring semesters and 3.0 units in the Summer/Winter semesters).
- Must have a valid, non-laminated and signed Social Security Card.
- TB test, fingerprinting, and food handler's card may be required for certain positions upon hire as a condition for employment.
- Must be meeting the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP Standards the student may be placed on probation and ultimately become ineligible for financial assistance which will result in the loss of their financial aid and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through Student Financial Services and a written notification to return to work has been issued by the Student Employment Office.

Types of FWS Programs

Positions offered through FWS may fall under certain program categories:

On-Campus FWS

On-campus employment offers a variety of opportunities in office/clerical, tutoring, athletic assistance, child care and much more. Student Employment will try to find employment suited to a student's major when possible. These positions are convenient, easily accessible with flexible schedules and are ideal for the student with limited transportation.

America Reads (AMR)

The goal of this program is to assign RCC students to work with elementary and middle school aged children to develop their reading skills and the desire to read. This program is ideal for students going into teaching, child care or just enjoys working with children. Candidates must meet all institutional and financial assistance requirements to participate in this program. AMR positions are typically located off-campus.

America Counts (AMC)

The goal of this program is to assign RCC students to work with elementary and middle school aged children to provide help, personal attention and additional learning time for students that need assistance in mastering math or science skills. Candidates must meet all institutional and financial assistance requirements to participate in this program. AMC positions are typically located off-campus.

Literacy

This program encourages families and the community to get involved with the tutoring and homework assistance for children of all ages. Candidates must meet all institutional and financial assistance requirements to participate in this program. These positions are typically located off-campus.

Community Service

These are paid positions through non-profit organizations or government institutions such as museums, schools, the RCC childcare center, crisis intervention centers, etc. Students must meet all institutional and financial assistance requirements to participate in this program. These positions are typically located off-campus or at the RCC childcare centers.

What are the benefits of the Student Employment FWS Program?

- Flexible hours that work around student's school schedule.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income.
- Network with the RCCD community.

How do I apply for a Student Employment FWS position?

Student Employment currently houses all student positions available throughout RCCD at www.rcc.edu/services/workforce/studentEmploy.cfm. It lists all job openings whether federal work study or non-work study, for every RCCD department or off-campus site that employs students through our program.

1. Complete 2008-2009 financial aid file (FWS only).
2. Visit www.rcc.edu/services/workforce/studentEmploy.cfm to view positions that are available and click on the "Job Posting" link
To better serve our students computer workstations are available at the following locations:

Riverside City Campus	Moreno Valley Campus	Norco Campus
Student Financial Services Counseling/Outreach Area	Student Services Lobby	Student Services Lobby
Student Employment Area	Career & Transfer Center	Career & Transfer Center
Admissions and Records		
Transcripts Area		

3. Download, print and complete a “Referral Request Form” with the job information that interests you. You may also obtain this form from one of the locations listed above.
4. Bring the completed Referral Request Form to the Student Employment office in Lovekin Field Room F2 on City Campus or the Student Financial Services office on the Moreno Valley or Norco campus to obtain a Referral Card which gives the supervisor’s contact information for the position being offered.
5. Contact the supervisor to set-up an interview, bring the Referral Card with you to the interview.
6. If and when hired, the supervisor will provide you with all the required hire forms.
7. Once the hire process has been completed and approved for the student, the supervisor will be e-mailed an approval along with a timesheet so the student may begin their employment.

NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL ALL HIRE FORMS HAVE BEEN COMPLETED AND APPROVED

Please allow 7 to 10 business days for processing hire paperwork and special request forms. For specific questions regarding your position or hours, please contact your immediate supervisor (hired students only). For other information regarding Student Employment opportunities, please call the Student Employment hotline at (951) 222-8000 x 4281.

Federal Family Education Loan Program (FFELP Stafford Subsidized Loans or FFELP Stafford Unsubsidized Loans)

Unlike grants or work-study, loans are borrowed money that *must* be repaid with interest. They are a very serious obligation, so think about the amount you will have to repay over the years before you apply for a loan.

We offer Subsidized as well as Unsubsidized Federal Stafford loans for both fall and spring semesters to help students achieve their educational goals. Funds will come from a bank or other lender that participates in the program. **Students repay these loans to their lender or its servicing agent.** Even though RCC provides a list of lenders who have demonstrated excellent customer service, it is the student’s responsibility to research and choose a lender who will meet your needs as a student loan borrower. Please make

sure that you stay in constant contact with your lender in order to avoid delays in student loan payment and to ensure successful repayment.

At Riverside Community College District, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. RCCD does not recommend borrowing more than \$10,000 at the community college level (*this includes loans from any other institution that you attended*). If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at <http://www.nslds.ed.gov> (National Student Loan Data System) – **your FAFSA PIN is required to access this website (this is the same PIN number that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN)). To obtain a PIN, go to www.pin.ed.gov.**

Subsidized loans are for students who have demonstrated a **financial need**. Students may borrow up to \$3500 as a first-year student (completed less than 30 units) and \$4500 as a second-year student (completed 30 or more units) per academic year. The federal government pays the interest during deferment periods, while students are in college and during the six month grace period after they graduate, leave school or enroll less than half-time (less than 6 units). To qualify, students must meet all of the requirements for federal student financial assistance and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans and interest starts accruing as soon as the loan is disbursed and ending when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time. RCCD strongly recommends that students make interest payments while they are in college. Additional unsubsidized loans are available for independent students only (dependency status is determined from the FAFSA application).

How to apply for a Student Loan:

1. Fill out the Free Application for Federal Student Aid on line at www.fafsa.ed.gov and list RCCD title IV code #001270 for all three campuses.
2. Students must have a complete financial aid file and have been notified of their eligibility for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
3. Students must be meeting the RCCD SFS Satisfactory Academic Progress (SAP) standard and must be enrolled at least half-time (6 units) in courses required by the academic program declared with Admissions and Records. Please refer to the table of contents to review the SFS SAP standard.
4. Have a current full program Student Educational Plan (SEP) on file
5. Pick up a loan packet at any of the Student Financial Services offices throughout the fall and spring semesters. Submit the Federal Stafford Loan Request Form to any one of our three campuses (Riverside, Moreno Valley, or Norco) along with any other required forms.
6. Students must complete and pass (by 100%) the "Edtest" Loan Entrance Interview online at www.edfund.net before turning in the loan request form. Computers are available for your use to complete the "Edtest" entrance interview at the Student Financial Services Counseling/Outreach

- office located behind the Bradshaw Center on the Riverside campus or in the Student Services lobby at Moreno Valley and Norco Campuses.
7. Students will receive notification within two weeks from the deadline date they submitted the “Loan Request Form” regarding the status of their loan. If you are applying to exceed RCCD’s recommended total borrowing limit of \$10,000. (This loan limit includes loans from other schools), if you are not in a high cost academic program (cosmetology, Nursing, Dental Officer Program) and are applying for an additional unsubsidized loan (dependent students are not eligible for additional unsubsidized loans) or if your loan was denied because you were on probation you will need to complete a loan appeal request form located at any SFS office.
 8. When we receive loan checks from the lenders, we will verify that the student continues to meet the eligibility requirements for the loan.

If the above requirements are met, the loan check will be mailed to the address on file with the RCCD Admissions and Records office from the Riverside City College campus. RCCD mail is not forwarded by the U.S. Postal Services. Students may update their addresses at RCCD on Web Advisor at www.rcc.edu.

If students do not meet the above requirements, the loan check will be returned to the lender(s).

- If your loan is denied, you will be notified within two weeks from the deadline date you submitted the “Loan Request Form”.
- Students may appeal a loan denial with a “Loan Appeal Request Form”. The Loan Appeal Request form must be submitted to any one of the three Student Financial Services offices (Riverside City, Moreno Valley, or Norco campuses). All loan appeals are reviewed on a case-by-case basis and you will be notified by mail or e-mail regarding the decision of your Loan Appeal within two weeks of the submission date.

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it’s smart to explore other options that don’t require repayment! Student Employment is another option for students to work part-time on campus and off campus, to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review our section on Federal Work Study and District Student Employment before deciding to borrow a student loan.

Federal Student Loan Default Management Plan

RCCD's Federal Student Loan Default Management Plan requires all students who receive a loan at RCCD to complete a Loan Entrance and Exit Interview each academic year. Students may complete the loan interviews on line at www.edfund.net and click the "Edtest" loan counseling icon. Complete the Entrance Interview when applying for a loan and complete the Exit Interview before the last disbursement of the loan. If this requirement is not met by the end of the academic year of which the loan was received, the student's academic file at RCCD will be placed on hold. Computers are available for use to complete the "Edtest" Exit Interview at the Student Financial Services Counseling/ Outreach office located behind the Bradshaw Center on the Riverside campus or at the Student Services lobby at the Moreno Valley and Norco campuses.

Facts You Need To Know When Completing the FAFSA

Dependent or Independent?

Your dependency status is based on your answers to specific questions on the FAFSA. Specifically in Step 2 of the FAFSA on the Web application. (STEP 3 on the FAFSA paper application).

For the 2008-2009 academic year, you are considered an INDEPENDENT student if you can answer "YES" to at least one of the following questions.

1. Were you born before January 1, 1985?
2. At the beginning of the 2008-2009 academic year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc)?
3. As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2009?
6. Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?
7. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
8. Are you a veteran of the U.S. Armed Forces?

If you answered "No" to all the above questions, you are a Dependent student. Your parents' ability to contribute to your college expenses is taken into account. If your parents are divorced or separated, read the FAFSA instructions for guidance on which parent's financial information to report.

If you are an independent student, you will be evaluated on your own circumstances: your parents' income and assets will not be considered for most financial aid.

Petition for Independent Status (Dependency Override)

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parent(s) (biological or adoptive) must provide information on the FAFSA.

A student cannot be determined to be independent just because:

- the parents don't want to provide information on the FAFSA due to privacy concerns
- the parents don't feel it's their responsibility to provide financial assistance for college
- the parents no longer claim the student as a dependent on their taxes
- the student is self supporting and/or no longer lives with their parents

In extreme cases, the Student Financial Services (SFS) office may be able to use professional judgment to override a student's dependency status if the student can prove that extenuating circumstances exist in the family such as:

- has no contact with the parents and does not know where they are
- has left home due to an abusive situation and the student's physical and/or emotional welfare are jeopardized by having contact with their parents.

If the student has extenuating circumstances and is unable to complete the parent(s) section on the FAFSA application, it is recommended that the student Petition for Independent status. Dependency Overrides approved by other Institutions are not accepted at RCCD. The petition is available in the SFS office at any of the three campuses (Riverside City, Moreno Valley, and Norco). The petition must be submitted with official supporting documentation. If the SFS office approves your Petition for Independent Status, a dependency override will be granted. The decision is based on the professional judgment of the SFS office and is final; this decision cannot be appealed to the Department of Education. You must Petition for Independent Status each academic year that you apply for financial assistance and are required to provide parent(s) information on your FAFSA application

California High School Exit Exam (CAHSEE)

In 1999, California State Law passed the development of the California High School Exit Examination (CAHSEE). Students in California Public High Schools must pass this exam to earn a High School diploma. The purpose of the CAHSEE exam is to improve student achievement in high school and to help ensure that students who graduate from high school are able to demonstrate grade-level competency in English-Language Arts and Mathematics. Within these subjects, students are tested on reading, writing and mathematics

All high school students must take the CAHSEE beginning in the tenth grade. Students who do not pass one or both parts of the CAHSEE in the tenth grade will have two opportunities to pass the exam in the eleventh grade. In the twelfth grade, students will have up to three times to retake the portion of the exam not yet passed.

If a student failed to pass all sections of the CAHSEE, and are at least 18 years of age, they must show proof of passing a Department of Education Ability to Benefit (ATB) test in order to receive Federal and/or State financial assistance. Please note that the Board of Governor's Fee Waiver is exempt from this requirement.

Please see the next section for information regarding the ATB test.

**Regulation subject to change*

Ability to Benefit(ATB)

Q. If I do not have a high school diploma or GED, can I apply for the FAFSA?

A. Yes, but first I must pass the ATB section of the Riverside Community College District (RCCD) Assessment test or I have the option of completing six semester units at RCCD or any accredited college or university once I have submitted official transcripts from another institution and I have had those transcripts evaluated if I am at least 18 years old or older.

To receive financial assistance, a student must be qualified to study at the postsecondary level. A student qualifies if he or she has:

- A high school diploma
- The recognized equivalent of a high school diploma, such as a General Education Development certificate (GED)
- Completed home schooling
- Pass a federally approved Ability to Benefit test (ATB) for students 18 years old or older or
- Satisfactory complete six credit hours (six semester units) or equivalent coursework that are applicable toward a degree or certificate offered at RCCD or another accredited college or university. Students are ineligible to receive Title IV aid while earning the six credit hours.

(Satisfactory completion would be the equivalent of grades of A, B, C or P = Pass. Coursework applicable toward a degree or certificate would be the equivalent of a course that fulfills a major or certificate requirement, a general education requirement or an elective requirement if needed. To assure that the student is enrolled in classes that are applicable toward a degree or certificate would require a meeting with the Student Financial Services Counselor and the approval of these courses through the completion of a Student Educational Plan.)

If the student doesn't have a diploma or equivalent and was not home-schooled, the student can qualify for assistance by passing a federally approved Ability To Benefit test (ATB). The relevance of the test is to access the skills and abilities of the student to determine successful completion of the student's educational goals.

The ATB test is administered by the Educational Advisors in the Assessment Center on each campus. The test consists of reading comprehension, sentence skills, and arithmetic. There is no time limit to complete the test, however it must be completed in one sitting and is graded on a pass/no pass basis.

After taking the test, you will receive a printout showing your scores. Under the “Placement” heading it will state “PASS” or “DID NOT PASS”. A result of “PASS” means that you have met the Ability to Benefit requirement. Student Financial Services will be notified of your results. A result of “DID NOT PASS” means that you have not met the requirement and must retake the test.

- If you fail one part of the ATB test, you will need to repeat the entire exam.
- If you do not pass the test the first time, the Educational Advisor will provide you with information on re-taking the test.
- If you do not pass the test the second time, you must speak with a Student Financial Services Counselor to discuss further options.

**Please call (951) 328-3690 or (951) 328-3693 to make an appointment with a Student Financial Services Counselor.*

Q. Is there a test for students who did not receive a High School Diploma/GED whose native language is not English and who are not fluent in English?

A. Yes, there is a test for students whose native language is not English and who do not speak fluent English. The test is called the Combined English Language Skills Assessment Test (CELSA).

The same policies and procedures for taking the ATB test also apply to the CELSA test.

*If eligible for financial assistance, students who pass the CELSA test will only be eligible to receive financial aid for ESL classes only. For more information on the CELSA, please see your campus Educational Advisor or a SFS Academic Counselor.

Testing disabled students: The ATB testing requirements include giving the test in a manner that is accessible to disabled students and offering alternative forms of the exam in large print, Braille, and audio cassette formats. The student must provide documentation of the disability to *Disabled Student Programs and Services to determine eligibility* for the accommodation.

Need Help Passing the ATB?

Do you want to refresh your skills in reading, comprehension, sentence skills and arithmetic before taking the Ability to Benefit (ATB) test? Workforce Preparation, located on the Riverside City Campus, offers open entry skills classes for all students who want to build a strong foundation of reading, math and other disciplines. The skills classes are self-paced and instructor-led with multiple entry dates within any given week. Convenient and flexible, the skills classes may be what you need to help you successfully pass the ATB! *For more information, contact Workforce Preparation at (951) 222-8648 or visit <https://academic.rcc.edu/workforcepreparation>.*

Student Resources for the ATB and CELSA Test:

Assessment Center:

- Moreno Valley Campus
(951) 571-6492
- Norco Campus
(951) 372-7156
- Riverside City Campus

(951) 222-8451

Student Financial Services Counseling and Outreach Center:

(951) 328-3690 or (951) 328-3693

Student Financial Services ATB/CELSA Contact:

- Monique Hill
(951) 372-7058

Tutorial Services:

- R.C.C., Moreno Valley Campus
(951) 571-6167
- R.C.C., Norco Campus:
(951) 372-7143
- R.C.C., Riverside City Campus
(951) 222-8170

Disabled Student Programs and Services:

- R.C.C., Moreno Valley Campus
(951) 571-6138
- R.C.C., Norco Campus
(951) 372-7070
- R.C.C., Riverside City Campus
(951) 222-8060

Non-Resident Tuition Deferment

Non-resident students that owe fees to Admissions and Records can complete a Non-Resident Tuition Deferment Form at the Student Financial Services Office to ensure that they are not dropped for non-payment of fees owed. All federal financial aid will be applied to non-resident fees. If applicable, the Federal Stafford Loan will be applied if grant awards are not enough to cover the entire balance.

The non-resident student is responsible for any remaining fees after disbursement. Failure to repay your fees may lead to a hold on all of your records at Riverside Community College and you will be unable to register for future classes or request official transcripts.

Non-Resident Tuition Deferment Forms must be submitted each semester and/or 30 days within disbursement of a Stafford Loan Check. Please note: You may be responsible to repay any federal aid disbursement if you withdraw from your classes. Non-Resident Tuition Deferment Forms are available in person at the Student Financial Services office.

Satisfactory Academic Progress Standard

The United States Department of Education requires that financial aid students have their academic progress reviewed each academic year to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial assistance meet two standards:

Qualitative Standard

All students that have attempted 12 units or more at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard

Students must complete a certain percentage of units attempted in order to make progress toward their goal. Once students have attempted 12 units or more at RCCD, students must have completed at least 67% of the cumulative units attempted. Students must also complete their educational objective (graduation, transfer, certificate) by the time they have attempted 90 units. This includes ALL units attempted at RCCD. A student can only receive financial assistance for a maximum of 150% of the published length of the program. 60 units is standard for completion of many of the programs at RCCD. Thus, 90 units is the maximum for which a student can receive financial assistance (60 units X 150% = 90 units). The 90 unit maximum includes one change of academic program. For students over 90 attempted units, appeals must be submitted and may be approved for the following valid reasons (see Appeal section for more details):

- Basic Skills classes: Students may take up to 30 units of basic skills course work in addition to the 90-unit maximum. There is no limitation to English as a Second Language (ESL) classes.
- Military credits
- AP Credits
- Change of academic program: Students may be permitted to change their educational objective one time only. However, a change of an educational objective after the student has attempted the 90-unit maximum requires contacting or meeting with the Student Financial Services (SFS) Academic Counselor to discuss their Student Educational Plan and/or career goals and receive an Approved Class List (ACL) for additional classes.
- Second Goal. If a student has already completed one academic goal (certificate, degree, etc) and returns/continues to complete a second goal.
- Repeated classes: Financial assistance may be awarded to cover the cost of courses previously taken to improve a grade of D, F, W, NC, NP, I, IB, IC, ID, or IF. However, repeated semester units will count toward the 150% maximum eligibility allowed. RCCD pays for repeated courses only one time.
- If a student has been accepted into and has been completed all prerequisites in the following fields:
 - Nursing (RN or LVN)
 - Physician's Assistant (PA)
 - Dental Hygiene

Students in the above programs may be eligible for financial assistance beyond the 90 unit maximum. These programs have different time frames than the average program at RCCD. Other programs may be added as determined by RCCD.

Grade Standards

All attempted semester units at RCCD include:

- Earned (successful) grades such as: A, B, C and CR, P
- Incomplete grades: I, IB, IC, ID, IF
- Unsuccessful attempted grades such as: F, W, NC and NP
- Completed units, but not successful: D
- All repeated courses

Only practicum/labs that are required, recommended or academically beneficial should be taken at the same time as the corresponding course. Adding and/or dropping units after the first grant disbursement will require a review and possible adjustment of any future disbursements. Student Financial Services follows all Title V regulations in relation to financial aid regulations for repeated courses and IP grades.

Student Financial Services (SFS) Academic Counselors

SFS Academic Counselors are available for appointments on the Riverside, Norco and Moreno Valley campuses. You may see the SFS Academic Counselors to develop your Student Educational Plan (SEP), seek academic guidance, seek guidance on your appeal, review your Approved Class List, or many other Academic Counseling functions. For availability, please call (951) 328-3690. You may also inquire about availability of counseling appointments by visiting the SFS office at Moreno Valley or Norco Campus; or on the Riverside Campus, you may visit the SFS Counseling/Outreach building, which is behind the cafeteria in the Bradshaw Center .

Financial Aid Probation

Students who have attempted at least 12 semester units, but have not earned a 2.0 cumulative GPA or did not complete 67% of all units attempted will be placed on financial aid probation for the academic year, or remainder thereof. Students must complete their Financial Aid file to have their Financial Aid status determined. Students' SAP status is determined after the student completes their financial aid file. Late applicants may have less than a full academic year to improve their academic standing. Probation students are encouraged to attend Winter and Spring semesters to improve their academic standing.

Probation students' responsibilities

Students on financial aid probation must complete a Probation Success Workshop Quiz. The Probation Success Workshop Quiz is available in person or a student can pick up a CD-ROM at any SFS office (Riverside, Norco or Moreno Valley). Probation students also must have a current Student Educational Plan on file (within the last year). To make an appointment to attend the workshop or to meet with the SFS Academic Counselor to complete a Student Educational Plan, please call (951) 328-3690. Students on financial aid probation will continue to receive certain types of financial assistance during the probationary period. Students on financial aid Probation who do not have a Student Educational Plan and who do not submit proof of successfully completing the Probation Success Workshop Quiz may risk delay of financial aid disbursement(s). Probation students must improve their academic standing. Students that do not meet the SAP standards after their probationary period will be declared **ineligible** for financial assistance.

Financial Aid Ineligibility

If, after the probationary period, the SAP standard has still not been met, a student will become **ineligible** for financial assistance. Ineligible students are notified in writing of their ineligible status after their financial aid file is completed.

Students that have attempted 90 or more units and are not in Nursing, Dental Hygiene or PA programs will also be ineligible, regardless of the GPA or completion percentage.

Ineligible students may only be eligible for a Board of

Governor's Fee Waiver, certain scholarships or district student employment. To clear an ineligible status for the next academic year, a student must bring their academic record up to the qualitative and quantitative standards prior to attempting 90 units. An ineligible student will only receive financial assistance for the current academic year if the Appeal is approved. All ineligible students are mailed an appeal form.

Appeals

An ineligible student may submit an Extenuating Circumstances Appeal form if the student believes there are extenuating circumstances surrounding their failure to maintain SAP, or if there is a valid reason for attempting 90 units or more. All students have the right to appeal a financial aid Ineligible status. For students who are ineligible because of a GPA less than 2.0 or a completion rate of less than 67%, documentation of extenuating circumstances is required. Extenuating circumstances may include: a death in the immediate family, hospitalization, auto accident, family emergencies, or other situations beyond the reasonable control of the student.

An appeal packet for students who are *Ineligible due to having a GPA less than 2.0 and/or a completion rate of less than 67%* must include:

- An attachment of official documentation of extenuating circumstances; Circumstances must have occurred during the semester(s) that led to the ineligible status.
- A current Student Educational Plan (SEP) and Re-Admit Contract (if applicable)
- A statement written by the student describing the extenuating circumstances and indicating the changes that have been made to assure that the Satisfactory Academic Progress standard will be met if given another probationary year.
- Proof of completion of SAP 101 (correctly answered Quiz must be included in the appeal packet). The SAP 101 quiz is available on www.rcc.edu/studentfinancialservices or on any campus (Riverside, Norco or Moreno Valley)

Note: The demands of employment or insufficient childcare are not usually accepted as extenuating circumstances for an appeal.

An appeal packet for students who are ineligible **ONLY** because they attempted 90 units or more must include:

- A current Student Educational Plan
- A statement written by the student describing the reason(s) for attempting 90 units or more (e.g. Basic Skills classes, ESL classes, military credits, repeated classes, change of academic program, second academic goal or high unit academic program – math/science/engineering/computer science, etc.)
- Proof of completion of SAP 101 (correctly answered Quiz must be included in the appeal packet)

Submission of an appeal does not guarantee that a student will regain financial aid eligibility. After reviewing the appeal, the SFS Academic Counselor will render a decision and the student will be notified in writing of the decision.

Appeal Approved

Approved appeal students will only receive financial assistance for courses that are listed on their Student Educational Plan and Approved Class List (ACL). If an appeal is submitted late in the academic year and approved, funding will only be disbursed for the semester in which they were approved and forward. Eligibility for federal, state and institutional eligibility will be determined after the appeal has been approved and the appeal contract received. No retroactive disbursements will be made. Eligibility for the Board of Governors' Fee Waiver (BOG) is not affected by SAP status. Students that are in an Appeal Approved status will have Federal Family Educational Loan Program eligibility reviewed on a case by-case basis.

Continued eligibility will be based on meeting a 2.0 GPA and 67% completion rate each semester, taking courses listed on the ACL, and completing the financial aid file. If the appeal is approved, the student will be placed back on a probationary status and grades will be reviewed each semester. Once the appeal is approved the student MUST meet the standard each semester (2.0 semester GPA and 67% semester completion rate) for continued eligibility. If a student fails to meet the standard each semester (as an approved appeal student), he/she will become Appeal Ineligible for future financial assistance.

Appeal Approved students who do not meet the 2.0 GPA and 67% completion rate standard for one semester, but who continue to meet the cumulative GPA of 2.0 and cumulative completion rate of 67%, AND who are on appeal ONLY because they are over 90 attempted units, who have never had a probationary financial aid status, will be given a one time opportunity to return to an Appeal Approved status.

Appeal Pending

There are various reasons an appeal may be placed into pending status. Further documentation or a meeting with the SFS Academic Counselor may be required. Once the requirement(s) have been met, students will be notified with a written decision. If students do not return the missing documents within ten working days for further consideration, the Appeal Pending status will become an Appeal Denied status.

Appeal Denied

Students whose appeals are denied may regain eligibility the next academic year by bringing their academic record up to the qualitative and quantitative standards.

Appeal Ineligible

Appeal Ineligible students are no longer eligible for most types of federal, state and institutional financial assistance. Appeal Ineligible students are still eligible for the Board of Governors' Fee Waiver and may possibly be eligible for district student employment or certain scholarships.

Appeal Reinstatement

Appeal Ineligible students have the opportunity to apply for Appeal Reinstatement once 2 consecutive semesters of satisfactory coursework have been completed. For example, consecutive semesters may be Fall and Spring or Fall and Winter semesters. Each of the 2 semesters must be composed of 6 units from the ACL and completed with grades of C or better in all courses.

Re-Appeal

Appeal Ineligible students who had documented extenuating circumstances during their approved appeal period that caused their grades to be unsatisfactory may re-appeal. If this occurred, the student must schedule an appointment with a Student Financial Services academic counselor to pick up the re-appeal form and discuss the extenuating circumstances.

Q. What does it mean to meet the Student Financial Services SAP standard?

A. A student that earns a cumulative Grade Point Average (GPA) of 2.0 or better (Qualitative Standard), successfully completes 67% of all units attempted and meets his/her educational objective before attempting a total of 90 cumulative units (Quantitative Standard) will meet the Satisfactory Academic Progress standard.

SAP Statuses

Satisfactory (SA) – A student with less than 12 attempted units or a student who has attempted 12 or more units and has earned at least a 2.0 cumulative GPA and cumulative 67% course completion rate and has attempted less than 90 units. No restrictions to financial assistance.

Probation (PE) – A warning period for students who are not meeting the SAP standard. Eligible for most types of financial assistance.

Probation Cleared (PC) – A student that was on probation in a previous academic year, but has improved his/her grades and now fully meets the SAP standard. No restrictions to financial assistance.

Ineligible (IN) – A student who had a previous probation period and still does not meet the SAP standard. Ineligible students are not eligible for federal, most state and institutional financial assistance.

Ineligible over 90 (IN90) – A student who is ineligible due to attempting 90 or more units and is not in a specialized program (nursing, dental hygiene or physician's assistant). IN90 students are not eligible for federal, most state and institutional financial assistance.

Appeal Pending (AP) – A temporary status for students who have appealed but may need to submit additional documentation or meet with the SFS counselor.

Appeal Denied (AD) – An ineligible student who appeals his or her status but is denied. AD students are not eligible for federal, most state and institutional financial assistance.

Appeal Approved (AA) – An ineligible student who has proven Extenuating Circumstances and successfully appeals the ineligible status. This student must earn a 2.0 GPA and complete 67% of units attempted each semester for continued eligibility. Eligible for most types of financial assistance.

Appeal Approved over 90 (A90) – An ineligible student who has a Valid Reason for attempting more than 90 units and successfully appeals the ineligible status. These students have a cumulative GPA of at least 2.0 and a cumulative completion rate of 67%, but have attempted 90 or more units. Once approved, these students must earn a 2.0 GPA and complete 67% of units attempted each semester for continued eligibility. No restrictions to financial assistance.

Appeal Ineligible (AI) – A student who was previously Appeal Approved, but did not earn a 2.0 GPA or complete 67% of courses attempted during the Appeal Approved semester. AI students are not eligible for federal, most state and institutional financial assistance.

Appeal Approved Reinstated (AAR) – A student who lost their AA or A90 status, but went on to successfully complete two consecutive semesters of coursework from their Approved Class List in order to re-instate their Appeal status. This student must earn a 2.0 GPA and complete 67% of units attempted each semester for continued eligibility. Eligible for most types of financial assistance.

Appeal Satisfactory (AS) – A student who has previously appealed, but now fully meets the SAP standard of a cumulative 2.0 GPA, cumulative 67% completion rate and less than 90 units attempted. No restrictions to financial assistance.

Ineligible Satisfactory (IS) – A student who was Ineligible, but now fully meets the SAP standard of a cumulative 2.0 GPA, cumulative 67% completion rate and has attempted less than 90 units. No restrictions to financial assistance.

LET R2T4 MEAN THIS FOR YOU
R is for “REMEMBER”
2 is for “TO”
T is for “THINK”
4 is for “before” you totally withdraw!!

What Happens if I Drop Some or All of My Classes After Receiving My Financial Assistance?

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives a 0.00 GPA for the Fall, Spring and/or Summer semester may be subject to repayment of federal financial assistance funds including the Federal Pell Grant, SEOG grant, ACG Grant and FFELP Stafford loans.

If you received Federal grant or loan funds and withdraw from school before completing 60% of the semester successfully, the amount of grant or loan funds you earned must be determined. If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned. If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those earned funds not yet received.

The Student Financial Services office is required to calculate how much aid you earned during the semester, based on the final date you withdrew or the last day of reported school activity and will notify you of any repayment due to the school or any post withdrawal disbursement due to you. Please note that if you totally withdraw after 60% of the semester has passed, you will not owe any repayment of federal funds.

Your withdrawal date is determined in one of the following ways:

- The date you dropped your last class in the Admissions and Records office or on Web Advisor
- The midpoint of the semester if you did not officially withdraw and received a 0.00 GPA (combination of all F,W,NC grades)
- The date posted by the instructor indicating your last date of attendance in class

Overawards

The overaward occurs when you receive more aid than you are eligible for. This is a result of changes to your financial aid award causing your financial aid package to exceed your financial need. The financial need is determined by your Free Application for Federal Student Aid (FAFSA). A change in a financial aid package can include but are not limited to an extension to work-study employment or the awarding of a scholarship or grant from an outside organization.

Your financial aid award can not exceed your financial need or the school may take steps to resolve the overaward such as make adjustments to your financial aid award package or request repayment of disbursed awards. You may be required to re-pay a grant and/or loan if you receive a financial aid disbursement and withdraw from too many classes or fail to attend your classes for at least one day. Failure to repay your fees may lead to a hold on all of your records at Riverside Community College and you will be unable to register for future classes, request official transcripts, and your eligibility for future financial assistance from any educational institution will be affected until you resolve this matter.

Example of withdrawal calculation

If you received \$1179 Pell grant and could have received an additional \$1178 more if you had finished the semester, equaling a total award of \$2357 for the semester. There are 117 days in the semester and you withdrew on the 17th day. You earned 14.5% of your grant ($17 \div 117 = 14.5\%$).

The Student Financial Services office will calculate what you earned and did not earn:

\$1179 grant money received + \$1178 you could have received = \$2357 X 14.5% = \$341.77 earned.

\$1179 grant money received - \$341.77 earned aid = \$837.23 unearned aid.

- **School Portion of the calculation**

An additional portion of the grant must be repaid by the college based on your total institutional charges at the time you withdrew

For Example, you took 12 units for the semester at \$20 per unit. Your total institutional charges=\$240 X 85.5% (unearned) = \$205.20 the college has to pay back to the federal program and you will have to repay to the college

- **Student Portion of the calculation**

You will have to pay back the unearned amount minus 50% of the total aid that was disbursed and aid that could have been disbursed

\$837.23 unearned aid - \$205.20 that the college returns = \$632.03 which is the initial amount of unearned aid due from you.

\$2357 total aid disbursed/could have been disbursed X 50% = \$1178.50.

\$632.03 - \$1178.50 = \$0 you have to pay back to the federal grant program.

- ★ **Total amount the student has to repay = \$205.20 to RCC for the college portion that had to be returned**

If you are required to repay funds back to the school, you will have 45 days from the date you are notified to repay the amount owed in full. On the 46th day, if the amount due has not been paid in full, you will be reported in overpayment status to the Department of Education and you will not be able to receive financial assistance at any school until the overpayment has been resolved.

If RCC is required to return funds based on your R2T4 calculation, you will be billed the colleges portion to be paid directly to RCCD. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCCD records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCCD.

**Note that Federal Work Student earnings (FWS) are excluded from the calculation. Stafford loan recipients must contact their lender(s) for additional repayment arrangements.

Income Re-Evaluation

Your eligibility for financial assistance for the 2008-2009 academic year is largely based on your and/or your parent's income and assets for the calendar year of 2007 as reported on the 2008-2009 FAFSA. Because you and/or your parent's income may have changed drastically from 2007 to 2008, RCCD and the Department of Education allow students to apply for an Income Re-Evaluation so that your financial assistance eligibility can be re-evaluated.

Special circumstances may include:

- the family has unusually large medical bills not covered by insurance
- the family is paying unusually high elementary or secondary school tuition
- the student or parent has recently lost their job
- death of contributing wage earner

To apply for a 2008-2009 Income Re-Evaluation at RCCD:

- You need to have completed your 2008-2009 FAFSA application
- Your financial assistance eligibility needs to have been determined by the RCCD Student Financial Services (SFS) office for the 2008-2009 academic year and you have received your final award notification
- You need to have filed your 2007 and 2008 Federal tax returns and/or received your year end statements for all untaxed income received in 2007 and 2008
- You need to meet the SFS Satisfactory Academic Progress (SAP) standard.
- You have not been awarded an Unsubsidized Federal Stafford student loan for the 2008-2009 academic year at RCCD.

The Income Re-Evaluation forms are available in the SFS offices (Riverside City, Moreno Valley, and Norco). You may request an Income Re-Evaluation form and submit it to our office along with required documentation. Your application and all supporting documentation will be reviewed for accuracy and you will be notified if additional documentation is required. The outcome of your 2008-2009 Income Re-Evaluation request will be mailed to you within 2-3 weeks after all required documentation is received. Disbursements will be issued based on the deadline for which you submitted your request and a retroactive payment for the fall 2008 semester will be disbursed accordingly, if applicable.

Additional Types of Financial Assistance **Veterans Benefits**

The RCCD Veterans Office on the Riverside City College campus has information regarding educational benefits that may be available to students. If you or your spouse are veterans or you are the dependent of a veteran, you may be entitled to these benefits. Call (951) 222-8607 for more information on VA educational benefits. For eligibility requirements, visit www.gibill.va.gov or call 1-888-442-4551. Be sure to check out www.military.com for available scholarships. If you are a dependent of a deceased or disabled veteran, you may be eligible for the Board of Governor's Fee Waiver (BOGW). Contact the RCCD Veterans office or the Student Financial Services office for more information on how to qualify to have your fee's waived. Explore the possibilities!

Extended Opportunity Programs and Services (E.O.P.S)/Cooperatives Agencies Resources for Education (C.A.R.E)

EOPS/CARE is designed to assist students who are financially (qualify for BOGW A or B) and educationally disadvantaged. EOPS is a student support program that focuses on matriculation, retention, and student success. Services include counseling (academic, career, personal), priority registration, book services and tutoring. Contact the RCCD EOPS Office for eligibility requirements and more information: Riverside City College (951) 222-8045, Moreno Valley Campus (951) 571-6253, Norco Campus (951) 372-7128.

Student Support Services Program (SSS)

The Student Support Services (SSS) program is part of the federally funded TRIO programs offered at the Norco campus. It offers qualifying students a strong academic support system and learning community that will assist them in mastering their college transitions. Students in this program may also be eligible to apply for the SSS grant. The number of these grants and the amount of this grant is based on the availability of funds. Students in the SSS program may be eligible for the SSS grant if they complete the FAFSA application online at www.fafsa.ed.gov and are determined Pell grant eligible with financial need as determined by the Student Financial Services office. For more information about the SSS program please call 951-372-7163.

Bureau of Indian Affairs Grant/Scholarship

If you are a student who is a member or a close dependent of a federally recognized American Indian tribe or nation, you may be eligible for grants or scholarships from your tribe/nation or the Bureau of Indian Affairs (BIA), Office of Indian Education Programs. To participate in BIA grants and scholarships, please contact your tribe/nation for the steps you must take in order to become eligible. Your tribe/nation may ask you to submit a "Needs Analysis" form to the RCC Student Financial Services Office. You will also need to complete the FAFSA and list RCC as one of your colleges. If you are found eligible for grants or scholarships by your tribe/nation, they will send the funds to RCC and you will be notified by mail as to how to use your BIA grant/scholarship at RCC. For more information, you may visit www.oiep.bia.edu or call (916) 978-6058.

Teacher Preparation and Education Programs

This program offers information, academic advisement, and support for students interested in pursuing a career in teaching. It's mission is to assist college students in achieving their fullest potential as students, prepare them for transfer to a UC, CSU or a private college of their choice and provide the motivation for them to become excellent teachers and leaders in the field of education.

Riverside Community College's Future Teachers in Action Program is partnered with four institutions of higher education and four K-12 school districts in the Riverside area.

WORKFORCE PREPARATION PROGRAMS & SERVICES

Workforce Preparation at Riverside Community College District is home to a variety of educational and community resources designed to prepare you for future employment. Whatever your goals may be, our staff is committed to helping current and prospective students access the education and life skills necessary to qualify for employment leading to self-sufficiency.

Workforce Preparation offers an innovative approach to education and a rewarding experience that will help you gain the best skills necessary to achieve your potential. The faculty and staff are here to assist and support you in your quest for stable employment.

CALIFORNIA HIGH SCHOOL EXIT EXAM (CAHSEE) PREP

If your high school graduation year has passed by and you have not yet passed the California High School Exit Examination, you can benefit from this class, which includes a complete orientation to RCC. This is a great introduction to programs and services offered by RCC and does not require any books or tuition. It combines a guidance class with a math and English test preparation class. For more information and enrollment, call Ianshawn Smith at (951) 222-8325.

GATEWAY TO COLLEGE

If you are 16 through 20 years of age and have dropped out of high school, or are near dropping out of school, Gateway to College can provide you with an opportunity to earn a high school diploma while achieving college success. Our scholarship program is designed for you to accumulate high school and college credits. You earn your high school diploma while progressing towards an associate's degree, occupational certificate or college transfer program. If you are interested in a career in the automotive industry, Gateway to College also offers the Gateway Automotive Technologies Academy to help you earn all of the following: High School Diploma, Toyota T-Ten Certification, and the RCC Associate's Degree in Science (A.S.). Gateway to College enrolls 110 new students each semester. For further information, please contact Gateway to College Early College High School at (951) 222-8931 or (951) 222-8934.

FOSTER & KINSHIP CARE EDUCATION (FKCE)

This program provides the California state and Riverside county mandated continuing education class hours for licensed foster parents. The classes are also applicable for all "D" rated Los Angeles county licensed homes. Kinship providers, although not required to attend training, are encouraged to do so. Other professionals working with children (childcare providers, teachers, counselors, social workers) as well as all parents are also welcome to attend workshops. Training covers a wide variety of topics and is held mornings and evenings in various locations throughout Riverside county, in both English and Spanish. For a schedule, to register for a class or for more information, please contact the Program Director by phone at (951) 222-8937 or e-mail at Penny.Davis@rcc.edu.

INDEPENDENT LIVING PROGRAM (ILP@RCC)

RCC is committed to meeting the educational, personal growth and employment preparation needs of current and former foster youth, ages 16-21, living throughout Riverside County. As an ILP youth referred to our program, you are assigned an Emancipation Coach (EC), who serves as your advocate, advisor and adult role model. Your EC will work very hard to mentor and help you successfully prepare for a life of independence after foster care. No matter what your circumstances, we will customize the ILP services to best meet your unique needs. Our goal is seeing you become a successful, independent young adult and realize your true potential. If you think you qualify for our program, please don't hesitate to give us a call at (951)-222-8445 or e-mail us at ILP@rcc.edu.

SKILLS CLASSES

Skills Classes in Workforce Preparation are available to any student wanting to build a strong academic foundation in reading, writing, Business English, mathematics, computer applications, and life management skills. Through self-paced, open-entry classes, you will have the flexibility in determining when you begin attending and freedom to go as fast or slow as you need to learn the material. Our instructors are student-centered and class sizes are relatively small, providing you an environment that is learning-friendly. For more information, call (951) 222-8648.

Temporary Assistance for Needy Families-Child Development Careers (TANF-CDC)

The goal of the TANF-CDC Program is to offer eligible CalWORKs students the opportunity to become California credentialed preschool teachers. Students pursuing a Preschool Teacher Permit may use multiple options for completing the educational program including short-term, weekend, and online classes at all three campuses. Utilizing existing Early Childhood Education classes, work experience, and CalWORKs supportive services, you will be prepared to qualify as an associate teacher or a teacher through the California Child Development permit process. For more information, call (951) 222-8648.

CalWORKs

CalWORKs will help you achieve self-sufficiency through employment and education. If you are a TANF (Temporary Assistance for Needy Families) recipient with minor children, working at least 20 hours per week and attending or planning to attend RCC, you may be eligible to receive special support services. RCC's CalWORKs support services include counseling, priority registration, job search and resume assistance, resource referrals, and intensive joint case management with the county GAIN program. For more information, call (951) 222-8648.

Citizenship Documentation

The U.S. Department of Education will match student citizen status with the U.S. Citizenship and Immigration Service (USCIS) and Social Security Administration data to verify eligibility for federal financial aid programs. If there is no match you must submit documents to our office to confirm your citizenship or immigration status. Check your Student Aid Report (SAR) or web advisor to see if we require this information. The information must be submitted each year that it is required and the document must be current and active (we cannot accept expired documents).

Institutional Assistance

Scholarships

Scholarships are another resource that can provide necessary financial assistance for students to successfully obtain their educational goals. Scholarships are available to all students at Riverside Community College District and may be based on financial need (referred to as need-based) and/or grades/academic performance (referred to as merit-based). Other qualifications for scholarships may vary, such as your selected major or academic program, career goal, GPA, club or volunteer and community involvement, etc. The scholarship programs available at RCCD are as follows:

RCCD Foundation Scholarships: Riverside Community College District offers scholarships for continuing and transferring students which are listed in our yearly Scholarship Brochure. The brochure is available every fall semester at the RCC Student Financial Services Office and on the RCC website with a variety of scholarships for all types of students and academic programs. The brochure includes a list of available scholarships, a scholarship application, personal essay form, evaluation/recommendation forms and instructions on how to complete the scholarship application process. The deadline for submitting the RCCD Scholarship application is in early December.

Scholarship information workshops are held at each campus and available on the Student Financial Services webpage prior to the scholarship deadline date. The Scholarship workshops help students with information on how to complete the scholarship application, write their personal essay, request recommendations and other tips. Scholarship recipients are chosen by the RCCD Scholarship Committee and scholarship Donors. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If you do not meet the

scholarship GPA and units requirements in the fall semester in order to receive the spring semester disbursement of your scholarship, you will be contacted by mail and have the chance to appeal the decision. If, for any reason, the awarded recipient does not meet the requirements, an alternate will be chosen. You must also meet the scholarship GPA and units requirements in the fall semester in order to receive the spring semester disbursement of your scholarship,

Important Dates for the RCCD Foundation Scholarship program:

October-December 2008: Scholarship Brochure and Application available

October-November 2008: Scholarship workshops held at each campus

First week in December 2008: Scholarship applications due

December 2008-April 2009: Scholarship screening to determine recipients

Early May 2009: All students notified of their application status

May 2009: Scholarship award ceremonies held

Late August 2009: Fall portion of scholarship funds mailed (after verification of enrollment)

January 2010: Ineligible recipients notified with chance to appeal

Early February 2010: Spring portion of scholarship funds mailed (after verification of enrollment)

High School Scholarship Brochure: The Riverside Community College High School Senior Scholarship Brochure is available during January to early March of each year. This brochure contains a variety of scholarships to be awarded to high school seniors who will be attending Riverside Community College during the upcoming academic year. The Brochure and application are available at the RCC Student Financial Services Office, on the Financial Aid page of the RCCD website and in the Guidance Office of local high schools.

The High School Scholarship brochure includes a list of available scholarships, a scholarship application, personal essay form, evaluation/recommendation forms and instructions on how to complete the scholarship application process. The deadline for submitting the RCCD High School Scholarship application is in early March. Scholarship recipients are chosen by the RCCD Scholarship Committee and Donors. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If, for any reason, the awarded recipient does not meet the requirements, an alternate will be chosen.

Community Scholars: The Community Scholars program is a joint endeavor of the Community Foundation, Riverside Community College District Foundation, California Baptist University, La Sierra University and the University of Redlands and other generous philanthropists in our community who share a commitment to education. This scholarship rewards students who have shown excellence in scholastic achievement and community involvement while attending local High Schools. The Community Scholars program encourages outstanding high school seniors from Riverside County to pursue their collegiate studies at Riverside Community College District for two years and to meet the requirements for transfer and acceptance to one of the participating four-year universities mentioned above.

The Community Scholars program is valued at \$7,000 and is disbursed over a four-year period. The recipients will receive \$1,000 per year for two years while at RCCD and \$2,500 per year for two years at one of the four-year participating universities chosen at the time of application. In addition to the monetary award for this scholarship, recipients will benefit from joint counseling sessions with the RCCD and participating university counseling staff to ensure completion of required classes for transfer from RCCD within the two-year time limit. Community Scholars recipients will also benefit from priority registration for classes at RCCD. Students awarded this scholarship must also maintain the eligibility requirements each semester to remain in the program.

To apply for the Community Scholars program, complete the Community Scholars Brochure and application available at the RCC Student Financial Services Office, on the Financial Aid page of the RCCD website and in the Guidance Office of local high schools during January to early March of each year. Additional criteria are as follows:

- Must be a current high school senior who is a Riverside County resident and will be graduating from a Riverside County High School during the current academic year.
- Must be a U.S. citizen, permanent resident, immigrant, or refugee. Students here on an F-1 Visa are not eligible.

High School Achievement Award: Riverside Community College District offers one \$300 scholarship to each High School within the RCC District to recognize one student of their choice who has a high GPA and would benefit from the scholarship for attendance at Riverside Community College District. This allows each High School the opportunity to be directly involved in the selection of the student that they feel would benefit from this award. Contact your high school Guidance Office or Counselor in March of each year for more information regarding this award.

Outside Scholarships: There are many other opportunities for students to find scholarships outside of RCCD. However, searching for scholarships requires time and effort on the part of the student, but is well worth the effort. The RCCD Student Financial Services Office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, business, etc. A list of these possible scholarship resources is available in our office or on the Financial Aid page of the RCC website and is updated regularly. It is up to you, the student, to follow directions for application and follow-up for these scholarships.

Scholarships are also available from other resources such as your college or local library, your parent's or your employers, community organizations etc. You may also search for scholarships on the internet; however it is a good idea not to pay for these services. The following is a list of *free* websites you can use in your search for scholarships:

www.fastweb.com

www.scholarshipexperts.com

www.scholarships.com

www.scholarshiphunter.com

www.scholarsite.com

If you are awarded a scholarship from a source outside of Riverside Community College, the procedure to use your scholarship at RCCD is as follows:

1. The organization or donor providing the scholarship will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor's directions on how to have your scholarship funds sent to RCCD. They may require proof of enrollment at RCCD. You may submit your class schedule printed from Web Advisor, or, if they are requesting "official" proof of enrollment, contact the RCCD Transcripts & Records office at 951-222-8603.
3. For students who receive the Golden State Scholarshare scholarship: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to Golden State Scholarshare. The Qualified Withdrawal Form is available at www.scholarshare.com. For help in filling out the form, call 1-877-728-4338.
4. Once RCCD receives your scholarship funds, you will be sent a letter from one of the RCCD Student Financial Services offices acknowledging receipt of the funds along with an enclosed Scholarship Action Form.
5. Fill out the Scholarship Action Form and return it to the Student Financial Services office on your preferred campus of RCCD.
6. The Scholarship Action Form will let us know how you will use your scholarship at RCCD. For example: pay for tuition and fees; set up a bookstore account at any campus bookstore; reimburse for tuition and fees already paid for; or reimburse for books already purchased (with receipt). Some scholarships may also allow reimbursement for room and board expenses.
7. At the end of the academic year, you will be sent a letter regarding any remaining balance of scholarship funds. It is your responsibility to use your scholarship at RCC. All unused scholarship funds will be returned to the donor.

Student Employment District (Non Federal Work Study)

The Student Employment District Program promotes access to employment to help students meet their educational expenses and provides students the opportunity to gain valuable work experience. Students do not need to demonstrate financial need or complete a FAFSA in order to be eligible for employment. This is possible because the District Program is funded 100% by the on-campus department's at all three Riverside Community College District sites (Riverside City Campus, Moreno Valley Campus, and Norco Campus). All positions available through the District Program are on a temporary part-time basis.

Eligibility Requirements:

All students seeking student employment must meet the following criteria to be eligible for District employment:

- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled in half time units or more at RCCD (6.0 units is considered half time in Fall/Spring semesters and 3.0 units in the Summer/Winter semesters).
- Must have a valid, non-laminated and signed Social Security Card.
- TB test, fingerprinting, and food handler's card may be required for certain positions upon hire as a condition for employment.

International Students

International students are also welcome to take advantage of the District Program but are restricted to working only on-campus at any of the Riverside Community College's three campuses. Students maintaining their F-1 Visa status may work beginning with their first term at RCCD. The eligibility requirements are:

- Must have a valid unexpired I-20 form (pages 1-3) issued by the International Students office at Riverside Community College District. We will not accept a 1-20 form from another school. For more information on obtaining your copy please contact Center for International Students and Programs at (951) 222-8160.
- Current Passport from your Country of Citizenship.
- Must have an F-1 Visa Status.
- 1-94 Departure Record form issued by the US Department of Homeland Security. 1-94 should be stamped and classed upon entry into the US.
- EDD DE-4 form from the State of California.
- Student must be enrolled in full-time units.

What are the benefits of the Student Employment District Program?

- Flexible hours that work around student's school schedule.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income.
- Network with the RCCD community.
- Financial aid not required.

How do I apply for a Student Employment district position?

Student Employment currently houses all student positions available throughout RCCD at www.rcc.edu/services/workforce/studentEmploy.cfm. It lists all job openings whether federal work study or non-work study, for every RCCD department or off-campus site that employs students through our program.

1. Visit www.rcc.edu/services/workforce/studentEmploy.cfm to view positions that are available, click on the "Job Posting" link.
2. To better serve our students computer workstations are available at the following locations:

Riverside City Campus	Moreno Valley Campus	Norco Campus
Student Financial Services Counseling/Outreach Area	Student Services Lobby	Student Services Lobby
Student Employment Area	Career & Transfer Center	Career & Transfer Center
Admissions and Records		
Transcripts Area		

3. Download, print and complete a “Referral Request Form” with the job information that interests you. You may also obtain this form from one of the locations listed above.
4. Bring the completed Referral Request Form to the Student Employment office in Lovekin Field room F2 or to the Student Financial Services office on the Moreno Valley or Norco campus to obtain a Referral Card which gives the supervisor’s contact information for the position being offered.
5. Contact the supervisor to set-up an interview, bring the Referral Card with you to the interview.
6. If and when hired, the supervisor will provide you with all the required hire forms.
7. Once the hire process has been completed and approved for the student, the supervisor will be e-mailed an approval along with a timesheet so the student may begin their employment.

NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL ALL HIRE FORMS HAVE BEEN COMPLETED AND APPROVED

Please allow 7 to 10 business days for processing hire paperwork and special request forms. For specific questions regarding your position or hours, please contact your immediate supervisor (hired students only). For other information regarding Student Employment opportunities, please call the Student Employment hotline at (951) 222-8000 x 4281.

Disabled Students

The Disabled Student Programs and Services office offers services to students at RCCD such as sign language interpreters and adaptive technology/alternate media for students with a documented qualifying disability. The U.S. Department of Education’s, Federal Student Aid (FSA) office also offers resources for visually impaired and blind students who are pursuing an education beyond high school.

Visually-Impaired/Blind Department of Education Student Resources are as follows:

- Student Aid Audio Guide (nonfederal sources of assistance are available on this guide)
- Free Application for Federal Student Aid (FAFSA)
- Funding Your Education Beyond High School
- *Braille Bookmark

The student audio guide is designed to give a student a 4-part, 60-minute overview of the Department’s Federal Student Aid Programs which consists of:

- Application procedures
- Eligibility criteria
- Deferral and cancellation provisions
- Loan Repayment

Students may listen to the *Student Aid Audio Guide* online at www.studentaid.ed.gov/audioguide or a student can request a CD by calling the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243) or 1-319-337-5665.

Students use the *Free Application for Federal Student Aid (FAFSA)* to apply for federal student aid programs. A hearing impaired student may participate in a live Web Chat, (please see more information about the live Web Chat below) and a visually impaired student may take advantage of the Braille FAFSA. Although the Braille FAFSA may not be submitted, it is recommended to the visually impaired as a reference tool. A student may view the FAFSA and apply for federal assistance at www.fafsa.ed.gov.

The Funding Your Education Beyond High School publication is an introduction to financial aid for students who are still in high school and beyond. This resource will give general information about federal aid programs and how students may apply for them. This publication is available in the Student Financial Services office or students may view this guide online at www.studentaid.ed.gov/fye.

Repaying Your Student Loans is a guide to help the student understand the importance of repaying student loans on time. This guide includes information on options, rights, and responsibilities as a borrower. This resource will also explain repayment plans, give students tips on budgeting and loan consolidation. This publication is available in the Student Financial Services office or students may view this guide online at www.studentaid.ed.gov/repayingpub.

A FSA bookmark is available in Braille and encourages *visually impaired* students to apply for federal assistance online. For more information on how to obtain a bookmark, please call the Federal Student Aid Information Center toll free at 1-800-433-3243.

- The Federal Student Aid Information Center's information specialists will answer any questions about federal student assistance in general or a student's specific application.
- The Federal Student Financial Aid website is designed for text-only access, making the website available for individuals with screen readers.
- Large print copies of the Board of Governors Waiver are available in the Student Financial Services offices by request at any RCCD campus.

Hearing-Impaired Students

- The Federal Student Aid Information Center has TTY access at 1-800-730-8913.
- Students with access to the Internet may apply online for student assistance at www.fafsa.ed.gov.
- A live Web Chat is available online at www.fafsa.ed.gov through the "customer service live" option. This Web Chat option allows you to communicate directly with FAFSA on the Web (FOTW) Customer Service through a separate browser window. To access "customer service live," select "Fill out a FAFSA". At the bottom of the page, select "need help with this page," and then select "customer service", which will give you access to the link for "customer service live."

Students may also contact the U.S. Department of Education by mail at:
Student Financial Assistance
U.S. Department of Education

P.O. Box 84
Washington, DC 20044-0084

RCCD Student Financial Services offers individual appointments for students requiring assistance in filling out the FAFSA and other financial aid documents. Disabled students may also contact any RCCD Disabled Student Programs & Services office for information on other programs:

- Moreno Valley Campus – (951) 571-6138
- Norco Campus – (951) 372-7070
- Riverside City College – (951) 222-8060
- TDD Line – (951) 222-8061

Or contact the health services department for assistance at:

- Moreno Valley Campus – (951) 571-6103
- Norco Campus – (951) 372-7046
- Riverside City Campus – (951) 222-8151

Transfer Tips

Financial aid does not automatically transfer from one institution to another. You must reapply each year to continue receiving federal and state financial aid. You may receive financial aid funds from one institution per semester.

You may, however, receive the BOGW from more than one community college at a time.

If you are transferring to RCCD, you must add RCC to your SAR by one of three methods:

1. Using your Department of Education PIN, go to www.fafsa.ed.gov, Under Section 3, “FAFSA follow-up” choose “Add or Delete a school code” and follow the directions to add RCC using our Title IV School code 001270 **Or**,
2. Add RCC to page 8 of your SAR, sign it and mail pages 5-8 to the address listed at the bottom of page 8 under “If you made changes” **Or**,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have RCC added to your SAR. Have the following information ready:
 - Name and Date of Birth
 - DRN Number (Located on page 1 of SAR)
 - Social Security Number

RCC’s Title IV School Code (for all 3 campuses): 001270

Within a few weeks you will receive a new SAR from the Federal Student Aid Central Processing System (CPS) by mail or e-mail and RCC will receive your information electronically. You will then receive communication via e-mail from RCC (to your RCC e-mail address) alerting you to go to Web Advisor to view required documents that will be needed to complete your file.

If you are transferring from RCCD, add the school to which you are transferring, using the directions above and the new school's Title IV school code. You can search for school codes at the www.fafsa.ed.gov by going under Section 1 and clicking on "Search for School Codes." A list of federal school codes is also available at the Student Financial Services counter.

To transfer your Cal Grant Award, you must fill out the Cal Grant Change of Information (G-10) form from the California Student Aid Commission or request the change online at www.csac.ca.gov, choosing "Webgrants for Students". This form is available at any Student Financial Services Office or online at www.csac.ca.gov under the heading "Publications" and then "Participant Forms and Applications". If you are transferring to RCCD, you may turn in the G-10 form to RCC Student Financial Services. If you are transferring from RCCD, you must mail the form to the address listed on the G-10 form.

Drug Convictions and Student Financial Assistance

Federal aid eligibility for students convicted under federal or state law regarding possession or sale of drugs (excluding alcohol or tobacco) may be suspended during a period of enrollment for which the student was receiving Federal Student Aid such as grants, loans and/or work-study. If you have been convicted in the past, this does not automatically mean that you may be ineligible for federal student assistance. You should still complete and submit your FAFSA, answer the drug question and complete the drug conviction worksheet. Eligibility will be determined at the time of application. If you are convicted of possession or distribution of drugs after you submit your FAFSA you must notify our office immediately. An affected student can regain eligibility early by successfully completing an approved drug rehabilitation program.

If you have questions about the law or about your eligibility for federal student assistance, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). Your information is confidential and you will remain anonymous. More information is also available at www.fafsa.ed.gov.

It is the mission of the Riverside Community College District to provide a drug-free academic environment for our student's that maximizes academic achievement and personal growth. The District recognizes that any type of substance abuse poses a significant threat to the health, safety and well-being of users and the people around them. Students can seek help through Student Health Services center. Health professionals provide confidential assistance for students with alcohol or drug-related problems, including crisis intervention, educational programs and referrals. Contact the Student Health Services center on any of the three campuses at the numbers provided below:

Moreno Valley Campus (951) 571-6103
Riverside City Campus (951) 222-8151
Norco Campus (951) 372-7046

Selective Service Confirmation

If your Student Aid Report indicates that your Selective Service status must be confirmed or that you have not registered, you must provide our office with proof of your registration. For more information or to register for Selective Service, visit www.sss.gov. Registration forms are also available at any U.S. Post Office. If you did not register with Selective Service, but because of your age can no longer register (26 and older), you must provide our office with documentation of your status from Selective Service along with a letter indicating why you failed to register. To receive documentation of your status, you may contact Selective Service at the above website or call 847-688-6888.

Release of Financial Aid Information (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. FERPA stipulates that written or verbal information regarding student education and financial aid records cannot be released to any person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, the Consent to Release Information form (CRI) must be completed by the student each academic year. The CRI form is available on our website at www.rcc.edu/studentfinancialservices under 2008-2009 form and is to be filled out at the campus where the student's file is maintained. The CRI form may be cancelled in person at the Student Financial Services office.

Students requesting information from their financial aid file must show a picture ID before any information is released. All documents contained in the student's file are the property of Student Financial Services and will not be returned. Please retain copies of all your paperwork before submitting it to our office. To protect students' privacy, detailed student information cannot be given out over the phone.

For more detailed information regarding FERPA, please review www.rcc.edu/ferpa, the RCC Schedule of Classes, the Student Handbook, or www.ed.gov/policy/gen/guid/fpco/ferpa/index.html.

Implementation of the California Domestic Partner Rights and Responsibilities Act

The California Domestic Partner Rights and Responsibilities Act extends new rights, benefits, responsibilities and obligations to individuals in domestic partnerships registered with the California Secretary of State under Section 297 of the Family Code. If you are in a Registered Domestic Partnership (RDP), you will be treated as an independent married student to determine eligibility for state funded student financial assistance (BOGW and Cal Grant) and will need to provide income and household information for your domestic partner. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner. These provisions apply to state funded student financial aid ONLY, and not to federal student financial assistance.

AB 540

If you are not a California resident, you are not eligible to have your fees waived using the BOGW. However, you may be exempt from paying the out of state tuition fees under the Education Code Section 68130.5(AB 540) program. Any student, other than a non-immigrant alien, who meets all of the following requirements shall be exempt from paying nonresident tuition at RCCD:

1. High school attendance in California three or more years,
2. Graduation from a California High School or attainment of the equivalent in the state of California (GED or High School proficiency test.)
3. In the case of a person without lawful immigration status, the filing of an affidavit (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential). Students eligible for the AB 540 program must fill out the California Nonresident Tuition Exemption form available in the Admissions and Records office and return in person to any Admissions and Records office within the district.

Cost of Attendance

The cost of attendance is the estimated total amount it may cost to attend college. It will vary depending on your living situation (whether you live with your parents or off campus) and residency status (California resident or non-resident). Residency status is determined by Admissions and Records. Student Financial Services is designed to assist qualified students in obtaining grants, scholarships, and federal work-study funds for educational expenses. Be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standard.

Nine-month Student Expense Budgets 2008-2009 Academic Year:

<u>Allowance</u>	<u>Living at Home</u>	<u>Living Away from Home</u>
Books and Supplies	\$1566.00	\$1566.00
Room and Board	\$4050.00	\$10700.00
Transportation	\$1116.00	\$1116.00
Personal Expenses	\$2754.00	\$2754.00
Enrollment Fees	\$600.00	\$600.00
Health Fees	\$32.00	\$32.00
Total	\$10118.00	\$16768.00

Non California resident fees:

(\$181 per unit X 30 units) = \$5,430.00 is added to the applicable budget.

Fees that are excluded from this budget are parking at \$80, Student Service fee, non-U.S. citizen fee of \$19 per unit and audit fees at \$15 per unit.

Please note: Disbursement dates, cost of attendance, budget and all fees are subject to change without notice.

2008-2009 Budget Cost of Attendance

Living at home	\$10,118.00
Living Away From Home	\$16,768.00
Non-resident living at home.....	\$15,548.00
Non-resident living away from home.....	\$22,198.00

Top 10 Financial Aid Questions

Q. Where can I get help completing my FAFSA?

A. You may visit the Student Financial Services Counseling/Outreach office on the City campus or the Financial Services office on Moreno Valley or Norco campuses during our office hours for help and access to computers to file your FAFSA online. You may also call or come in with specific questions. Student Financial Services on all RCCD campuses schedule FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA online. Look for announcement flyers posted at our office or visit our website at www.rcc.edu/studentfinancialservices for future workshop dates and times. In addition, there are detailed instructions on the FAFSA website at www.fafsa.ed.gov Make sure to read them carefully before completing the application.

Q. Do I need to apply for financial assistance each semester and when do I re-apply for the Board of Governor's Fee Waiver (BOGW) and Cal Grant

A. Yes! Students must fill out the FAFSA for each academic year. Applications are available January 1st for the following academic year. Apply online at www.fafsa.ed.gov
By filling out the FAFSA you will automatically be considered for the BOGW for the following academic year beginning with summer and ending the next spring (summer, fall, winter, spring). To qualify for Cal Grant each academic year once you have first been awarded, you must reapply using the FAFSA by March 2nd of each year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, BOGW, Cal Grant, etc.).

Q. I applied using the FAFSA and received my SAR. Do I need to do anything else?

A. Yes! Completing the FAFSA is only the first step in applying for financial assistance. The next step is to complete your financial aid file at one of the three RCCD Student Financial Services offices. A current admissions application for RCCD is also required.

If you listed RCCD as one of your schools, Student Financial Services automatically receives your FAFSA information from the Department of Education. Each student must complete a financial aid file so their eligibility for assistance can be determined. Certain forms must be submitted to the financial services office to complete your financial aid file. You will be notified through your RCCD e-mail as to what forms are needed to complete your financial aid file. To access your e-mail address, please go to www.rcc.edu/student/e-mail.cfm. Required forms will also be posted on Web

Advisor and are available on our website at www.rcc.edu/studentfinancialservices. After the required forms have been submitted, your file will be reviewed for eligibility and you will be notified by e-mail of your status. Your award will be available on Web Advisor.

A current address and phone number are critical for accurate and timely communications and disbursements! You may update your admissions application on Web Advisor at www.rcc.edu or in person at one of the RCCD Admissions and Records offices.

Q. Why do I have to use my parent's information on the FAFSA if I don't live with my parents and they don't give me any money for school?

A. For financial aid purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in section 2 of the online FAFSA. Dependent students must include their parent's income information on the FAFSA.

The questions in Section 2 are:

- Were you born before January 1, 1985?
- At the beginning of the 2008-2009 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- As of today, are you married? (Answer "Yes" if you are separated but not divorced.) "As of today" refers to the day you sign your FAFSA.
- Do you have children who receive more than half of their support from you?
- Do you have dependents other than your children or spouse who live with you and who receive more than half of their support from you, now and through June 30, 2009?
- Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward or dependent of the court?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?

If you answer "NO" to every question, you are a DEPENDENT STUDENT.

If you answer "YES" to any one of these questions, you are an INDEPENDENT STUDENT.

Whether or not you live with your parents, they claim you on their tax return, or they give you money are NOT factors in determining dependency status.

Q. My parents make a lot of money. Is it a waste of time to apply for financial assistance?

A. No! The only way to find out if you are eligible for financial assistance is to submit the FAFSA application. If you do not qualify for the Federal Pell Grant you may still be eligible for other types of aid such as the Board of Governor's Fee Waiver (BOGW) or the Cal Grant. If you do not fill out the FAFSA application you will disqualify yourself from getting financial assistance. Remember, there is no fee charged to apply for financial assistance.

Q. Why does it sometimes take so long to process a financial aid application and what can I do to avoid delays in the processing of my financial aid application?

A. Student Financial Services at RCCD is committed to processing financial aid applications as quickly and accurately as possible. Unfortunately, several situations prevent processing an application in a timely manner. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. Also, additional documents may be required and Student Financial Services will not be able to process an application with missing documents or conflicting information.

The later you apply, the later your application will be processed. Applications may be submitted as early as January 1st for the following fall, so avoid delays and apply early (by March 2nd). Be sure to complete the application accurately to avoid corrections and respond quickly to e-mail that is sent to you. Also, be sure to keep all documents you used when completing the FAFSA, such as tax returns and W2s, because copies may be required to complete your file with our office.

Q. Why is the amount of grant money I received less than the amount listed on my award letter?

A. The amounts listed on your award letter are the awards for a full-time student. Some exceptions are made depending on the award.

Your actual disbursements may be less depending on the number of units you are actively enrolled in at the time of disbursement.

- 12 or more units is considered full time and you would receive 100% of your semester award.
- 9-11.5 units is considered three-quarter time and you would receive 75% of your semester award.
- 6-8.5 is considered half-time and you would receive 50% of your semester award.
- 5.5 units or less is considered less than half-time. The awards may vary and are paid in the last disbursement of the semester.

Keep in mind that grants are disbursed in payments throughout the semester; therefore, the amount of a check you receive may not reflect the entire semester award. Also, late starting classes have a different disbursement schedule. Finally, if you have an approved financial aid appeal, you will only be paid for classes on your approved class list.

Q. Do I have to be enrolled full-time to receive financial assistance?

A. No! You may be enrolled in any number of units to receive the BOGW. Students eligible for Cal Grant must be enrolled in at least 6 units to receive disbursement. With the Pell Grant the amount of money disbursed depends on the number of units a student is enrolled in each semester. In some cases, a student may have to be enrolled at least half-time (6 units) to receive the Pell Grant if the Expected Family Contribution (EFC) is above a certain limit determined by the U.S. Department of Education.

Q. What happens to my financial aid if I drop classes? Do I have to pay back the money?

A. Maybe. If you drop classes after the disbursement of aid, your payment will be adjusted to reflect your new enrollment status (number of units). Once this is updated, Student Financial Services will notify you if you must pay back any overaward of financial aid.

If you withdraw from all your classes, Student Financial Services will notify you if you must pay back any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our financial aid counselors and/or your instructors before withdrawing.

In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes will affect your G.P.A, class completion ratio and future disbursement

Q. Why does the Student Financial Services office limit the kind of information it gives out over the phone?

A. Student Financial Services does not release certain financial aid information over the phone in order to protect the student's right to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial aid file our trained staff can answer all of your questions. Come into the Student Financial Services office on any of our three campuses with a picture ID

Commonly Used Financial Aid Terms and Acronyms

ACG-Academic Competitiveness Grant: This grant provides additional money for full-time students who qualify and have completed a “rigorous course of study” during high school

ATB- Ability to Benefit Test: A test federally approved by the Department of Education for students seeking financial aid assistance, but do not have a High School Diploma or GED certificate.

BOGW-Board of Governors Fee Waiver: A California Community College fee waiver that is used to waive for your tuition and reduces your parking for Fall and Spring semesters. You must be a California Resident to apply.

Cal Grant: A state grant that is given to low-and middle-income students who meet the specific eligibility requirements.

CELSA-Combined English Language Skills Assessment: ATB test for students whose native language is not English and who are not fluent in English.

CRI-Consent to Release Information: The CRI form is a form provided under the Family Educational Rights and Privacy Act of 1974 (FERPA) and is required in order to release or share information with a person/agency other than the student

District Employment: On Campus employment opportunities throughout RCCD that are paid from a departments District budget.

DRN- Data Release Number: The four-digit number on the front page of a student aid report (SAR) that the student uses when changing certain SAR information by telephone.

EFC- Expected Family Contribution: Determines how much the student and his or her family are expected to contribute to the cost of the student's education for an award year.

FAFSA- Free Application for Federal Student Aid: An application that is used to apply for most Federal and State Financial assistance. To apply online, go to www.fafsa.ed.gov.

FERPA-Family Educational Rights and Privacy Act of 1974: A federal law that protects the privacy of student education records. This regulation states that written or verbal information cannot be released to any person or agency, other than the student, without written consent.

FWS-Federal Work Study: Provides jobs to financial aid eligible students, allowing them to earn money to pay education expenses.

SAR-Student Aid Report: The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

Useful References

- Apply for the FAFSA Online.....www.fafsa.ed.gov
- Apply for a PIN.....www.pin.ed.gov
- Federal Student Aid Information Center.....1-800-4FEDAID (1-800-433-3243)
- Federal Student Aid Information.....www.studentaid.ed.gov
- California Grant Programs.....1-888-CALGRANT (1-888-224-7268)
or www.csac.ca.gov
- National Student Loan Data System.....www.nsls.ed.gov
- Loan Entrance/Exit Counseling.....www.edfund.net
- Golden State Scholarshare & Governor's Scholarship.....www.scholarshare.com
- Social Security Office.....www.ssa.gov 1-800-772-1213
- Selective Service.....www.sss.gov 1-847-688-6888
- IRS- Student Tax Credits, Copies of Taxes.....www.irs.gov 1-800-829-1040
- Immigration and Citizenship.....www.uscis.gov 1-800-375-5283
- Icanaffordcollege.....www.icanaffordcollege.com

You have the right to ask RCCD...

- About completing the FAFSA (Free Application for Federal Student Aid). There is no fee to apply, just go to www.fafsa.ed.gov.
- Our policy towards confidentiality. Family Educational Rights and Privacy Act. (FERPA).
- Policies on Refunds if you drop classes and what it cost's to attend RCCD
- How RCCD determines satisfactory academic progress and what happens if you don't meet the standard.
- About the various financial aid programs available such as, federal, state and college financial aid programs.
- What the deadlines are for submitting applications for each financial aid program and how recipients are selected.
- How your financial need is determined and how the cost for tuition, fees, room, board, transportation, books, supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (such as parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by RCCD, is met.
- To explain the various programs in your financial aid package, and explain when and how you will receive your aid.
- How to appeal for financial aid application, if you believe you have extenuating circumstances.
- How much of your financial aid must be paid back, and what portion is grant or gift aid. You have the right to know what a loans interest rate is, the total amount that you must repay, payback procedures, when repayment begins, and how long you have to repay.
- To explain how you may be able to get additional assistance if your financial circumstance changes.
- How outside resources such as, scholarships may impact your financial aid award.
- How to transfer your financial aid if you change schools.
- How to decline any financial aid awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to the lender.

You have the responsibility to...

- Review and consider all information about RCCD's programs before enrolling.
- Compare your anticipated monthly student loan payments and other expenses to your expected take home pay after college.
- Complete the financial aid application accurately, and in a timely manner.
- Intentional misrepresentation on an application for federal financial aid is a violation of the law and a criminal offense subject to penalties.
- Read and keep copies of all forms and agreements you sign.
- Promptly respond and return all requested documentation, like verification, corrections or new information needed to complete your financial aid file.
- Notify your school and lender of your loans if there is a change in your name, permanent mailing address or enrollment status.
- Ensure all classes you take are required for you to reach your educational goal.
- Comply with all deadlines for applications or reapplications for aid, and understand the school's refund policy.
- Repay your student loans, even if you do not complete your education, aren't happy with your education or can't find a job. Some lenders offer incentives if you repay your loans on time.
- File for a deferment or forbearance or change your repayment plan, if you are at risk of defaulting on your federal loans.
- Complete your entrance counseling workshop prior to receiving your first loan disbursement; as well completing your exit counseling before you leave school.
- Maintain Satisfactory Academic Progress (SAP) as defined by the RCC SFS office.
- Secure your federal Personal Identification Number (PIN), and know that your PIN serves as your electronic signature, and has the same legal status as a written signature. You should not share this information with anyone.
- Report in writing all additional financial aid resources you receive to your Student Financial Services office.

	Files Completed By *	Disbursement**	Disbursement**
Fall 08	July 24, 2008	September 16, 2008 50% of Pell, Cal Grant & SEOG	November 21, 2008 Balance of all awards***
	August 21, 2008	October 17, 2008 50% of Pell, Cal Grant & SEOG	November 21, 2008 Balance of all awards***
	September 25, 2008		November 21, 2008 100% of all awards
	October 30, 2008		December 19, 2008 100% of all awards
	December 4, 2008		January 30, 2009 100% of all awards
Spring 09	January 15, 2009 (and all previous dates)	March 3, 2009 50% of Pell, Cal Grant & SEOG	May 22, 2009 Balance of all awards***
	February 12, 2009	April 10, 2009 50% of Pell, Cal Grant & SEOG	May 22, 2009 Balance of all awards***
	March 26, 2009	* All required documents submitted to the SFS Office ** All Disbursements are contingent upon funding. *** Grants adjusted for changes in enrollment.	May 22, 2009 100% of all awards
	May 7, 2009	NOTE: Payment for classes that start after the first day of the semester are included with the final disbursement of the semester. Students enrolled in less than 6 units will be paid at the end of the semester (Excluding Cal Grant)	June 26, 2009 100% of all awards
	June 11, 2009		July 31, 2009 100% of all awards

The chart below will assist you in determining amounts to be disbursed on Pell, Cal Grant and FSEOG based on number of units enrolled each semester

Enrollment Status	Units Enrolled In	Percentage of Grant Disbursement
Full Time	12 or more units	100%
Three Quarter Time	9.0—11.5 units	75%
Half Time	6.0—8.5 units	50%
Less than 1/2 time	5.5 or less units	To be determined

www.rcc.edu/studentfinancialservices

Direct Deposit

Grant recipients are strongly encouraged to sign up for Direct Deposit to expedite the receipt of their financial aid disbursement. This includes the Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), the Cal Grant and the Academic Competitiveness Grant (ACG). Avoid any problems with returned mail for outdated addresses, and reduce the risk of check fraud, lost, or stolen checks.

A Direct Deposit Form and a voided check or statement from a bank with your name, address, and bank account information is required to setup your account. All forms must be submitted by scheduled deadlines in order to receive your grant funds on a scheduled disbursement date and/or to cancel an existing account. Students who sign up for this service will have their grant funds electronically transferred into their checking account. ***Students who are on Direct Deposit will generally receive their financial aid disbursements from 3 to 5 days earlier than students whose checks are sent by mail.***

If you cancel, close or change your bank account information after submitting a direct deposit form, it is your responsibility to update our office by completing a new Direct Deposit Form. If you do not keep your bank account current with the Student Financial Services office or provide an invalid bank account number, you will cause a delay in receiving your financial aid funds and your direct deposit account will be cancelled. After two years, direct deposit accounts are cancelled if a current Direct Deposit Form is not submitted. The Direct Deposit Authorization Form is available in the Student Financial Services office or on the SFS website at www.rcc.edu/studentfinancialservices.

Important Information regarding your Disbursement

Please read the following BEFORE you accept the disbursement:

Remaining in all of your classes is critical to avoid Return of Title IV repayment. DO NOT cash your check if you are receiving financial assistance at another institution or you have dropped all of your classes. If your grants are direct deposited into your account, you MUST return the funds to the college. IF you receive a 0.00 GPA for a semester which you received Title IV funds, you may be required to repay a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs, and is thus subject to change.

You will only be paid for classes you are actively attending. The Board of Governors Fee Waiver (BOGW) and Veteran's Benefits are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards distributed by Student Financial Services. If you have already paid your fees, you may be eligible for a refund. The Enrollment Fees Refund form is available on our website.

Riverside Community College District PT Hourly/Student Payroll Calendar 2008-2009

Payroll	Pay Period		Time Sheets Due	Pay Date
	Start Date	End Date		
01A	06/01/08	06/30/08	07/01/08	07/18/08
02A	07/01/08	07/31/08	08/01/08	08/20/08
03A	08/01/08	08/31/08	09/02/08	09/19/08
04A	09/01/08	09/30/08	10/01/08	10/20/08
05A	10/01/08	10/31/08	11/03/08	11/20/08
06A	11/01/08	11/30/08	12/01/08	12/19/08
07A	12/01/08	12/31/08	01/02/09	01/20/09
08A	01/01/09	01/31/09	02/02/09	02/20/09
09A	02/01/09	02/28/09	03/02/09	03/20/09
10A	03/01/09	03/31/09	04/01/09	04/20/09
11A	04/01/09	04/30/09	05/01/09	05/20/09
12A	05/01/09	05/31/09	06/01/09	06/19/09

Dates subject to change based on the Riverside County Superintendent of Schools Payroll Calendar. Notification will be sent if changes are made.

English/Spanish Glossary

-A

ability to benefit	capacidad para beneficiarse
ability to benefit test	examen de capacidad para beneficiarse
academic year	año académico
address (permanent mailing address)	dirección (dirección postal permanente)
admission	admisión
adopted child	hijo adoptivo
A-Number	see "Alien Registration Number"
application	solicitud, formulario de solicitud
area code	código de área, prefijo de telefono
Armed Forces	Fuerzas Armadas, Ejército
award letter	carta de concesión
award year	año de concesión
award, financial aid	concesión de ayuda económica

-B

bank account	cuenta bancaria
bank deposit	depósito bancario
birth certificate	acta de nacimiento, partida de nacimiento
borrow	prestar , obtener un préstamo, pedir prestado
budget	presupuesto
business	negocio-

-C

Central Processing System (CPS)	Sistema Central de Procesamiento
certificate	certificado
child care	cuidado de niños, cuidado infantil, cuidado de menores
child care provider	persona (o entidad) que cuida niños
citizenship status	condición migratoria o de ciudadanía
code (Title IV code)	código (Código de Título IV)
college	universidad
community college	institución postsecundaria de dos años
community service	servicio comunitario, servicio al la comunidad
completing the FAFSA	completar la aplicacion para ayuda financiera
consent	consentir en; consentimiento
consortium agreement	acuerdo de consorcio
cost of attendance	costo de estudio

-D

Data Release Number (DRN)	Número de Divulgación de Datos
default (on a loan)	incumplimiento de pago
deferment (loan repayment)	aplazamiento de pago
demonstrated financial aid	necesidad económica comprobada
Department of Education	Departamento de Educación
dependency	dependencia
disabled	discapacitado, incapacitado
driver's license	licencia de conducir, licencia de manejar

-E

earnings	granacias
education expenses	gastos de estudio
e-mail	correo electrónico; mensaje electrónico
enrolled	inscrito
enrollment period	periodo de matricula
Expected Family Contribution (EFC)	Aporte Esperado de la Familia
extenuating circumstances	circunstancias atenuantes

-F

FAFSA on the Web FAFSA [en internet](#)
Federal Family Education Loan Programa Federal de Prestamos para la Educación
Program (FFEL Program) de la Familia (Programa FFEL, el FFELP)
Federal school code código federal de la institución postsecundaria
Federal Work-Study Program Programa Federal de Trabajo y Estudio
FFEL PLUS Loan Program Programa de Préstamos FFEL PLUS
field of study Campo de estudio
Financial aid administrator administrador de ayuda economica, administrador de asistencia economica
first name nombre
forbearance indulgencia
Free Application for Federal Solicitud Gratuita de Ayuda Federal para estudiantes
Student Aid (FAFSA)
full-time student estudiante [de tiempo completo](#)

-G

General Education Development (GED) Certificate Certificado de Formación Educativa General
grace period periodo de gracia
grade level nivel de estudio, nivel escolar
grade point average promedio de calificaciones, promedio de notas,, promedio académico
grant beca

-H

head of household jefe de familia
high school equivalency test examen de equivalencia de escuela secundaria
home schooling enseñanza en el hogar, escolarización en el hogar
honorable discharge (Armed Forces) [Retiro](#) honorable de las Fuerzas Armadas
Hope Tax Credit Crédito Tributario "Hope"

-I

income. ingreso(s);
(taxed income) ingresos tributables . . (or libre de impuestos)
independent student alumno independiente
interest rate tasa de interés
IRS Form 1040 Formulario de IRS 1040
IRS Form 1040A Formulario de IRS
1040A
IRS Form 1040EZ Formulario de IRS
1040EZ

-J

Job . Application. solicitud de empleo
job placement colocación laboral

-L

last name apellido
legal dependent dependiente legal
legal residence residencia legal
living expenses gastos de subsistencia
loan préstamo

-M

marital status estado civil
Master Promissory Note (MPN) Pagaré Unico, Pagaré Maestro
middle initial inicial (del segundo nombre)
military fuerzas armadas, milicia, militares m .l; militar

-N

National
Student Loan Data Sistema Nacional de
System (NSLDS) Información sobre Préstamos Estudiantiles (NSLDS)
need análisis cálculo de la necesidad económica
need-based programs programa que otorga ayuda según la necesidad económica
nursing enfermería, profesión de enfermero

-O

Office of Inspector General Oficina del Inspector General
online FAFSA FAFSA electrónica
overpayment pago en exceso

-P

paper FAFSA FAFSA impresa, la versión impresa de la FAFSA
paper SAR SAR impreso, la versión impresa del SAR
password contraseña
Pell Grant [Beca Federal](#)
permanent mailing address dirección postal permanente
permanent resident residente permanente
permanent telephone number número de teléfono permanente
PIN (Personal Identification Number) PIN (Número de Identificación Personal)
power of attorney poder, carta poder

-Q

qualification requisito

-R

register
with the Selective Service inscribirse en los registros militares del Sistema de Servicio Selective
Renewal Free Application For Federal Student Aid (Renewal FAFSA) Solicitud Gratuita para la
Renovacion de Ayuda Federal para Estudiantes (FAFSA de Renovación)
repaying Your Student Loans cómo pagar sus préstamos estudiantiles

-S

Satisfactory
Academic Progress (SAP) Progreso académico satisfactorio
scholarship beca
Selective Service System Sistema de Servicio Selectivo
social security seguro social
Social Security Number número de Seguro Social
spouse cónyuge
Stafford Loan Program Programa de Préstamos “Stafford”
state of legal residence estado de residencia legal
Student Aid Report (SAR) Informe de Ayuda Estudiantil (SAR)
student eligibility requisitos de participación del estudiante
student financial aid/student financial assistance ayuda económica estudiantil (or para estudiantes)

-T

taxable income ingresos sujeto a impuesto
teacher maestro, docente, profesor

-U

U .S .Department of Education Departamento de Educación de EE .UU .
U .S . permanent resident residente permanente de EE .UU
Unmet need necesidad (económica) no cubierta

-V

verify verificar, comprobar, confirmar
veteran veterano

-W

W-2 form formulario W-2
wages salario, paga

-Z

zip code código postal, zona postal

The Riverside Community College District complies with all federal and state rules and regulations and does not discriminate against any person on the basis of race, religion, gender, disability, medical condition, marital status, age or sexual orientation. This holds true for all students who are interested in participating in educational programs, including career or technical education programs, and/or extracurricular school activities. Limited English speaking skills will not be a barrier to admission or participation in any program. Harassment of any employee/student with regard to race, religion, gender, disability, medical condition, marital status, age or sexual orientation is strictly prohibited. Inquiries regarding compliance and/or grievance procedures may be directed to the District's Title IX Officer/Section 504/ADA Coordinator, Ms. Chani Beeman, 3845 Market St., Riverside, CA 92506, (951) 222.8039.

Available in alternate formats.

Student Financial Services Important Information
Title IV School code (for all 3 campuses) - 001270

Office Hours *:

Riverside & Moreno Valley Campus		Norco Campus	
Mon. & Tues.	8am to 6pm	Mon. & Thurs.	8am to 6pm
Wed. & Thurs.	8am to 5pm	Tues. & Wed.	8am to 5pm
Friday	8am to 12pm	Friday	8am to 12pm

*Office hours may vary during winter and summer sessions and other important dates.

*Office hours are extended on the first Friday of each term. The extended hours for the first Friday are 8:00 am to 4:00 pm.

A few days per year, we will be closed for training: please look for flyers announcing those dates.

Mailing Addresses:

Riverside Community College 4800 Magnolia Avenue Riverside, CA 92506-1299 Attn:Student Financial Services	Riverside Community College 16130 Lasselle Street Moreno Valley, CA 92551-2045 Attn:Student Financial Services	Riverside Community College 2001 Third Street Norco, CA 92860-2600 Attn:Student Financial Services
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Phone Numbers:

Riverside City Campus (951)222-8710	Moreno Valley Campus (951) 571-6139	Norco Campus (951) 372-7009
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Spanish Speaking Phone Line
(951) 328-3849

Our Web Site:

www.rcc.edu/studentfinancialservices

E-mail Address:

studentfinancialservices@rcc.edu

(Please include name and student ID# number with each e-mail)

Very Important Information – Please Read!

Every Riverside Community College District student now has a free RCCD student e-mail account through Windows Live E-mail by Microsoft. Effective immediately, most correspondence from the Student Financial Services Office will be sent via your RCC e-mail address.

Accurate mailing address and phone number are critical for accurate and timely communications! You may update your admissions application on web advisor at www.rcc.edu or in person at RCCD Admissions and Records Department (Forms are available at www.rcc.edu). Incorrect addresses result in missed information and most importantly, missed checks! If after ten working days you have not received your disbursement, contact Student Financial Services and we will assist you accordingly.