

TOP TEN FAQs

1. Where can I get help filling out my FAFSA?

There are many ways to get help filling out the FAFSA. First, be sure to carefully read the instructions included on the FAFSA Web site or with the paper application. There are also tips and instructions included in this guide and other publications available at our office. In addition, the FAFSA Web site has a “help” button and the ability for live chat with a customer service representative. You may also call the Department of Education directly at 1-800-4 FED AID.

Student Financial Services periodically schedules workshops regarding financial aid. Look for announcement flyers posted at our office. Walk-in access to computers and help with filing your FAFSA online is available during office hours at Student Financial Services Outreach/Counseling located behind the Bradshaw Center on the Riverside Campus. Call (951) 328-3690 for more information. You may call or visit our office to inquire about individual appointments for help. You may also call us or come in during our open hours for assistance with particular FAFSA questions or to look over your application before submitting it.

2. Do I need to apply for financial aid each semester? When do I re-apply for the BOGW and do I need to re-apply for a Cal Grant every year?

You need to apply by filling out the FAFSA once every academic year. You do not need to reapply each semester. You may apply either on the Internet or use the paper form, but you need only submit one application per year. The applications are available each year in January for the next academic year beginning that next fall semester.

The BOGW is valid for an entire academic year beginning with summer and ending after the next spring. Remember to re-apply for the BOGW after each spring semester. If you apply using the FAFSA early in the year, you will automatically be considered for the BOGW for the next academic year starting with the summer semester.

To receive your Cal Grant each year after you have first been awarded, you must re-apply using the FAFSA by March 2nd of each year.

3. I applied using the FAFSA and received my SAR, isn't that all I need to do?

Completing the FAFSA is the first step to receiving financial assistance. The next step is to complete your file at RCC. If you listed RCC, Title IV code 001270, as one of your schools, RCC Student Financial Services receives your information contained on the FAFSA electronically from the U.S. Department of Education. There may be other documents required if you have been selected as a verified file and you will be notified by mail of what is required. After you respond by turning in the required documents, your file will be reviewed for eligibility and you will again be notified by mail.

4. 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?

For financial aid purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent students and Independent students. Dependent students must include their parent's income information on their FAFSA. Dependency status is determined by the questions on Step 3 of the FAFSA. Whether or not you live with your parents, whether or not they claim you on their tax return, or whether or not they give you any money are NOT factors in determining dependency status (see page 3).

These are also not sufficient reasons to have your dependency status overridden by your financial aid administrator's professional judgment. Remember, the FAFSA measures a family's ability, not willingness, to pay for college. If you are truly unable to obtain your parent(s)' information due to extreme unusual circumstances, you may speak to our office staff regarding a dependency override, but be prepared to adequately document your special circumstances (see page 4).

5. My parents make a lot of money; isn't it a waste of time to apply for financial aid?

No! Remember, there is no fee charged to apply for financial aid at www.fafsa.ed.gov or by mail. The only way to know whether or not you are eligible is to submit the application. Additionally, even if you do not qualify for the Pell Grant, your BOGW and Cal Grant eligibility may be dependent upon completing the FAFSA. Do not disqualify yourself from getting financial aid by not submitting the FAFSA.

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

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

The later you apply, the later your application will be processed. Applications may be submitted as early as January for the following fall, so avoid delays and apply early. Be sure to complete the application accurately to avoid corrections and respond promptly to letters sent to you. Also, be sure to keep handy all of the documents you used to fill out the FAFSA, such as tax returns and W2s, because copies may be required for your file.

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

The amount of Pell Grant and Cal-Grant you receive is based on the number of units you are actively enrolled in at the time the disbursements are made. The amounts listed on your Award letter reflect the awards for a full-time student. Your actual disbursements may be less depending on your actual number of units. Full-time is considered 12 or more units 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 and 6-8.5 is considered half-time and you would receive 50% of your semester award. For students in less than half-time the award may vary and are paid in the last disbursement of the semester.

Also, keep in mind that the Pell Grant is disbursed in several payments during the semester; therefore, the amount of a check you receive may not reflect the entire amount you are entitled to for that whole semester. Also, you will not be paid for late starting classes until those classes actually begin even if you are enrolled in them before they begin. Finally, if you have an approved financial aid appeal, you will only be paid for those classes which were approved on your appeal even if your actual number of units is higher.

8. What is the minimum number of units I have to take to receive financial aid?

To receive the BOGW, students may be enrolled in any number of units. To receive their Cal Grant and loan disbursements, students must be enrolled in at least 6 units. To receive the Pell Grant, students can be enrolled less than full-time, but the amount received will be dependant upon the number of units enrolled in. However, some students may need to take at least 6 units to receive Pell Grant if their EFC is over a certain limit.

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

If you drop classes before the next disbursement of aid, your next payment will be adjusted to reflect your new enrollment status and number of units. If you completely withdraw from your classes, Student Financial Services will notify you if you are required to pay back any “unearned” financial aid (see page 15). Try your best to avoid a complete withdrawal by seeking the advice of a counselor and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress problems because dropping classes will affect your class completion ratio (see page 12).

10. Why does Student Financial Services limit the kind of information it gives out over the telephone?

Student Financial Services does not release certain financial aid information over the telephone in order to protect the student’s right to privacy (see page 18). If you need specific information about disbursement dates and amounts, please come in person to Student Financial Services with picture ID.

