

2016-2017


RIVERSIDE CITY COLLEGE

Student Financial Services Office



Consumer Information Guide

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Student Financial Services Mission Statement

The Student Financial Services Office is dedicated to providing current and accurate information and services to all students applying for financial aid.

Applying for Financial Aid and Admission

Completing a **Free Application for Federal Student Aid (FAFSA)** and an admissions application to Riverside City College is the way to start your educational journey! For students qualifying under The California Dream Act and AB 540, the California Dream Application is available. By completing the FAFSA, current and prospective students can be considered for several state, federal and institutional financial assistance opportunities. By completing the CA Dream Application, current and prospective students can be considered for several state and institutional financial assistance opportunities. Student Financial Services (SFS) provides assistance to all students who qualify by helping to relieve the financial burden of paying for college expenses. Financial assistance is designed to help supplement your educational expenses. Remember that financial assistance is not a primary source of income to meet all your basic living expenses and needs.

Completing the applications

1. Complete an admissions application online at www.rcc.edu. If you do not have computer access at home, you can come to campus and apply online in the Welcome Center located in the Charles A. Kane Student Services Building.
2. After you have completed your admissions application you will need to activate your RCCD student E-mail account (See RCC E-mail in the table of contents for additional information). Your RCCD student E-mail account is how you will be contacted by SFS for matters concerning your financial assistance. It is very important to check your email constantly for updates and financial aid opportunities.
3. Complete the FAFSA or CA Dream application. You can complete the FAFSA for free online at www.fafsa.gov or on the phone with a live person by calling 1-800-433-3243. You can complete the CA Dream Application online at www.caldreamact.org. If you would like assistance with your applications, we offer application workshops year-round. Our workshop locations and times can be found in our office, or on our website at www.rcc.edu/services/studentfinancialservices under Workshops and Outreach. When you are completing your application you will need to add the school code for RCC (FAFSA =001270, CA Dream Application=00127000) so that we may receive your information.
4. Once you complete your FAFSA you will 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. For the CA Dream Application, you will receive your California SAR from the California Student Aid Commission. An accurate SAR requires no corrections. Be sure to read the “Comments” section of your application. If corrections are necessary, you may consult with an SFS staff member for assistance prior to submitting corrections. Use your Federal Student Aid Identification Number (FSA ID) user name and password to make corrections to your application online.

The FSA ID

The FSA ID allows students and parents to identify themselves electronically to access Federal Student Aid (FSA) Web sites. While you are not required to have an FSA ID to complete and submit a *FAFSA on the Web* application, it is the fastest way to sign your application and have it processed. It is also the only way to access or correct your information online, or to pre-fill a *FAFSA on the Web* application with information from your previous year's FAFSA.

The FSA ID consists of 4 parts:

- **IDENTITY:** Full name, Social Security number, email, date of birth, username and password
- **PROFILE:** Mailing address, phone number optional and 5 security questions and answers
- **REVIEW:** shows an overview of profile but will not show the full SSN or the answers to the challenge questions.
- **DONE:** The FSA ID website gives students direct access to www.fafsa.gov. The FAFSA sign-in is on the left side of the "Login" page at www.fafsa.gov.

Tips for Completing the FAFSA Online

- The online FAFSA application is the easiest and fastest way to complete the application.
- Online instructions are available to help answer every question throughout the process by using the "hint" section to the right of the application.
- The FAFSA application allows you to skip questions that do not apply to you using the skip logic feature.
- Apply for an FSA ID at www.fsaaid.ed.gov to electronically sign the online FAFSA. If you are a dependent student, you must have a parent apply for an FSA ID. Your parent must sign your FAFSA with the FSA ID until you are 24 years of age or no longer considered a dependent student. The FSA ID has replaced the PIN number previously used for FAFSA application and other federal aid actions.
- **The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the FAFSA. Student and parents may transfer the data directly into their FAFSA. If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:**
 - **It provides easy importing of IRS tax data into the FAFSA application.**
 - **It's the best way of ensuring that your FAFSA has accurate tax information.**
 - **You will not need to provide a copy of your or your parents' tax return transcripts to your college.**
 - **If you do not use the IRS Data Retrieval Tool to provide tax information and are selected for verification of income, you must provide a copy of your tax return transcript or your parents' tax return transcript directly from the IRS office. The tax return transcript can be ordered online at www.irs.gov.**
- Collect all asset information such as savings, investments, stocks, bonds, business values, bank statements, records of untaxed income such as child support, worker's compensation, disability and pension.
- You will need your driver's license number (if you have one), your social security number, your permanent resident card number if you are an eligible non-citizen.
- If you are a dependent student, you will need your parent's social security number. If they do not have a social security number, use all zeros: 000-00-0000.

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- Use the “save” and “check for errors” buttons at the bottom of the application often throughout the application process.
- Never click the on the back browser or front browser arrows, as well as the backspace button when completing the application to prevent from losing your application information.
- Assistance is available to students by attending one of our application workshops which are listed on our website <http://www.rcc.edu/services/studentfinancialservices>, then click on Workshops and Outreach on the right tool bar.
- *** The optional FAFSA paper application is available by download at www.fafsa.gov. Paper applications must be mailed to the Department of Education and takes longer than submitting the FAFSA online. Students can also call 1-800-4FED-AID (1-800-433-3243) to complete the FAFSA process over the phone.
- For more information on the CA Dream Application process, please visit our chapter on AB540 and the CA Dream Act later in this guide or visit our Dream Act webpage on our website at www.rcc.edu/services/studentfinancialservices, and choosing the Dream Act link on the right.

Submitting corrections to your FAFSA

- Students should submit corrections if:
 - RCC school code 001270 is not listed under the school section of your FAFSA or 00127000 on your CA Dream Application
 - There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
 - The drug related question was left blank.
 - Income information is incorrect and your application was not selected for “Verification”.
 - To use the IRS Data Retrieval tool to load your (your parents) tax information onto your FAFSA.
- If you are not sure that corrections are needed or what corrections to make please contact SFS at (951) 222-8710. Corrections for FAFSA can be made online at www.fafsa.gov or by mailing Part II of your SAR if you received it by mail. Dream application corrections should be made at <https://dream.csac.ca.gov>. You may also attend one of our application workshops and we will assist you in making the necessary corrections.

Facts You Need to Know When Completing the FAFSA

Dependent or Independent

When completing the Free Application for the Federal Student Aid (FAFSA), you will need to know whose information to report: Your information is required (and, if married, your spouse’s) if you’re an independent student; or your information and your parents’ if you’re a dependent student. Federal student aid programs are based on the concept that a dependent student’s parents have the primary responsibility for paying their child’s education.

You will be asked certain questions on the FAFSA to determine your dependency status according to the U.S. Department of Education. Your answers to these questions will let you know if you are considered a “dependent student” or an “independent student” for financial aid purposes and whether or not you will need to include your parents’ information.

For the 2016-2017 academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1993?
- As of today, are you married?

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- At the beginning of the 2016-2017 school years, will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, Graduate Certificate, etc)?
- 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?
- Do you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
- 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 through June 30, 2017?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2015, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless?
- At any time on or after July 2, 2015, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless?

If you answer “No” to all of the questions listed above, you are considered a *dependent* student and must include parental information and their signature on the FAFSA. Your parents’ ability to contribute to your college expenses will be taken into account when determining your eligibility for financial assistance. Be sure to use your birth or adoptive parents’ information. Do not use information from grandparents, legal guardian or foster parents. If your parents are divorced or separated, read the FAFSA instructions for guidance on which parent’s information to include. Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.

If you answer “Yes” to at least one of the questions listed above, you are considered an *independent* student and will be evaluated for financial assistance based on your own circumstances. Your parental information and signature will not be necessary.

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:

- Parents do not want to provide information on the FAFSA due to privacy concerns.
- Parents do not feel it is their responsibility to provide financial assistance for college.
- Parents no longer claim you as a dependent on their taxes.
- You are self-supporting and/or no longer live with your parents.

In extreme cases, the Student Financial Services office may be able to use professional judgment to override your dependency status if you can prove that extenuating circumstances exist in the family such as:

- You have no contact with your parents and are unable to locate them

- You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents

If you have extenuating circumstances and are unable to complete the parent(s) section on the FAFSA application, you must complete the 2016-2017 FAFSA with your information, mark the section of the FAFSA that says “I am unable to provide parental information” and apply for a Petition for Independent Status at the Student Financial Services office. The petition forms are available in the Student Financial Services Office. The petition must be submitted with official supporting documentation. If the Student Financial Services 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 and cannot be appealed to the Department of Education.

You must Petition for Independent Status each academic year you apply for financial assistance or you are required to provide parent(s) information on your FAFSA application. Dependency Overrides approved by other Institutions are not accepted at Riverside City College.

California High School Exit Exam (CAHSEE)

What is the CAHSEE?

California *Education Code (EC)* Section 60850(a) enacted the development of the California High School Exit Examination (CAHSEE). The law went into effect beginning with the class of 2006. The purpose of the CAHSEE exam is to improve student achievement in high school and to help ensure that students who graduate from public high school are able to demonstrate grade-level competency in English-Language Arts and Mathematics. Within these subjects, students were tested on reading, writing and mathematics.

As of August 26, 2015, Governor Jerry Brown signed Senate Bill 725, which allows for the CAHSEE testing exemption in 2015 for high school students in the 12th grade who have not taken the exam in. This will allow high school seniors who have met all other high school graduation requirements to receive their high school diploma. California Education Code (EC) Section 60851.1 reflects the exemption of the CAHSEE for high school students in 2015 (https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201520160SB725).

Are there any exemptions or waivers of the CAHSEE?

Students with disabilities must be permitted to take the CAHSEE with certain accommodations and/or modifications as specified in their individualized education program (IEP) or Section 504 plan for use on the CAHSEE or standardized testing or during classroom instruction and assessment. Students who take one part of the examination using accommodations and earn a score of 350 or higher have passed that part of the CAHSEE. Students who take part of the examination using modifications, receive the equivalent of a passing score, and have met all other state and local school district graduation requirements may be eligible for a diploma if a waiver of the requirement to pass is granted by the local governing board

There are specific exemptions or waivers of the CAHSEE on the www.cde.ca.gov website, under the CAHSEE frequently asked questions section. Education Code 60852.3 allows an exemption or waiver of the requirement to pass the CAHSEE exam for students with disabilities (who have an Individualized Education Plan (IEP) or a Section 504 plan). Additional exemption information for the CAHSEE exam can be found at www.cde.ca.gov website under the CAHSEE students& parents sec frequently asked questions section.

Ability to Benefit (ATB)

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

- A high school diploma
- A General Education Development (GED) certificate
- Passed the California High School Proficiency Exam (that is recognized as the equivalent to a High School Diploma)
- Completed an approved Home School program

Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial assistance by fulfilling one of the following ATB approved requirements:

- Pass a federally approved ATB test. At Riverside City College, this test is administered by the Assessment Center. The student must bring proof of passing scores to the Student Financial Services Office.
- Satisfactory complete six units that are applicable toward a degree or certificate offered at RCC prior to July 1, 2012. You must meet with the SFS Director to determine if you have completed six units toward your degree or certificate. Although you cannot receive grants or loan assistance while you are earning these units, you may still be eligible for the Board of Governor's Fee Waiver (BOGW). Please refer to the BOGW section of this consumer guide for additional information.

***Transferring of passing ATB scores:**

For information on acceptable ATB passing score transfer process, please call the Riverside City College's Assessment Center at (951) 222-8451.

***Testing students with disabilities:** The 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 the Disability Resource Center for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. The Disability Resource Center can be contacted at (951) 222-8060.*

Information for Non-Resident Students

A student's residency is determined by the Riverside City College Admissions and Records office. Students are considered Non-Residents if they have relocated to California from another state within the past 1 year and 1 day. You can find more detailed information at <http://www.rcc.edu/services/admissions/Pages/Residency.aspx>

You may also obtain information in regards to the non-resident tuition fees by going to <http://www.rcc.edu/services/admissions/Pages/Tuition-and-Fees.aspx>

The Student Financial Services (SFS) Office offers a Non-Resident Tuition Deferment Form to assist students so they are not dropped from enrolled classes while waiting for federal grants to be applied to their Admissions and Records account balance, if eligible. To request this deferment, please stop by the SFS office after you have registered for classes. After your request is received, SFS will update your student record and a financial hold will be placed on your account until your financial aid has been applied to your Admissions and Records balance.

If eligible, your federal grants will be applied to your Admissions and Records fees. If you have grant funds remaining after your enrollment fees are paid, the balance will be mailed to you in the form of a check. If there is a remaining balance owed to Admissions after your grants are applied, you are responsible for paying off the balance before the end of semester. If you apply for and are eligible for a student loan, please note that loans are disbursed directly to the student and you are responsible for using the loan funds to pay any remaining balance owed to the Admission's Office. If you do not meet the Satisfactory Academic Standards (SAP) you may also be responsible for paying off the balance with Admissions and Records before the end of the semester.

Failure to pay fees owed may lead to a hold being placed on all of your records at RCC and you will be unable to register for future classes or request official transcripts.

It is important to keep your address and contact phone number up to date with the Admissions and Records office at all times.

**Please note that you may be responsible for repaying all or a portion of the federal grants and/or loans disbursed if you drop any class, totally withdraw or stop attending all of your classes without officially withdrawing.

The California Dream Act, AB 540 and Dream Application

What is AB 540?

Students who are exempt from paying nonresident tuition under Education Code Section 68130.5 (AB 540) are not considered California residents. However, you may be exempt from paying the out of state tuition fee under the AB 540 State law. Since January 1, 2001, California's AB 540 allows undocumented immigrant students in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

Any student, who meets all of the following requirements, shall be exempt from paying nonresident tuition at Riverside City College:

1. Student must have attended a high school (public or private) in California for three or more years, OR Attained credits earned in California from a California high school equivalent to three or more years of full-time high school work and attended a combination of elementary, middle and/or high schools in California for a total of three or more years.
2. Must have or will graduate from a California High School or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE).
3. Must register or is currently enrolled at an accredited institution of public higher education in California.
4. In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (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).
5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students eligible for the AB 540 program must submit the California Nonresident Tuition Exemption form to the Admissions and Records Office the college where you are enrolled, or intend to enroll.

What is the CA Dream Act/Application?

The California Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet these criteria as well as the applicable criteria for eligibility for specific types of financial aid. The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities. Riverside City College students who meet AB 540 criteria may apply for general Riverside City College Scholarships. AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and Board of Governors Fee waivers (BOG) at California community colleges. For more information about AB 131 the CA Dream Act Application please go to: www.csac.ca.gov/dream_act.asp.

You can also find more information on our website at www.rcc.edu/services/studentfinancialservices, clicking on the Dream Act link on the right.

Frequently Asked Questions

1) What is AB 540, and what does it have to do with the California Dream Act?

AB 540, passed in 2001, allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities. Starting on January 1, 2013, the CA Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, institutional grants, and community college BOG fee waivers to students who meet these same criteria. To receive CA Dream Act aid, AB 540 and AB 131 students must meet the criteria listed above in the AB 540 section of this chapter.

2). I saw that AB 540, AB 130, and AB 131 guarantee confidentiality, but what about my parents' information?

CA Dream Act students without legal immigration status will be required to fill out the CA Student Aid Commission's CA Dream Application in lieu of the Free Application for Federal Student Aid (FAFSA). Like all other dependent Cal Grant applicants, CA Dream Act students will be required to submit parental income and asset information. The demographic information students will provide on the Cal Dream Application is largely the same as the information that students have already supplied to their high schools and colleges.

There are no checks and matches between the CA Dream Application and any federal databases CA Dream Act students' and their parents' information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants

3). I am a high school senior and fit the AB 540 criteria above. What financial assistance may I be eligible for?

You may be eligible for:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines)
- California Community Colleges Board of Governor's fee waiver (BOG fee waiver). Complete the CA Dream Application for 2016-17 online at www.dream.csa.ca.gov, listing the RCC School Code #00127000

- Cal Grant and other State-administered aid (applications start October 1st of each year) and other State-administered financial aid.

4). I am a foster youth, and I don't have a Social Security number or any paperwork about my biological parents. Can I get any financial aid for college?

You may qualify for:

- Chafee Foster Youth aid (See Chafee section of this guide for more information)
- AB 540 in-state tuition assistance
- AB 130 private scholarship aid offered through California public colleges and universities
- CA Dream Act Cal Grants or institutional grants (starting in 2013)
- Board of Governors fee waivers at California Community Colleges

5). I am currently in college. I am AB 540. What kind of aid can I receive?

You may be eligible for:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant", the CSU "State University Grant", the CSU Extended Opportunity Program (EOP) or the California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college or university for applications and deadlines)
- California Community Colleges Board of Governor's fee waiver (BOG fee waiver) Complete the CA Dream Application for 2016-17 online at www.dream.csa.ca.gov, listing the RCC School Code #00127000
- If you are attending a California Community College and plan to transfer to a 4-year institution in the fall of 2015 or later, you may qualify for a Community College Transfer Entitlement Cal Grant (Apply OCT-MAR 2016)
- If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C (Apply OCT-MAR 2016)

6). I am an AB 540 student, how do I fill out my college admissions application?

We recommend eligible AB 540 students consult with an admissions officer regarding their application inquiries. If student is undocumented, generally there are TWO sections of an application that should be left BLANK:

- 1) Social Security Number box should be left BLANK (unless the applicant has a valid social security number issued by the Social Security administration that may be used for purposes other than work); and
- 2) Immigration Status box should be left BLANK.

All information contained in the application should be truthful, particularly with regard to immigration status and social security information, because providing false information could potentially jeopardize an individual's future efforts to adjust his or her immigration status. In general, the application requires social security number and immigration status information in order for the school to determine whether the student will be classified as a California resident or not.

7). AB 540 requires that I submit an affidavit to the Admissions and Records office, what type of information do I have to include in the affidavit?

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All students seeking an exemption from non-resident tuition fees must file an affidavit with the student's college stating that the student meets the law's requirements and, if the student is not a U.S. Citizen or legal permanent resident, that the student is either in the process of adjusting his or her immigration status or will do so as soon as he or she is eligible to do so. These affidavits often ask the student to provide information such as the name of the California high school the student attended, the dates of attendance, and the student's name, address, student ID number and signature.

8). Will the college share the information I provide in the affidavit with U.S. Citizenship and Immigration Services (USCIS) or Immigration and Customs Enforcement (ICE)?

No. Under California law, the information you provide in the affidavit must remain confidential.

9). Does it matter how long ago a student graduated from a California high school to be eligible for the AB 540 tuition exemption?

NO. The date of high school graduation does not affect a student's eligibility for the AB 540 tuition exemption. As long as the student attended a California high school for at least 3 years, or graduated early from a California High School with the equivalent of three or more years of credit prior to graduation, the student will be eligible to apply for the AB 540 exemption.

**For more information on the CA Dream Act or Cal Grant, please visit <https://dream.csac.ca.gov> or click on the CA Dream Act webpage on our website at www.rcc.edu/services/studentfinancialservices. For more information on AB 540, please visit the Admissions and Records office.

Completing Your Financial Aid File

- The FAFSA determines your eligibility for various federal and state grants as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively enrolled in and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the programs listed in this guide.
- Once you have completed your FAFSA and Student Financial Services (SFS) has received your information from the Department of Education Central Processing Center, our office will send an e-mail to your RCCD student e-mail account requesting that you turn in any required documents necessary to the SFS office at Riverside City College (RCC).
- Required SFS forms will be listed on Web Advisor under "Required Documents by Year." Certain documentation will be requested from you, such as a Statement of Fact/Student Information Form, Income Verification Form, 2015 Tax Return Transcripts (Request for Tax Return Transcripts can be made by calling the IRS @ 1-800-829-3676 or ordering it online at www.irs.gov), 2015 W-2's or other documents needed to complete your file. Necessary SFS forms are available for download and print on our website at www.rcc.edu/services/studentfinancialservices under "Required Documents by Year." Turn in all required documents as soon as possible. A list of deadline dates will be located on our disbursement schedule in this Consumer Guide or on our website www.rcc.edu/services/studentfinancialservices.
- Selected CA Dream Applicant students eligible for the Cal Grant may have to submit documents to verify their financial aid file. Notifications will be sent to students in this category. All other eligibility notices will be emailed/mailed to the student upon receipt of the CA Dream Application. CA Dream applicants must

complete the AB540 application with Admissions and Records at RCC to qualify for aid offered under this application. Visit our Dream Act webpage on our website at www.rcc.edu/services/studentfinancialservices by clicking on the Dream Act link on the right.

What is Verification?

About one-third of FAFSAs are selected for verification each year. The U.S. Department of Education requires colleges to verify financial and other information entered on the FAFSA to ensure that information provided by students and/or parents on the FAFSA application is accurate. Verification of FAFSA data helps Student

Financial Services (SFS) accurately and fairly determine the types and amounts of federal, state, and institutional aid students receive. RCC has the authority to contact you for documentation that supports the information you reported. In addition, SFS is allowed to select additional students for verification and/or to verify additional data elements.

If selected for verification you might see a note on your Student Aid Report stating you have been selected for verification. In addition, once FAFSA data is downloaded into our system Student Financial Services will email you at your RCC student email address. In this email, we will direct you to Webadvisor to check for *Required Documents by Year*. If you have been selected for verification, you may be required to submit additional documentation so that RCC can verify the information on your FAFSA is accurate. If SFS finds discrepancies, it will be corrected based on the documentation provided.

Required documents by Year are available at the SFS department and are available for print at <http://www.rcc.edu/services/studentfinancialservices/Pages/FA-FORMS.aspx>.

IRS data retrieval - If you used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out your FAFSA, and you have not made any changes to your FAFSA since submitting it, you may/may not have to verify that information. If you didn't use the IRS DRT and you're selected for verification, log back in at www.fafsa.gov to see whether you can use IRS DRT to fill in the relevant fields on your FAFSA. If not SFS may require you to submit a tax return transcript as part of the verification process.

You can obtain a copy of IRS Tax Return Transcript by:

- Requesting or downloading online at www.irs.gov.
- Requesting one by telephone: 800-908-9946
- Mailing in the 4506T form available online at www.irs.gov.

If you are selected for verification, the U.S. Department of Education may require SFS to verify the following information:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income

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- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance
- Program (SNAP) benefits
- Child support paid
- High school completion status and identity/statement of educational purpose

In addition, you may be asked to verify certain other *untaxed income* listed on the 2016-2017 FAFSA:

- Payments to tax-deferred pension and retirement savings plans (Questions 45a and 94a)
- Child support received (Questions 45c and 94c)
- Housing, food, and other living allowances paid to members of the Military, clergy, and others (Questions 45g and 94g)
- Veterans' noneducation benefits (Questions 45h and 94h)
- Other untaxed income (Questions 45i and 94i)
- Money received or paid on the applicant's behalf (Question 45j)
- Resources or benefits not appearing on the FAFSA, such as in-kind support from a relative or a government agency.

Notification of Adjustments

After completion of your financial assistance file, your information will be reviewed and your revised eligibility response will be e-mailed to your RCCD student e-mail address. Your award letter will be posted on WebAdvisor at www.rcc.edu in the financial aid section.

Always maintain an accurate mailing address and a correct phone number with Admissions & Records to avoid delays in communication. Make updates if necessary through WebAdvisor, under the personal profile section.

- Please be aware that the financial assistance process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, keep copies of your application and other important documents, and carefully read and respond to all communication received regarding your financial assistance application.
- You must activate your RCCD student e-mail account in order to receive our communications. Please review the section in this guide for more information on your RCCD student e-mail account. If you have trouble with your e-mail or need assistance please contact Admissions and Records at (951) 222-8600.
- Keep in mind that financial assistance funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined by when a student completes his/her file, processing timelines, a student's enrollment status and eligibility status. Therefore students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

Income Re-Evaluations

When you completed your FAFSA application for the 2016-2017 academic year, you were required to report 2015 income information. If you have had a drastic change in income in 2016 due to an unforeseen or special circumstance, the Department of Education and RCC will allow you to have your financial assistance eligibility re-evaluated.

Special circumstances may include:

- Unemployment or change in employment
- Death of student's spouse or parent

- High cost medical bills not covered by insurance
- One time lump sum payment in 2015

To apply for a 2016-2017 Income Re-Evaluation at RCC you must:

- Submit your 2016-2017 FAFSA Application.
- Complete your 2016-2017 RCC financial assistance file and have received a final revised award notification.
- Provide a copy of your 2016 Tax Return Transcript:
 - You can obtain a copy by requesting it online at www.irs.gov.
 - By calling 800-908-9946
 - Or mailing in the 4506T form available online at www.irs.gov.
 - If you are unable to obtain a Tax Return Transcript you can provide signed copy of your 2016 Federal tax returns and W2's and/or year-end statements for other income received.
- Be meeting the RCC Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information).
- Request the Income Re-Evaluation packet from the Student Financial Services office at RCC.

Cost of Attendance

The cost of attendance (or budget) 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.

2016-17 Nine Month Student Expense Cost of Attendance Budget

<u>Allowance</u>	<u>Living at home</u>	<u>Living Away from home</u>
Books and Supplies	\$1792.00	\$1792.00
Room and Board	\$4968.00	\$15660.00
Transportation	\$1108.00	\$1242.00
Personal Expenses	\$3178.00	\$2916.00
Enrollment Fees	\$1380.00	\$1380.00
Health Fees	\$36.00	\$36.00
Total	\$12462.00	\$23026.00

Non California Resident fees:
 (\$211 per unit X 30 units) = \$6330.00 is added to the applicable budget

Fees that are excluded from this budget are parking at \$100 or more, Student Service fee, non-U.S. citizen fee of \$24 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.

Total 2016-17 RCCD Cost of Attendance Budget

Living at home.....	\$12462.00
Living away from home.....	\$23026.00
Non-Resident living at home.....	\$18792.00
Non-Resident living away from home.....	\$29356.00

Types of Federal and State Financial Aid

Federal Student Aid

Federal Pell Grant

Pell grants are available for students with high financial need. Unlike most federal assistance, this grant does not need to be paid back as long as you do not withdraw from classes, you successfully complete your classes and are not simultaneously receiving Pell grants at another school.

To apply for a Pell grant, submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status and your academic history. Upon completion of the FAFSA you will receive an Expected Family Contribution (EFC) number which is your eligibility number. Your EFC is located on your Student Aid Report (SAR), which you can view at www.fafsa.gov using your FSA ID. The EFC number will determine your eligibility for the Pell grant.

The maximum Pell grant award for the 2016-2017 academic year is \$5815 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of the grant is prorated based on the amount of units you are taking in each semester. Students who have received their Bachelor's degree or higher are not eligible to receive the Pell grant.

Students may receive a Pell grant for 12 full time semesters (or 6 years if full time). This equals to 600% total (50% each full time semester x 12 semesters). This percentage includes all Pell grants received to date. Once a student has received their full 600%, they will no longer be eligible for Pell grants.

To review your current Pell Grant Lifetime Eligibility Usage (LEU), and grant history please visit www.nslds.ed.gov. You can also view the comment section of your student aid report (SAR) online at www.fafsa.gov.

FSEOG

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the highest need who are Pell grant eligible for the award year will have primary consideration for FSEOG awards. Nonresident students as well as Study Abroad students may also be eligible.

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

- Complete a 2016-17 FAFSA by March 2nd
- Submit all documents requested by our office by the first priority filing deadline
- Have high financial need
- Meet the SFS Satisfactory Academic Progress (SAP) Standard

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 your 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 you are eligible to earn in an academic year which runs from July 1st through June 30th. Jobs begin posting to the website in June for each academic year. It is recommended you secure federal work study employment during the months of June and July even if you plan on not attending until fall to secure the funding for the positions. Once you apply, you are prescreened for eligibility before being referred for interviews so it is very important to have your FAFSA completed and have the required documents turned in at the financial aid office. Awards of up to \$3,000 are granted once employment has been secured.

You will receive your FWS award as earnings from your job by means of submitting a timesheet which is paid on a monthly pay check and is subject to state and federal taxes. W-2's will be issued at the end of January. Direct deposit is available and strongly encouraged. In order to be considered for FWS, you must apply for and be eligible to receive federal financial assistance through the FAFSA. The FWS positions are available on and off-campus. Due to limited funding, awarding is on a first come first served basis. The Student Employment Department also offers Department funded (financial aid not required) positions for those that do not qualify for financial assistance, exhaust their FWS award, or when federal work study funding is not available.

FWS Eligibility Requirements:

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

- Must apply for the FAFSA at www.fafsa.gov, list the RCC school code #001270 and demonstrate financial need which is determined by the Riverside City College Student Financial Services (SFS) office.
- RCC must be your home college on your admissions application.
- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled in half time units or more at RCC (6.0 units is considered half time in Fall/Spring Semesters and 3.0 units for Winter/Summer).
- 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 warning and ultimately become ineligible for financial assistance which will result in the loss of their financial assistance 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 the SFS office and a written notification to return to work has been issued by the Student Employment Office. Ineligible students can come to the Student Employment Office to inquire about available department funded jobs.

What are the benefits of the FWS Program?

- Flexible hours that work around your 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 RCC community.

How do I apply for an FWS position?

Student Employment currently lists all student positions available throughout RCC at <http://rcc.edu/services/studentfinancialservices/Pages/student-employment.aspx>. It lists all job openings whether federal work study or non-work study, for every RCC department or off-campus site that employs students through our program.

- 1) Complete your 2016-2017 financial aid file (FWS and CalWORKs only).
- 2) Visit <http://rcc.edu/services/studentfinancialservices/Pages/student-employment.aspx> and click on the “Jobs” link to view positions that are available. To better serve our students computer workstations are available at the following locations:
 - Riverside City Campus- Welcome Center located in the Charles A. Kane Student Services building.
- 3) Apply for as many positions as you like and qualify for. Please remember you can only apply for those positions at your “Home College”. Please allow 7-10 business days for a response to your applications. If selected for an interview you will be called or e-mailed to the phone number or e-mail address you provided on the application. If you are not selected, you will be notified as an update to your application status. You may check the application status by logging into the jobs website using the user ID and password you created when applying.
- 4) If and when hired, the supervisor will provide you with all of the required hire forms.
- 5) Once the hire process has been completed and approved, the supervisor will be e-mailed an approval along with a timesheet so that you may begin your employment.

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

Federal Direct Loan Program

(DL Stafford Subsidized Loans or DL Stafford Unsubsidized Loans)

Federal Direct Loan Program (DL Stafford Subsidized Loans or DL Stafford Unsubsidized Loans) is different from grants and work-study. Direct Loans (DL) are borrowed funds that must be repaid with interest. Applying for and receiving student loans is a very serious obligation, so before you apply for a loan it is a good idea to consider the following;

- 1) Think about the amount you will need to cover your educational expenses.
- 2) Have a thorough understanding of how much your payments will be once your repayment period begins.
- 3) Most of all be aware of the amount you will have to repay over the years.

To qualify for Federal Direct loans 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.

Riverside City College offers both Subsidized and Unsubsidized Federal Direct Stafford loans for the fall and spring semesters. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education DL program. You will repay these loans to the Department of Education DL program or its servicing agent. Please remain in constant contact with Direct Loans in order to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, please visit www.studentloans.gov.

Subsidized loans are for students who have demonstrated financial need. You may borrow up to \$3500 (\$1750 Fall, \$1750 Spring) as a first-year student (completed less than 30 units at RCCD) and \$4500 (\$2250 Fall, \$2250 Spring) as a second-year student (completed 30 or more units at RCCD) per academic year. The federal government pays the interest during deferment periods while students are in college at least half-time.

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends 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. Riverside City College recommends that students make interest payments while they are in college.

At Riverside City College, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. Riverside City College does not recommend borrowing more than \$10,000 at the community college level (this includes loans from any other institution that you attended). Students who already owe \$10,000 or more will be required to meet with a financial assistance representative prior to a loan being approved. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at www.nsls.ed.gov (National Student Loan Data System) – your FSA ID is required to access this website. (This is the same Username and Password that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To create an FSA ID, go to (<https://fsaid.ed.gov>).

If Riverside City College enters into an agreement with you (or your parents) regarding a Federal Direct Loan, we are required to inform you (or your parents) that the loan will be submitted to the National Loan Data System (NSLDS) and will be accessible by government agencies, lenders and institutions determined to be authorized users of the data system.

How to apply for a Student Loan at Riverside City College:

1. You must fill out the Free Application for Federal Student Aid online at www.fafsa.gov and list Riverside City College title IV code #001270.
2. You must complete your Riverside City College financial assistance file by turning in all required documents listed on Web Advisor under Required Documents by Year.
3. You must have received your final revised award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
4. You must be meeting the Riverside City College SFS Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SFS SAP standard.
5. You must have a current full program official Student Educational Plan (SEP), dated within one year of your loan request.

6. You must be enrolled in at least 6 units, on the SEP, that are applicable and required towards your degree.
7. You must have a declared academic program (major) on file with Admissions and Records which matches your SEP.
8. If you are a first time borrower you must successfully complete with a score of 100%, the Direct Loan entrance counseling at www.studentloans.gov.
9. If you are a first time borrower you must successfully complete your electronic Master Promissory Note (eMPN) online at www.studentloans.gov prior to applying for a student loan at RCC. If you are a repeat student loan borrower at RCC you are not required to complete the entrance exam or eMPN as you already have one on file, however it is recommended of RCC that students who are repeat borrowers use the student loan Financial Aid Awareness Counseling tool (FACT) before considering to continue to borrow.
10. If you have met the above requirements, you may request a loan packet from Student Financial Services office during the fall and spring semesters within the posted deadlines.
11. Submit the Federal Stafford Loan Request Form along with any other required forms. After you have turned in your loan request and required documents:
 - You will receive a status notification within two weeks from the deadline date you submitted the “Loan Request Form.” Please refer to the loan request receipt for deadline and notification dates.
 - All loan disbursements are disbursed based on your selected method chosen thru BankMobile/Higher One. If you have not already chosen your disbursement method with BankMobile/Higher One, you can do so by choosing the Disbursement link on our website at www.rcc.edu/services/studentfinancialservices. Failure to make a selection with BankMobile/Higher One will cause a delay in your loan disbursement. See the BankMobile Disbursement Options section of this guide for additional information.
 - ALL students who fall below half-time enrollment are required to complete Direct Loan EXIT counseling online at www.studentloans.gov.
 - If your loan is not processed, you will be notified within two weeks from the deadline date you submitted the “Loan Request Form.”

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, explore other options that don't require repayment! Student Employment is an 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 before deciding to borrow a student loan or visit the RCC Student Employment counter located in the Student Services Building. Scholarships are another Student Loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are www.fastweb.com, www.scholarships.com, www.scholarshiphunter.com and www.scholarshipexpert.com. Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The RCC Federal Student Loan Default Management Plan requires all students who receive a loan at RCC to complete a Loan Entrance and Exit Counseling session. Students may complete the loan entrance counseling online at

www.studentloans.gov and the loan exit counseling online at www.nslds.ed.gov. Complete the Entrance counseling when applying for a loan and complete the Exit counseling prior to leaving the college or falling below 6 units.

New Information regarding loan eligibility beginning July 1, 2015. On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public law 112-141) was enacted. A new provision was added to the Direct Loan statutory requirement that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Borrowers under this provision who exceed the 150 percent limit may also lose the interest subsidy on the Direct Subsidized Loan. First-time borrowers are generally defined as one who did not have an outstanding balance or principal or interest on a Direct Loan or on a FEEL Program loan on July 1, 2013. For AA degree programs, 150 percent is defined as 3 years. For Certificate programs, 150 percent is defined as 150 percent of the week/units required for your certificate program. Any amount borrowed within an academic year counts as 1 year towards your eligibility, regardless of the amount borrowed. Any loans borrowed at the community college level will count against your borrowing limit at any transferring institution. For more information, please refer to your loan information packet for handouts.

State of California Aid

Board of Governor's Fee Waiver (BOGW)

The Board of Governors (BOG) Fee Waiver is a state program that is specifically for students at California community colleges. For qualifying students, the BOG Fee Waiver waives the per-unit enrollment fee (currently \$46 per unit) at any community college throughout the state. The BOG fee waiver is for California residents, eligible AB540 students and eligible 1899 students, as determined by the Admissions & Records office who are meeting academic and progress standards.

- The BOG Fee Waiver also allows students to purchase parking at reduced rates for fall and spring semesters
- The BOG Fee Waiver **does not** pay for Student Services, Transportation or Health fees, additional class fees (such as art, CPR, lab or lifeguard fees as listed in the schedule of classes), books or other educational supplies or expenses

The **primary application** for the BOG Fee Waiver is the 2016-2017 Free Application for Federal Student Aid (FAFSA) or the 2016-17 CA Dream Application. The BOG Fee Waiver will automatically be awarded to eligible students using the information from the FAFSA or CA Dream Application, if eligible.

The paper BOG Fee Waiver application is considered a **secondary application** to be used for special circumstances. Special circumstances to use the BOG Fee Waiver application are determined on a case-by-case basis.

Not everyone will qualify to complete the paper BOG Fee Waiver application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper BOG Fee Waiver application. If the income requirements to complete the paper BOG Fee Waiver application are not met, the student will be required to fill out the FAFSA which allows a higher qualifying income for BOG Fee Waiver eligibility.

Student's total income for 2015 or parents' total income for 2015 (if a dependent student) must be within the following income standards (**documentation is required**):

Number in Household	Total 2015 family income
1	\$17,655 or less
2	\$23,895 or less
3	\$30,135 or less
4	\$36,375 or less
5	\$42,615 or less <i>*Add \$6240 for each additional dependent</i>

If you or your family are currently receiving TANF/Cal WORKS, SSI/SSP, General Assistance/General Relief, you are eligible for BOG Fee Waiver A and are eligible to complete the BOG Fee Waiver paper application. Acceptable proof of eligibility or documentation for BOG Fee Waiver A varies depending on the type of benefits you or your family is receiving.

- For TANF/Cal WORKS or General Assistance, acceptable documentation includes Notice of Action dated within the previous month, or the previous or current month's check.
- For SSI/SSP, acceptable documentation includes award letter or bank statement showing a deposit from the current or previous month.

If you qualify under any of the following Special Classifications, you are eligible for BOG Fee Waiver A and are eligible to complete the paper BOG Fee Waiver application:

- 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.
- 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 or fire personnel** killed in the line of duty.

For any of the listed Special Classifications, a letter or Certificate of Eligibility is required along with a completed paper BOG Fee Waiver application. Special classification Fee Waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of BOG waiver information at the end of this section.

Veterans can contact the Riverside County Veterans office at (951) 955-6050 for information on obtaining the Certificate of Eligibility.

Paper BOG Fee Waiver applications are available in the Student Financial Services office.

You must apply for the BOG Fee Waiver using the FAFSA before each **summer** semester. The applications are available beginning October 1st prior to the summer semester.

If you have been determined to be BOG Fee Waiver eligible after you have paid your fees during the current semester, you may be entitled to a refund.

- A refund will **not** be automatically generated for prior semesters, only for current semesters.
- You must request the account billing be updated in the Cashiers office for any prior semester if determined BOG Fee Waiver eligible after the semester has ended. The cashier's office at RCC is located on the 1st floor of the Student Services Building.
- If you drop classes after the refund deadline established by Admissions and Records, you will not be eligible for a BOG Fee Waiver refund for the dropped classes.

Loss of Eligibility for BOG Fee Waiver

A student shall become ineligible for a Board of Governors (BOG) Fee Waiver if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

Students will be notified of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification sent to the students will clearly state that two consecutive primary terms of probation will lead to a loss of the BOG Fee Waiver until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in maintaining eligibility.

NOTE: Foster Youth and Former Foster Youth up to 24 years of age are not subject to loss of BOG Fee Waiver due to placement on academic or progress probation and therefore do not need to submit an appeal.

How to Regain Eligibility:

If you lose your eligibility for BOG Fee Waiver, there are a few ways that you can have it reinstated.

- Improve your GPA or course completion measures to meet the academic and progress standards.
- Not attending your school district for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

Appeal Process

A student who is on academic dismissal will result in the loss of the BOG Waiver. Any combination of two consecutive terms of cumulative GPA below 2.0, and/or cumulative unit completion of not more than 50 percent may result in loss of fee waiver eligibility. **Appeal forms for the BOG Waiver are located in the Admissions and Records or SFS office.**

Steps To Apply for an Appeal:

1. **Complete** the appeal form and identify reason(s) for exception, in a written/typed statement.
2. **Attach** all related supporting documents to justify the appeal reason(s). For an extenuating circumstance exemption, documents such as doctor's notes, accident report, loss of job, etc. must be included.
3. **Submit** the completed appeal form to the Admissions & Records or SFS Office at RCC. A valid photo ID must be presented.
4. **Results** of appeal will be sent to you via your RCCD student email within 3-5 business days. Please make sure your RCCD email is activated.

A student may appeal the loss of a BOG Fee Waiver due to extenuating circumstances, or when a student with a disability applied for, but did not receive, a reasonable accommodation in a timely

manner. **Extenuating circumstances** are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student's economic situation or evidence that the student was unable to obtain essential student support services. **Extenuating circumstances** also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

College Resources and Support

- Counseling services (951) 222-8440
- Tutoring services (951) 222-8170
- Disability Resource Center (951) 222-8060
- Extended Opportunities and Program Services (951) 222-8045
- SSS/TRIO (951) 222-8312

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.

Cal Grant A assists with tuition and fees at public and private colleges as well as some private career colleges. If you receive a Cal Grant A but decide to attend a California Community College first, your award will be held in reserve for up to two years until you transfer to a four-year college.

Cal Grant B awards assist low-income students attending community colleges with living expenses and books. The award is \$1,670 for the year and may be used for books, living expenses and transportation.

Cal Grant C assists students with tuition and training costs for technical, occupational, vocational, or career training programs. The award includes up to \$547 for books, tools and equipment. Funding is available for up to two years, depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California Community College. To find out more information, visit www.csac.ca.gov.

Cal Grant A and B Competitive Awards are for students who aren't eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

Applying for Cal Grant is a two-step process:

- 1) You must complete the 2016-2017 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or the 2016-2017 California DREAM Act application online at www.csac.ca.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:
 - If you have completed at least 16 degree applicable units at RCCD with a 2.0 GPA and have attended RCCD since the summer of 2013 semester, RCCD will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.

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- 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 the March 2nd/September 2nd deadline.
- 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.
- 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 the CSAC website at www.csac.ca.gov.

In order to be eligible for a Cal Grant you must:

- Complete the 2016-2017 FAFSA or the 2016-2017 California DREAM Act application and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be California resident or meet AB540 criteria.
- Be a U.S. Citizen or Eligible non-citizen (your parents don't need to be citizens or eligible noncitizens) or meet AB540 criteria.
- Have a valid social security number or meet AB540 criteria.
- 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 Riverside City College.
- Be enrolled at least half time (six or more units).
- Meet the Riverside City College Student Financial Services Satisfactory Academic Progress standard (SAP).

In order to receive your Cal Grant award at Riverside City College, you must:

- Complete your financial aid file at Riverside City College.
- Have an active program (major), other than Undecided, declared in the Admissions and Records office.
- Meet all of the above requirements.
- If you 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 Riverside City College is permitted to release funds. You may self-certify your high school graduation by logging on to "Webgrants for Students" at www.webgrants4students.org.
- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California Community College then transfer to a qualifying Baccalaureate-degree granting college. You must transfer from a California Community College to a bachelor's degree-granting school in the award year for which the award is offered.

Students are guaranteed an award if they have at least:

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- 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 or the California DREAM Act application every year by the March 2nd deadline in order to renew your award.

To make changes to your Cal Grant award (for example: to change awarding schools), you can make appropriate changes online at www.webgrants4students.org.

NOTE: Please be advised that any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act.

Full Time Student Success Grant

The Full-Time Student Success Grant is a new financial aid program for Cal Grant B & C recipients attending full-time at a California community college. In addition to the annual Cal Grant award paid at RCC, the Full-Time Student Success Grant pays an additional \$600 annually. In order to receive a Full Time Student Success Grant award at Riverside City College, you must:

- Meet all requirements to be awarded a Cal Grant B.
- Maintain full-time attendance (12 or more units) at RCC.

Child Development Grant Program

The Child Development Grant is a state grant awarded by the California Student Aid Commission (CSAC) and is designed for students who:

Are attending California public or private, two-year or four-year postsecondary education institutions and intend to teach or to supervise at a licensed children's center in California.

The program provides benefits to selected applicants who:

Are enrolled in approved coursework leading to a Child Development Permit issued by the Commission on Teacher Credentialing in one of the following levels:

- Teacher
- Master Teacher
- Site Supervisor
- Program Director

Maintain at least half-time enrollment per semester in coursework leading towards the permit, meet Satisfactory Academic Progress (SAP) as defined by Riverside Community College District (RCCD) and demonstrate financial need

Grant Amounts

Each year CSAC selects up to 100 new applicants for awards, and recipients awarded in the previous academic year are eligible to renew their grant. Grant recipients attending a two-year postsecondary institution are eligible to receive up to \$1,000 per academic year, and recipients attending a four-year university are eligible to receive up to \$2,000 per academic year.

Applicant Eligibility Criteria

- Be a U.S. citizen or eligible noncitizen, or AB540 eligible.
- Be a California resident.
- Meet federal Selective Service System filing requirements.
- Submit a completed 2016-17 Free Application for Federal Student Aid (FAFSA) to the federal processor prior to the final filing date of the 2016-17 Child Development Grant listed on the application. You may apply for the 2016-17 FAFSA online at www.fafsa.gov.
- Be nominated by an eligible postsecondary institution.
- Maintain at least half-time enrollment in approved courses leading to a permit.
- Maintain SAP as defined by RCCD.
- Commit to full-time employment in a licensed children's center in California for a period of one year for each year of benefits received.

Applications are available early each year at the Riverside City College (RCC) Student Financial Services (SFS) Office until the deadline listed on the application. Applications may be printed from the RCC SFS website at www.rcc.edu/studentfinancialservices. Students selected by CSAC to receive the grant will be notified by an email from CSAC.

Riverside City College Application Process

1. Complete the 2016-17 FAFSA online at www.fafsa.gov.
2. Submit the 2016-17 Child Development Grant Application or 2016-17 Renewal Application to the Shari Yates, Associate Professor, RCC Early Childhood Education Department or RCC SFS Office before the application deadline date. Applications may be picked up from the Early Childhood Studies Department or SFS Office. You may also print it from our website at <http://www.rcc.edu/services/studentfinancialservices>.
3. Complete your 2016-17 financial aid file by July 14, 2016 for priority processing.
4. Meet with RCC Academic Counselor prior to Fall 2016 registration, if possible, to complete a Student Educational Plan (SEP). Please call (951) 222-8440 to schedule an appointment.
5. Enroll in 6 or more units from your SEP for Fall 2016 and Spring 2017.

When Child Development Grant funds are available; CSAC will send you an award email. The check will be mailed to the RCC Student Accounts office for student pick up. When the Child Development Grant funds are available for student pick up, the SFS office will send you an award email to your RCC student email account. RCC cannot determine a student's eligibility for the 2016-17 Child Development Grant if any of the items above are not complete!

You may contact Jana Gray, RCC Child Development Grant Coordinator at (951) 222-8713 or Jana.Gray@rcc.edu if you have any questions.

Chafee Grant Program

The California Student Aid Commission (CSAC) awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The CSAC Chafee grant is awarded for up to \$5,000 annually (or up to the unmet need) for students enrolled in 6 or more units during the Fall, Spring or Summer sessions.

Student Qualifications

- Be eligible, or have been eligible for foster care between 16th and 18th birthday.
- Have not reached your 22nd birthday as of July 1 of the award year.
- Be enrolled at least half time (6 units) for the semester of disbursement.
- Maintain Satisfactory Academic Progress (SAP).
- Be enrolled in a course of study that is at least one year long.

Riverside City College Chafee Application Process

1. Complete the 2016-17 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or if applicable complete a CA Dream Act application at <http://dream.csac.ca.gov> Undocumented students may contact CSAC at 1-888-224-7268 for further instructions.
2. Submit the California Chafee Grant Program Online Application at www.csac.ca.gov or pick up a paper application at the SFS office, complete it and mail to CSAC. Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year.
3. Complete your 2016-17 financial assistance file by July 14, 2016 for priority processing.
4. Enroll in 6 or more units per semester as early as possible. Check Web Advisor for registration dates. Former foster youths are eligible for priority registration!
5. The RCC SFS office will send a Financial Needs Analysis Report to CSAC when the student's financial aid file is complete and student is enrolled in 6 or more units.

When Chafee funds are available CSAC will send the student an email. The check is mailed to the RCC Student Accounts office. When the Chafee funds are available for student pick up, the SFS office will send an award email to the student's RCC student email account. Picture ID must be presented before the check can be released.

Priority of Chafee Grant payments sent from CSAC

1. Paid renewal students who have not reached their 23rd birthday as of July 1st of the award year.*
2. New and non-paid renewal students who will be 22 years old as of July 1st of the award year. **
3. New and non-paid renewal students who have dependents.
4. New and non-paid renewal students who have an unmet need of \$5000 or more.
5. New and non-paid renewal student who have an unmet need of less than \$5000.

* Student who have received a Chafee payment

** Students who have not received a Chafee payment

To check your eligibility for the Chafee Grant, please go to www.mygrantinfo.csac.ca.gov .

You may contact Jana Gray, RCC Chafee Grant Coordinator at (951) 222-8713 or Jana.Gray@rcc.edu if you have any questions.

California National Guard Education Assistance Award Program (CNG EAAP)

Active members in the California National Guard, the State Military Reserve, or the Naval Militia, may be eligible for a state-funded program designed to provide an educational incentive to improve skills, competencies and abilities.

The California National Guard Education Assistance Award Program (CNG EAAP) is a State-funded grant for up to 1,000 service members in the California National Guard (CNG) or the California State Military Reserve (SMR) or as many participants as the annual budget will allow. This Program authorizes the California Student Aid Commission (CSAC) to make payments to eligible program participants. Participants can receive up to the amount of the Cal Grant A award for attending the University of California or the California State University, up to the Cal Grant B award for attending a community college, or up to the University of California Cal Grant A amount for attending a non-public institution. Graduates may receive an additional \$500 for books and supplies.

ELIGIBILITY REQUIREMENTS

To qualify, you must:

- Be an active member who has served two (2) years in, the CNG or the SMR
- Agree to remain an active member in the CNG or the SMR throughout the participation period in the CNG EAAP program
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess
- Be enrolled in, registered at, or accepted to a qualifying institution
- Agree to maintain enrollment of a minimum of three (3) academic units per term, or the equivalent, at a qualifying institution as defined by section 69432.7(l) of the California Education Code
- Agree to maintain at least a 2.0 cumulative grade point average (GPA) annually
- Be a resident of California for at least one year

HOW TO APPLY

Initial applicants must submit an EAAP Initial Application, the Statement of Understanding (SOU), and a Free Application for Federal Student Aid (FAFSA) prior to the application deadline dates indicated below.

For initial applicants, the priority application period starts on January 15 (or the next business day) and ends on the priority deadline date of April 30.

The application process will continue to remain open after April 30 on a first-come, first-serve basis until January 14 of the following year, or until all awards have been exhausted.

Renewal participants must complete the EAAP Renewal Application and the Renewal Statement of Understanding. Renewal paperwork is available from January 15 (or the next business day) through the deadline date of June 1. Failure to renew will result in withdrawal from the CNG EAAP.

The Frequently Asked Questions and the links for the application process are found at: www.calguard.ca.gov/education.

APPLICATION AND CERTIFICATION PROCESS

The Office of the Adjutant General will certify an applicant's status as a qualifying member of the California National Guard, State Military Reserve, or the Naval Militia, and certify their active duty status according to CA Code of Regulations Title 5, Division 4, Chapter 1, Sections 30730-30736. The applicant is responsible for submitting any additional forms, including The Statement of Understanding, as required by the Office of the Adjutant General.

SELECTION AND AWARD ANNOUNCEMENTS

The Office of the Adjutant General may select up to 1,000 participants for the program or as many participants as the annual budget will allow. The Office of the Adjutant General will review all applicants and rank eligible applicants by an established predetermined criteria. The Adjutant General will announce selected awardees by notifying selected participants.

For additional information, please visit the Program's website at www.calguard.ca.gov/education. You contact Ms. Katrina Beck by phone at 916-854-4255 or Ms. Clarita Cortez by phone at 916-854-4446 or one of them by e-mail at ng.ca.caarng.list.cn6-eaap-mailbox-access@mail.mil.

CalWORKs Work Study (CWS)

The CalWORKs Work Study program connects eligible CalWORKs students to entry level employment opportunities related to their course of study whenever possible. The focus is to link employers to students who can learn initial job skills and maintain long-term employment directed toward career development while continuing their college course work. CalWORKs Work Study sites can be on or off campus. CalWORKs students are guaranteed 20 hour per week as long as funding is available and the student maintains eligibility.

- Students must:
- Be enrolled in at least one unit.
- Maintain a minimum 2.0 CGPA.
- Maintain eligibility with GAIN.
- Have a current FAFSA filed with RCC and have unmet need available.

Eligible students can visit their RCC CalWORKs counselor or the Student Employment counter to apply in person.

Scholarships

Scholarships are another resource that can provide financial assistance for students to successfully obtain their educational goals. Scholarships are available for application by all students at Riverside City College (RCC) and high school seniors planning to attend RCC. Some scholarships may be based on financial need and/or GPA and academic performance. Other qualifications for scholarships may vary, such as your selected major or academic program, career goal, club or volunteer and community involvement, etc.

To be awarded a scholarship, you must complete the scholarship application and go through the eligibility and selection process. Scholarships are usually awarded to the student(s) who best fit the qualifications as established by the donor or organization providing the scholarship funds. The scholarship programs available for students at all colleges in the Riverside Community College District are as follows:

RCCD Foundation Scholarships

Riverside Community College District (RCCD) Foundation offers scholarships for continuing and transferring students and high school seniors. The online scholarship application for the next academic year is available every fall semester through the Riverside City College Student Financial Services (SFS) website. Scholarships specifically for RCC Cosmetology students are available for application during the winter session. Scholarships specifically for high school seniors are available for application early in the spring semester.

A list of scholarships from external sources outside of RCCD is available year-round on the scholarship application site at <https://rcc.academicworks.com>. Click on Opportunities and select External. The list includes links to websites for a variety of external scholarships. It is up to you to determine if you are eligible and then follow the directions on how to apply. We do not endorse any of the external scholarships listed on the scholarship site. We only provide the information as a possible scholarship opportunity that may be of interest to you.

To apply for RCCD Foundation scholarships, you must be admitted to RCC and have activated your assigned student email. Information and instructions on how to complete the scholarship application process are available beginning in October of each year on the Financial Aid page at www.rcc.edu, click on RCC Scholarship Information. Scholarship workshops are held at the college and are also available on the SFS web page prior to the scholarship deadline date. The Scholarship workshops provide students with information on how to complete the scholarship application, write the required personal essay, request scholarship recommendations, etc.

Scholarship recipients are chosen by the Riverside City College Scholarship Committee, the RCCD Scholarship Committee and/or scholarship donor committees. Scholarships are generally disbursed half in the fall semester and half in the spring semester. 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 unit requirements in the fall semester you may not be eligible to receive the fall and/or spring semester disbursement of your scholarship. If this is the case, you will be contacted and may have the chance to appeal the decision. If, for any reason, the awarded recipient does not meet the requirements or the appeal is denied, an alternate recipient will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to your financial aid disbursement card (please see the information regarding the disbursement card in this guide).

The Community Scholars Program

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The Community Scholars program is a joint endeavor of the Community Foundation serving Riverside and San Bernardino Counties, Riverside Community College District Foundation, California Baptist University, La Sierra University, The University of Redlands and other generous philanthropists in our community who share a commitment to education. The Community Scholars program encourages outstanding high school seniors from Riverside County to pursue their collegiate studies at any college within the 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 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 (selected at the time of application). Community Scholars recipients benefit from priority registration for classes at any college within RCCD. Students awarded this scholarship must also meet the eligibility requirements each semester to remain in the program. All scholarship awards are contingent upon available

funding and will be disbursed to your financial aid disbursement card (please see the information regarding the disbursement card in this guide).

To apply for the Community Scholars program, complete the Community Scholars application available at <http://www.rcc.edu/services/studentfinancialservices/Pages/SCHOLARSHIP-INFORMATION.aspx> by early May of your high school senior 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 in the U.S. on an F-1 Visa are not eligible.
- Must have a cumulative GPA of at least 3.0.

Jack Kent Cooke Scholarship

The Jack Kent Cooke Foundation Scholarship (JKCF) is a scholarship from a source outside of Riverside City College (RCC). As reported on their website, “The Jack Kent Cooke Foundation Undergraduate Transfer Scholarship honors excellence by supporting outstanding community college students with financial need to transfer to and complete their bachelor’s degrees at the nation’s top four-year colleges and universities. The Foundation provides up to \$30,000 per year to each of approximately 75 deserving students selected annually, making it the largest private scholarship for two-year and community college transfer students in the country.”

Fortunately, there have been recipients from RCCD, at both Moreno Valley College and Norco College. We highly encourage you to visit the JKCF website and consider applying for this scholarship when you are ready to transfer from Riverside City College. For more information and how to apply for the *Undergraduate Transfer Scholarship*, please visit the Jack Kent Cooke Foundation website at <http://www.jkcf.org>.

Outside Scholarships

There are many other opportunities for students to find scholarships outside of RCC. Searching for scholarships requires time and effort on the part of the student, but is well worth the effort. The RCC SFS Office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, business, etc. Scholarship notices are posted in the SFS office and on the SFS webpage at www.rcc.edu/services/studentfinancialservices and is updated regularly. It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

A great resource for applying for outside scholarships is The Scholarship Search Secrets Guide available at www.studentscholarshipsearch.com.

Scholarships are also available from other sources 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, beware of sites requesting fees for their services. The following is a list of free websites you can use in your search for scholarships:

www.fastweb.com

www.freescholarshipguide.com

www.scholarshipexperts.com

www.studentscholarshipsearch.com

www.scholarshiphunter.com

www.collegenet.com

www.scholarsite.com

www.scholarships.com

Search engines such as Google are the best tools available to you for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines.

For example, if you just searched for “scholarships” on Google, you’ll get about 31,700,000 results! Thirty-one million Web pages would obviously take too long to read and sort through, so you’ll need to develop a strategy for being more specific about the scholarships you’re looking for.

Refining your searches in Google can be done in a few steps. Pick a characteristic about yourself that you’d want to find a scholarship about. What do you want to study? What are your passions? What are your hobbies? By narrowing down what you are searching for, you’ll find pages of scholarships that you can apply for.

There are good words, bad words, and then there are magic words. What are magic words? Magic words are words you use in your Web searches that are used less conversationally, and so when you search for scholarships with those terms, you’ll probably get better results.

For example, one of the most powerful words in scholarship search is the word foundation. Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, so when you search for scholarships with the word “foundation” in your search, you’ll be more likely to find the awarding foundation.

Magic words become very important when you have relatively broad topics you’re searching for. What are some of the most magic words you can use in your scholarship search?

- Scholarship/scholarships – yes, they are different, singular and plural – you should assume from here on that any term which appears in singular should also be tried plural, and vice versa.
- Grant
- Financial aid
- Endowment
- Foundation
- Fellowship
- Honorarium
- Trust
- Application
- Deadline
- Pdf

If you are awarded a scholarship from a source outside of RCC, the procedures to use your scholarship at RCC are 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 for the procedure to have your scholarship funds sent to RCC. If proof of enrollment is required, you may submit your printed class schedule from Web Advisor, or, if they are requesting "official" proof of enrollment, contact the RCC Admissions and Records office at (951) 222-8601.
3. For students who receive the Governor's Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor's Scholarship Program. The Qualified Withdrawal Form is available at www.cagovernorsscholars.org. For help in filling out the form, call 1-866-477-9665.
4. Once RCC receives your scholarship funds, you will be sent correspondence from the RCC Student Financial Services offices acknowledging receipt of the funds and a schedule of disbursement dates.
5. Once the SFS office determines you are actively enrolled in classes and that you meet all requirements of the donor, your scholarship funds will be disbursed to you via the disbursement choice you made on the BankMobile website (please see the information regarding the BankMobile card in this guide).

How to Avoid Scholarship Scams

There is no shortage of con artists and scams when it comes to paying for college and spotting them can save you money and heartbreak. Any scholarship, grant, foundation, or organization that's legitimate won't ask for a penny out of your pocket.

Any one of these signs should be a red flag that you may be dealing with a scholarship scam:

- Asking for money; Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as "reserve your scholarship with your credit card number". Reputable scholarships never need to charge money
- Asking for lots of non-relevant personal information; Scams using identity theft ask lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially-related information.
- Claims of exclusivity; A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Do not pay.
- Claims of guarantees; The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.
- Receiving letters of potential awards you never applied for; Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes email notifications of any kind about scholarships that you never applied for.
- "Free" seminars with an up sell; The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and

colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those seminars.

If something feels, sounds, or seems “fishy”, it probably is. The most important thing you can do when it comes to scholarship scams is to trust your instincts. With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for.

Remember the golden rule of scholarships: Money flows to the student, never the other way around. Beware of any scholarship claim to the contrary.

Student Services and Additional Programs & Assistance

Veterans Services

The Riverside City College Veterans Office is available to provide information regarding eligibility for Veterans educational benefits. If you are a Veteran, a spouse, or dependent of a Veteran, you may be entitled to receive Veterans educational benefits. For information regarding these benefits please call the Riverside City College Veterans Office at (951) 222-8607. You may view GI Bill eligibility requirements online at www.gibill.va.gov or by calling 1-888-442-4551. Also, be sure to check out www.military.com for available scholarships.

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the Board of Governor’s Fee Waiver (BOGW). For more information on how to qualify to have your fees waived contact the Riverside City College Veterans office or the Student Financial Services office.

Remember, in addition to your Veterans education benefits, you may be eligible for other forms of financial assistance. You may apply for additional financial assistance by completing the 2016-2017 FAFSA application online at www.fafsa.gov.

Financial assistance is in addition to and does not affect your Veterans education benefits. Explore the possibilities!

Extended Opportunity Programs and Services (EOPS)

EOPS is a student support program that focuses on assisting students who are financially and educationally disadvantaged. EOPS services include academic counseling, career counseling, personal counseling, priority registration, book services and tutoring.

To be eligible for this service, a student must be a California resident and qualify for BOGW A or B through the SFS office. EOPS book services are considered a financial assistance resource and may reduce your eligibility for Federal Work-study or student loans. If you have applied for and been awarded an EOPS book service, this award will be listed on your financial assistance award letter.

For more information regarding this program and other eligibility requirements please contact the EOPS Office at Riverside City College at 951-222-8045.

Student Support Services Grant (SSS)

The SSS Program is a federally funded Trio program that is designed to provide supportive services to disadvantaged college students to enhance their potential. The program provides opportunities for academic development, assists students with basic college requirements, and serves to motivate students toward the successful completion of their postsecondary education. The goal of SSS is to increase the college retention and graduation rates of its participants and help students make the transition from one level of higher education to the next.

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 high 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. For more information, please visit <http://www.rcc.edu/workforceprep/Pages/gtc.aspx> or call (951) 222-8931

La Casa Latino Student Engagement Center

La Casa is an engagement center with the goal of supporting RCC Latino Student Success. La Casa Support Services Program for Pathway Students, serves as a campus resource to assist and support your goals in attaining a higher education. Services include workshops, lending library of textbooks, computer lab and copying services, and tutoring, in addition to many other services. For information and eligibility criteria, please visit <http://rcc.edu/services/outreach/Pages/La-Casa.aspx> or call (951) 222-8168.

CAP Center for Academic Progress

The Community for Academic Progress (CAP) Program is a program designed to allow students to enroll in grouped or paired courses that share common themes, activities, and assignments. Students take these courses concurrently, during the same semester, allowing faculty and students to work and learn together. CAP offers convenient class schedules, dedicated faculty, educational advisors, and access to technology/laptops. For more information, please visit <http://www.rcc.edu/AcademicSupport/Pages/CAP.aspx> or call (951) 328-3820.

Ujima Project

The Ujima Project is a student success program which utilizes faculty mentors to work with you to develop leadership skills and establish benchmarks for academic success. The Ujima Project utilizes an approach to student engagement, retention and success that is infused with African cultural traditions. The program has a campus center where club activities, counseling appointments and workshops take place. For more information, please visit <http://www.rcc.edu/arscc/Pages/Clubs/Ujima-Project.aspx> or call (951) 222-8130.

Bureau of Indian Education Grant/Scholarship

The Bureau of Indian Education (BIE) Program offers financial assistance to eligible American Indian and Alaska Native students entering college and who are seeking an associate or bachelor degree from an accredited institution. If you are a student who is a member or a close descendent of a member of a federally recognized American Indian Tribe or Nation, you may be eligible for grants or scholarships from BIE or your Tribe/Nation. To participate in BIE grants and scholarships, please contact the education office of your Tribe/Nation for the application and steps you must take in order to become eligible.

For more information regarding BIE Programs please visit <http://www.bie.edu/cs/groups/xbie/documents/text/idc-008101.pdf>
<http://bie.edu/ParentsStudents/Grants/index.htm>

For more information regarding Native American Scholarships please visit <http://www.collegescholarships.org/nativeamerican.htm>
<http://www.collegescholarships.org/grants/native-american.htm>

To determine eligibility for grants or scholarships by your Tribe/Nation, they may send you a Financial Needs Analysis form to be submitted to the Riverside City College Student Financial Services (SFS) office. The Needs Analysis requires that you complete the Free Application for Federal Student Aid (FAFSA) for the current academic year. You can complete the FAFSA online at www.fafsa.gov and list RCC as your college (school code #001270). The SFS office will return the completed Financial Needs Analysis form to your Tribe/Nation.

If you are found eligible for grants or scholarships by your Tribe/Nation, they will send the funds to Riverside City College. You will be emailed notification to your RCC student email account that RCC has received your BIE Grant/Scholarship funds. The RCC SFS office will verify that you are enrolled in classes and disburse the BIE Grant/Scholarship funds via the financial aid disbursement card. Please see the information in this guide regarding how to sign up for the disbursement card if you have not already done so.

AmeriCorps

AmeriCorps is a national service program whose mission is to improve lives and meet community needs through service and volunteering in education, environment, public safety, health, and homeland security. Most volunteers serve in full or part-time positions for about a year. After successfully completing a term of service through the AmeriCorps National Service program, members receive a Segal AmeriCorps Education Award to pay for college, graduate school or to pay back qualified student loans. For more information on how to become a member of the AmeriCorps National Service and the AmeriCorps Education Award, please visit www.americorps.gov.

If you have earned an AmeriCorps Education Award, and wish to use your award at Riverside City College (RCC), you must have completed the current year FAFSA **and** be currently enrolled in classes at RCC. You must then complete the AmeriCorps Voucher and Payment Request electronically at www.myamericorps.gov to request AmeriCorps Education Award funds to be sent to RCC. The RCC Student Financial Services (SFS) office will then verify that you are eligible to receive and use the AmeriCorps award at RCC.

Once approved, the AmeriCorps award funds will be sent to RCC in approximately two to four weeks. You will be emailed notification to your RCC student email account that RCC has received your AmeriCorps funds. The RCC SFS office will verify that you are enrolled in classes and disburse the AmeriCorps funds via the financial aid disbursement card. Please see the information in this guide regarding how to sign up for the disbursement card if you have not already done so.

Workforce Preparation and Services

Workforce preparation at Riverside City College is home to a variety of educational and community resources designed to prepare you for future employment. Whatever your goal may be, our staff is committed to helping current and prospective student's access 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

RCC Guardian Scholars

Business Education Building Rm. 110

Jeremy Johnson – Foster Youth Specialist/Academic Counselor
(951) 222-8251

Jeremy.Johnson@rcc.edu

Guardian.Scholars@rcc.edu

Website: www.rcc.edu/services/fostersupportservices/Pages/guardian-scholars.aspx

Campus support program for all foster youth. Funded by Anthony and Jeanne Pritzker Foundation and RCC Student Equity. Guardian Scholars (GS) program is part of the Riverside Area Multi-Campus Network (MCN) supporting foster youth on the Riverside City College (RCC), Moreno Valley College (MVC) & University of California, Riverside (UCR) campuses. Seeks to promote transfer of information and resources to support former foster youths on all 3 campuses.

Program Eligibility:

- Students must be between ages of 18 – 25
- Been in foster care any time after the age of 13
- Submit a GS application
- Submit Dependency Verification letter (also known as Ward of Court letter)
- Be a current or prospective RCC student

Program Services:

- The Foster Youth Specialist is the GS students' contact for services, which include coaching, mentoring, assistance with admissions, financial aid, transfer opportunities, Chafee requirements, student employment and scholarship opportunities
- Campus and community resources

- Access to computers and printers
- Opportunities to get involved on campus and in the community
- Engage and interact with peers, staff and faculty
- Academic support and student accountability
- Priority registration
- Payment of student fees (per semester as funding allows)
- Laptop loan program
- On-campus workshops

- Off-campus events

The Foster & Kinship Care Education Program (FKCE)

The Foster & Kinship Care Education program (FKCE) provides continuing training/education hours for foster parents in Riverside County. All Licensed Foster Care providers are required by law to attend continuing education/training hours each year in order to maintain their license. The FKCE curriculum include, but are not limited to age appropriate child development, positive discipline, self-esteem, the effects of trauma, emancipation & other teen issues. While the FKCE program is specifically funded to meet the needs of foster parents & Kinship Care providers, other parents/individuals and professionals may attend the workshops that are provided in both English & Spanish, and are offered in several locations throughout Riverside County. The workshops are free of charge and are offered in the morning, evening, and Saturday classes as well in order to meet the specific needs of the Foster Parents. For more information please call: (951) 222-8937 or Email: fkce@rcc.edu

Study Abroad/International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester-long programs in Florence, Italy, London, England and Dublin, Ireland provide students with an opportunity to make progress toward their educational objectives while absorbing another culture and gaining an appreciation for another way of life. Classes are counted just as if they were taken at Riverside City College. The 2016-17 Board of Governors Fee Waiver (BOGW) will waive class fees for eligible units of enrollment taken during the Study Abroad Program. For those students that have completed their 2016-17 FAFSA, 2016-17 financial aid file and have been determined to be meeting Satisfactory Academic Progress, grants and/or a Direct Loan may be able assist with the cost of the trip after student makes initial deposits to Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program please contact Associate Dean of International Students and Programs, Michael Haley at (951) 222-8373 or michael.haley@rcc.edu

You may contact Jana Gray, SFS Analyst at (951) 222-8713 or Jana.Gray@rcc.edu if you have any questions regarding your financial aid file or grant eligibility.

Disability Resource Center

The Disability Resource Center (DRC) offers services to ensure access and accommodations to individuals with disabilities. Some of the services that are offered for students in need of accommodations are: hearing impairments, learning disabilities, and visual impairments. The U.S. Department of Education's Federal Aid

Office also offers resources for students with a documented qualifying disability. For more information about the Disabled Student Programs and Services department please contact (951) 222-8060.

Types of Media and Resources

There are various forms of resources from the Department of Education available for the Visually-Impaired and Blind. The forms of resources are the following:

- Free Application for Federal Student Aid (FAFSA) available in Braille
- Student Aid Audio Guide
- Non-federal sources of assistance are available on this guide

The student audio guide is designed to give a student a four part, 60 minute overview of the Department's Federal Student Aid Programs which consist of:

1. Application procedures
2. Eligibility criteria
3. Deferment and cancellation provisions
4. Loan Repayment

A student can request an audio guide by calling our Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913) or 319-337-5665 between 8:00 a.m. and 10:00 p.m. (Eastern time), Monday through Friday.

CalWORKs

CalWORKs will help you achieve self-sufficiency through employment and education. If you are 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 Cal Works 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, please visit www.rcc.edu/workforceprep/Pages/HomePage.aspx or call (951) 222-8648.

Factors That Can Affect Your Eligibility

Citizenship

The U.S. Department of Education performs matches against the FAFSA application to verify a student's citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial assistance programs. A student must submit documentation to the Student Financial Services office to confirm citizenship or immigration status if this information is requested on Web Advisor. Some of the documents that may be submitted to confirm citizenship are: a copy of the student's Certificate of Birth, an original valid U.S. Passport or Passport Card, or an original Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: an original Alien Registration Card, I-551, or I-94 Stamp. All documents submitted to verify immigration status must be current and active. Citizenship status information

must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact Student Financial Services at (951) 222-8710.

U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees lawful immigration to the United States. For information go to www.uscis.gov or contact the National Customer Service Center (NCSC) at 1-800-375-5283 (or 1-800-767-1833 TDD for the hearing impaired).

Selective Service System

Students who are required to register with the Selective Service System must do so to be eligible for Federal and State Student Aid funds.

Who is required to register?

- Almost all male U.S. citizens and male aliens living in the U.S., who are 18 through 25 years of age, are required to register with Selective Service.

How do I know if I need to register?

- Your FAFSA Student Aid Report or CA Dream Application CAR report will indicate that your Selective Service status must be confirmed or that you have not registered with Selective Service. You may also receive a letter regarding this requirement for the Cal Grant.

How can I register?

- Online – register at www.sss.gov.
- U.S. Post Office - complete the Selective Service “mail-back” form, affix postage and mail to Selective Service.
- FAFSA/CA Dream Application – check “Yes” on the Selective Service box and the Department of Education will provide Selective Service with the information to register you.

If you did not register with Selective Service, and because of your age can no longer register (26 years and older), you must provide the SFS office with the following:

- Documentation of your status from Selective Service.
 - Please visit www.sss.gov, click on “MEN BORN BEFORE 1960” and then select “Request for Status Information Letter.” Download and submit it to the indicated address.
- A personal letter indicating why you failed to register.

Submit the response from Selective Service along with your personal letter to the Student Financial Services office for approval by the Financial Aid Director.

To receive documentation or additional information regarding your Selective Service registration status, you may visit the website at www.sss.gov or call (847)-688-6888.

Drug-Related Convictions

Students who are convicted of a federal or state offense of selling or possessing illegal drugs (excluding alcohol or tobacco) while receiving federal financial aid should complete and submit the FAFSA because they may be eligible for federal and/or state financial assistance. Students who complete the FAFSA and answer “Yes” to question 23 will immediately receive a series of questions to determine their eligibility. Past convictions are not an automatic disqualification for federal student assistance. You should still complete and submit your FAFSA, answer the drug question, and complete the drug conviction worksheet. Your 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. Students convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if such offenses occurred while receiving federal student aid such as grants, loans, and/or work study. Affected students may regain eligibility by successfully completing an approved drug rehabilitation program.

If you have questions about the law or about your eligibility for federal student assistance you may 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.gov.

It is the mission of Riverside City College to provide a drug-free academic environment for our students that maximizes academic achievement and personal growth. The college 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 the Student Health Services Center. Health professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health Services Center at (951) 222-8151.

Course Information

How Course Selection Can Affect Your Eligibility

Important Notice Regarding Approved Courses

Not all courses at Riverside City College have been approved by the Department of Education for Federal and/or State financial assistance funding. Please visit the Student Financial Services office for a list of courses that are not approved for financial assistance payments. If you enroll in any of the courses on this list, you will not receive payment of any Federal and/or State financial assistance.

Repeat Course Information

Due to changes in the Federal Title IV regulations, starting on July 1, 2011, RCCD is now required to look at the number of times a student attempts a course when determining financial assistance eligibility. If you receive a passing grade (A,B,C,D,P) in a course at any point in your academic history at RCCD (Riverside City College, Moreno Valley College, Norco College), you will only be eligible to receive financial assistance for that course one additional time (one repeat). If you attempt a course for the third time after previously receiving a passing grade in that course, you will no longer be eligible for payment for those units.

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

For example, if you take a 3 unit math class (math 101) in fall and receive a passing grade (A,B,C,D,P), that is your first attempt. If you re-take that same 3 unit math class (math 101) in spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt a third time to take the same 3 unit math class (math 101) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

Fall	3 unit math class (math101)	eligible for financial aid, received passing grade
Spring	3 unit math class (math 101)	eligible for financial aid

Summer or beyond 3 units math class (math 101) no longer eligible for financial aid for that class

How Dropping Courses Can Affect Your Eligibility

What Happens if I Drop Some of My Classes After Receiving My Financial Aid?

A student's final grant disbursement of the semester will be adjusted (if possible) for changes in enrollment due to dropping a class. However, if the student drops too many classes after receiving his/her first grant disbursement, the student **WILL** be required to repay a portion (or all) of the grant. For example:

- If a student starts the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he/she will not receive ANY second payment, since he/she would have already been paid the equivalent of half-time for the entire semester.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9 to 11.5 units, he/she may receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester based on eligibility.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.
- If a student starts the semester with 6 to 11.5 units, is paid $\frac{3}{4}$ or $\frac{1}{2}$ time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.

If you have to drop a class after receiving grant funds to attend that class, be sure to contact the Financial Aid Office to see how that reduction in units will affect your next payment. In order to reduce the chance of repayment of grant funds, you must officially drop all classes that you are not actively participating in.

What Happens if I Drop All of My Classes After Receiving My Financial Aid?

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives all FW/W grades for the semester may be subject to repayment of federal financial assistance funds including the Federal Pell Grant, FSEOG grant, and Direct Loans.

For Cal Grant, the enrollment status for each recipient must be determined according to the recipient's attendance at the time funds are paid to the recipient or credited to the recipient's account. Disburse Cal Grant payments based on the recipients' enrollment status at the time of disbursement. Adjustments may be made to increase the award of a recipient at any time during the term. Cal Grant adjustments or returns will not be made for a reduced unit load or total withdraw after the initial disbursement is made. When making a payment for a term that has ended, the institution must base the attendance status on the number of units completed for the term.

If you received Federal grant and/or loan funds and withdrew 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 (SFS) office is required to calculate how much aid you earned during the semester, based on the final date you withdrew 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 all FW grades (combination of all FW and/or W grades)
- The date posted by the instructor indicating your last date of attendance in class

Example of withdrawal calculation

You received \$1179 Pell grant and could have received an additional \$1178 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 \times 14.5\% = \341.77 earned
 $\$1179$ grant money received - $\$341.77$ earned aid = $\$837.23$ unearned aid (85.5%)

- 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
 $\$240 \times 85.5\%$ (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 $\times 50\% = \$1178.50$.

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

* Total amount the student has to repay = $\$205.20$ to your home college (RCC, MVC or NC) 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 day after the deadline, if the amount due has not been paid in full, you will be reported in an 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 your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the colleges portion to be paid directly to that college. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCC 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 Study earnings (FWS) are excluded from the calculation. Direct Loan recipients must contact the Direct Loan program for additional repayment arrangements.

How Changes in Eligibility Can Affect Your Financial Aid

Grants Overawards and Overpayments

When a student's award amount needs to be adjusted due to a change in the student's eligibility, the student may owe some or all of the funds received. This is referred to as an overaward/overpayment. This can be caused by a change in enrollment status (dropping classes), a change in your award package or a change on your FAFSA application. This may result in adjustments to a student's financial assistance award causing their financial assistance package to exceed their financial need. The financial need is determined by the student's Free Application for Federal Student Aid (FAFSA).

An overaward/overpayment can also occur for the following reasons:

- Withdrawal from class(es) after receiving a disbursement
- A change in the student's financial assistance package due to an extension to work-study employment
- A change in the student's financial assistance package due to the awarding of a scholarship or grant from an outside organization
- Failing to attend classes for at least one day
- A change to the student's FAFSA information

The student's financial assistance award cannot exceed their financial need or the school may take steps to resolve the overaward. Adjustments may include updates to your financial assistance award package and future disbursements or request of repayment of disbursed awards.

When requesting payment from the student, the student needs to repay the amount back to the school as soon as possible. Failure to repay the overaward/overpayment may lead to a hold on all of the student's records at RCCD and the student will be unable to register for future classes, request official transcripts, and their eligibility for future financial assistance from any educational institution may be affected until they resolve this matter.

Please note:

- Dropping and/or withdrawing from classes may affect your SAP (Satisfactory Academic Progress). Please see the SAP section in our Consumer Guide for more information.
- Before dropping a class(es) please speak to a Student Financial Services Staff member to see how it may affect your financial aid.

Consortium Agreement

Riverside Community College District
Moreno Valley/ Norco College / Riverside City College
Blanket Consortium Agreement
(As allowed in the Code of Federal Regulations, 34CFR 668.5)

This blanket consortium agreement is for the purpose of providing federal financial assistance to Riverside Community College District students enrolled at Moreno Valley, Norco, and/or Riverside City College. It covers enrollment for on campus classes, online classes and study abroad courses. RCCD colleges do not participate as a home college for a consortium agreement(s) outside of our district. RCCD will not honor course(s) taken at other colleges for financial aid payment.

This consortium agreement is effective beginning the fall 2011 semester. The home school will be the college where the student submits their admission's application and where the student is seeking a degree. The home school will be responsible for:

1. Determining eligibility;
2. Disbursing aid;
3. Monitoring enrollment;
4. Monitoring and resolving over awards;
5. Administering the Return of Title IV regulations;
6. Administering Satisfactory Academic Progress;
7. Cost of attendance information (enrollment fees, other program costs, etc.) at all colleges;
8. Enrollment information (class name, unit value, registration status, cancellation and withdrawal dates, etc.) for the classes in which the students enroll at all colleges; and
9. Enrollment periods for all classes

The other college(s) where students are enrolled is considered to be the host school. The host school(s) agrees to not disburse financial aid to students who have chosen another college as their home school.

Satisfactory Academic Progress Standard (SAP)

The United States Department of Education requires that students applying for financial assistance must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed 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 at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard

All students must complete a certain percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

- 1) Pace of progression: Students must complete at least 67% of the total (cumulative) units attempted. For example, a student has attempted 20 units at Riverside City College. They successfully completed 13.5 of those units. Their completion would be 67.5% (units completed divided by units attempted equals completion percentage– $13.5 \div 20 = 67.5\%$).
- 2) Maximum Time Frame: The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at RCCD will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial assistance for a maximum of 150% of the published length of the program. For example, if the published length of a degree program is 60 units, the student may receive financial assistance for up to 90 attempted units (60 units x 150% = 90 units). If the published length of a certificate program is 40 units, the student may receive financial assistance up to 60 attempted units (40 units x 150% = 60 units). If students are unable to finish their program within the Maximum Time Frame, as explained, they may lose eligibility for Title IV aid.

Evaluation

All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above.

*If you have attempted less than 12 units at RCCD, then you will be required to maintain a 1.5 Cumulative GPA and must complete 50% of the courses you attempt to maintain SAP. Once you have attempted 12 or more units, you will be held to the standard as explained above.

Grade Standards

All semester units at RCCD include:

- Attempted units include: A, B, C, D, F, CR, P, NC, NP, FW, W, I, IB, IC, ID, IF
- Completed units are units with a grade of: A, B, C, D, CR, P
- Transfer credits from other institutions will be included as attempted and completed units in the SAP calculation.

Courses in which a student receives a grade of F, NC, NP, FW, W, I, IB, IC, ID and/or IF will not be counted as completed units for satisfactory academic progress purposes, but will be counted as attempted units.

Only practicum/labs that are required, recommended or academically beneficial should be taken at the same time as the corresponding course.

Repeated Courses

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

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 IV regulations in relation to financial assistance for repeated courses and IP grades.

SAP Satisfactory (SA): A student is meeting Satisfactory Academic Progress as long as the student maintains a cumulative GPA of 2.0 (Qualitative Standard), a completion percentage rate of 67% (Quantitative Standard) and the student has not exceeded the Maximum Time Frame of their selected program of study (Quantitative Standard).

SAP Warning (WA): Students failing to meet SAP will be placed on a one semester “Warning” which will allow students to receive financial assistance even though they are not meeting the SAP standard. If after the “Warning” semester students are still not meeting the SAP standard, they will become **Ineligible**. (Students who have exceeded the 150% Maximum Time Frame do not receive a Warning semester)

SAP Warning Students’ Responsibilities

Students on Warning Status are encouraged to meet with a Counselor to complete an official and current two year Academic Plan (AP)/Student Educational Plan (SEP)/Academic Evaluation (AE) on file (within the last year). To schedule an appointment to meet with an Academic Counselor to complete an SEP, please contact Riverside City College’s Counseling Department at (951) 372-7101. Students on financial aid Warning status will continue to receive certain types of financial assistance during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared Ineligible for financial assistance.

SAP Ineligible (IN): A student can become Ineligible for two reasons:

- 1) Student failed to meet SAP standards after their “Warning” semester and/or
- 2) Student exceeds the 150% Maximum Time Frame of program of study under the quantitative standard.

Appeal Process

Students on a SAP Ineligible status can **Appeal ONLY ONCE during their lifetime at RCCD**. In order to appeal, the student must have extenuating circumstances that occurred during the period that the student did not meet SAP. To appeal, the student must document the circumstance for not meeting SAP and must provide official documentation.

Note: If a student becomes Appeal Ineligible for any reason, the student WILL NOT be ALLOWED to Appeal again.

Some examples of Extenuating Circumstances that must be supported by providing official documentation may include:

- Death of an immediate family member Documented illness Major accident or injury of yourself or an immediate family member
- Victim of a Crime
- Homelessness

Appeal Documents: The four (4) documents that must be submitted if the student has extenuating circumstances are:

- Appeal form with a written statement of the Extenuating Circumstance
- Official Documentation verifying the student’s extenuating circumstances (i.e. court documents, police reports, medical records, doctor’s note, death certificate...)

- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Completed SAP 101 Quiz (Note: Student must score 100% on the SAP 101 Quiz)

***NOTE:** In order for a two year Academic Plan/Student Education Plan/Academic Evaluation to be official, official transcripts from **ALL** previously attended colleges or universities must be on file at Riverside Community College District. If a student's official transcripts are not on file, then the student's two year Academic Plan/Student Educational Plan/Academic Evaluation is invalid.

***Riverside City College Catalog:** Students planning to graduate from Riverside City College, or needing to use courses from another college/university as a prerequisite, must submit all official transcripts to Riverside Community College District. See *Section III Graduation Requirements* in this catalog for further information on course acceptance from other institutions.

This is why **All Official Transcripts** from previously attended colleges or universities must be received at RCCD in order for a Counselor to complete an **official two year Student Educational/Academic Plan** that will be accepted for your financial aid appeal.

Students who have exceeded the Maximum Time Frame must have one of the following valid reasons:

- One time change of major or goal after student has completed one major/goal.
- Returned for a second goal
- Completed ESL courses (ESL 51, 52, 53, 54, 55, 71, 72, 73, 91, 92, 93...)
- Completed Basic Skills courses (ENG 60A, 60B, MAT 50, 51, 63, 64, 65, REA 81, 82, 83) Note: MAT 52 if student started classes the Fall 2011 semester or later.
- High unit majors (Nursing, Vocational Nursing...)
- High unit transfer majors (Math, Biology, Chemistry, Physics, Computer Science, Engineering...)
- Completed Military or AP courses/credit
-

Appeal Documents: The three (3) documents that must be submitted if the student has exceeded the Maximum Time Frame are:

- Appeal form with a written statement explaining the valid reason for exceeding the Maximum Time Frame
- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (created with the last year)
- Completed SAP 101 Quiz (Note: Student must score 100% on the SAP 101 Quiz)

NOTE: Submission of an appeal does not guarantee that a student will regain financial assistance eligibility. After reviewing the appeal, the Student Financial Services Office will render a decision, and the student will be notified in writing of the decision. Students must submit their Appeal to Riverside City College only. Each student who is approved for a "probationary" period must have an **official Academic Plan/Student Educational Plan/ Academic Evaluation** developed, which will outline the courses for which the student may receive financial assistance.

SAP Probation (PE): Students will be placed on Financial Aid "Probation Status" only if their appeal of Ineligible status is approved. Students on Probation must meet the SAP standard each semester beginning with the semester of approval in order to maintain their Probation Status. If students fail to meet SAP while in a Financial Aid Probation Status, they will become Ineligible to receive financial assistance until they bring their SAP up to Qualitative Standard of 2.0 GPA and Pace of Progression of 67% completion rate prior to exceeding the Maximum Time Frame.

Approved Class List

Probation students will only receive financial assistance for courses that are listed on their Approved Class List (ACL) which is created from the student's Educational Plan. 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.

Financial Aid Disbursements

BankMobile Disbursement Options

Our method of disbursing Financial Aid funds to eligible RCC students is via BankMobile disbursement services. All students have a **“CHOICE”** on how they would like to receive their financial aid funds, if eligible.

The options include:

1. Direct Deposit (ACH)
2. Deposit onto a debit card thru “BankMobile Vibe” or current Higher One “MyOne” card holders. Students with the “MyOne” card will continue to use that card until it expires.
3. Paper Check

Students who complete their 16-17 FAFSA and complete the necessary paperwork to complete their financial aid file will be mailed a “Green Disbursement Selection Packet” from BankMobile. The packet will include a personal code in which the student will use that personal code to set up their account with BankMobile and choose their disbursement method, if eligible. Student's eligibility is not determined when the Green Disbursement Selection Packet has been mailed it is determined based on the deadline the student met when the documents were submitted to the SFS office. Receiving the Green Disbursement Selection Packet does not indicate eligibility.

The Personal Code inside the Green Disbursement Selection Packet will be your key for entry into the BankMobile system. The personal code will also be e-mailed to the student. With it, you can choose how you want your disbursement delivered, if eligible. Information is contained in the system to authenticate you as a user, making it is easy to select your disbursement method. Once you receive the Green Disbursement Selection Packet with the Personal Code (or receive the personal code by e-mail) you will need to:

1. Go to RefundSelection.com
2. Enter your unique Personal Code from the green envelope or email.
3. Create your login information.
4. Select how you would like to receive your disbursement, if eligible
5. Complete your profile.

All students **MUST** make a selection in order to avoid delay in their scheduled disbursement, if eligible.

You can change your method of disbursement at any time by logging into your account on www.RefundSelection.com and selecting another disbursement option on the BankMobile website.

If you have activated your account, have chosen the BankMobile Vibe Card and lose your BankMobile Vibe card you will be responsible for the replacement charge that BankMobile charges to replace your card. Staff and computers are available in the Welcome Center, to assist you in logging in and making your disbursement method choice.

Check here for the Higher One/BankMobile fees before you make your selection:
<https://www.higheroneaccount.com/studentaccount/feeschedules.do>

It is important to keep your address up to date. If you need to update your address, you will need to update it on Web Advisor or with the Admissions and Records office first. Your address must be marked as “Preferred Mailing” in order to be valid. Then you will need to update your address with BankMobile by logging into your BankMobile account at www.RefundSelection.com

Know your deadline

1. Unit adjustments for classes not paid for on the 1st Fall and Spring disbursement dates due to late registration and late start of the class will be disbursed on the next fall and spring disbursement date after the start of the class.
2. Do not make any corrections to the FAFSA or Admissions application and do not change your home location as this will cause delays to your financial aid eligibility and disbursements if eligible.
3. If eligible you will receive your disbursement according to the processing deadline you meet. Grant disbursements are based on your enrollment status and eligibility (*12 units = full time enrollment*). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done approximately 2 weeks before each disbursement date.
4. Continue to check your Web Advisor and College email in case additional documents or actions are required. If additional documentation or actions are required, you will be notified via Web Advisor under required documents as well as your college email or by phone.
5. Cal Grant and Direct Loan Recipients must be enrolled at least half time (6 units) and must have an approved academic program (major). See Admissions and Records if updates are necessary.
6. Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion or the entire grant/ loan you received.
7. It is important that your **preferred mailing** address is current to avoid delays in receiving your Financial Aid funds.

Additional Information about your disbursement

Please read the following BEFORE you accept the disbursement:

It is critical to remain in all of your classes to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes, you **MUST** return the funds to the College. If the funds are not returned, a hold will be placed on your records and you may be reported to the Department of Education affecting your ability to receive financial aid at any other school. If you receive all FW's/W's grade for the 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 are subject to change.

If you are still enrolled but have dropped a class or classes please note that you may owe all or a portion of your disbursement and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping courses, please refer to our chapters in this guide regarding dropping courses and overpayments.

You will only be paid for classes you are actively attending and that are eligible for grant or loan funding. The Board of Governors Fee Waiver (BOGW) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards. If you have already paid your fees, you may be eligible for a refund. You must contact the Student Accounts Office to see if you are eligible for refund.

Winter Session and Financial Aid

Grants are available for students who are enrolled in the winter session. RCC will add completed winter units (grades of A, B, C, D, F, P and NP) to enrolled spring units for grant payment purposes. Students will receive payment for completed winter courses at the time of their spring grant disbursement(s). NOTE: If you are enrolled full time during the spring semester adding winter units will NOT increase your grant payment.

RIVERSIDE CITY COLLEGE

2016 – 2017 DISBURSEMENT SCHEDULE

TURNING IN YOUR DOCUMENTS DOES NOT GUARANTEE A FINANCIAL AID AWARD or DISBURSEMENT! DEADLINE DATES ARE SUBJECT TO CHANGE WITHOUT WARNING.

**All required document(s) must be submitted to the SFS Office by the dates below.*

Unit adjustments for classes not paid for on the 1st Fall and Spring disbursement dates due to late registration and late start of the class will be disbursed on the next fall and spring disbursement date after the start of the class.

1. Do not make any corrections to the FAFSA or Admissions application and do not change your home location as this will cause delays to your financial aid eligibility and disbursements if eligible.
2. If eligible you will receive your disbursement according to the processing deadline you meet. Grant disbursements are based on your enrollment status and eligibility (12 units = full time enrollment). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done approximately 2 weeks before each disbursement date.
3. Continue to check your Web Advisor and College email in case additional documents or actions are required. If additional documentation or actions are required, you will be notified via Web Advisor under required documents as well as your college email or by phone.
4. Cal Grant and Direct Loan Recipients must be enrolled at least half time (6 units) and must have an approved academic program (major). See Admissions and Records if updates are necessary.
5. Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion or the entire grant/ loan you received.

Disbursement Table

Enrollment Status	Units Enrolled In	Percentage of 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 ½ time	5.5 or less units	Pell to be determined if eligible (Not eligible for loans or Cal Grant)

2016 Fall Semester

*Deadline to turn in required documents	Eligibility email and revised award letter notification sent to student	1 st Fall Disbursement 1 st Spring Disbursement	2 nd Fall Disbursement 2 nd Spring Disbursement
7/14/2016 →	Mid-August →	Fall- 50% of aid on 9/1/16 Spring - 50% of aid on 2/16/17 100% Cal Grant/ FTSS	Fall-50% of aid on 11/16/16 Spring-50% of aid on 5/11/16
8/18/2016 →	Late-September →	Fall-50% of aid on 10/12/16 (Increased fall unit adjustment) Spring- 50% of aid on 2/16/17 100% Cal Grant/ FTSS	Fall-50% of aid on 11/16/16 (Final fall Unit adjustment) Spring-50% of aid on 5/11/16
9/22/2016 →	Late October →	Fall-100% of aid on 11/16/16 Spring- 50% of aid on 2/16/17	N/A 50% of Spring aid on 5/10/17 Final spring unit adjustment
10/20/2016 →	End of November →	Fall-100% of aid on 12/14/16 Spring-50% of aid on 2/16/17	N/A 50% of Spring aid on 5/10/17 Final spring unit adjustment
12/1/2016 →	Early January →	Fall-100% of aid on 1/19/17 Spring-50% of aid on 2/16/17	N/A 50% of Spring aid on 5/10/17 Final spring unit adjustment

2016-2017 Spring/Fall Retro

* Deadline to turn in required documents	E-mail Eligibility and revised award letter Notification Sent	1 st Disbursement	2 nd Disbursement
1/5/2017 (including all Fall deadlines)	End of January (new applicants only)	Spring-50% of aid on 2/16/17 100% Fall Retro 100% Cal Grant / FTSS	Spring-50% of aid on 5/10/17 Final spring unit adjustment
2/2/2017	Early March	Spring-50% of aid on 3/22/17 Spring unit adjustment 100% Fall Retro 100% Cal Grant / FTSS	Spring-50% of aid on 5/10/17 Final Spring unit adjustment
3/16/2017	Mid-April	Spring-100% of aid on 5/10/17 100% Fall Retro	N/A
4/20/2017	Mid- May	Spring-100% of aid on 6/8/17 100% Fall Retro	N/A
6/8/2017	End of June	Spring-100% of aid on 7/13/17 100% Fall Retro	N/A

Important RCC Information

1098-T

The Form 1098T (Tuition Payments Statement) is available on Web Advisor in late January for the previous tax year if you were enrolled in courses at RCC. The 1098T Form is used to calculate any student tax credits you may be eligible for. You or your parents may be able to take either the tuition and fees deduction or claim an education credit on your tax return for the qualified tuition and related expenses that were actually paid in the year.

To access, view, and/or print your 1098T Tax Form:

Log into Web Advisor at www.rcc.edu
 Click on the Student Menu
 Choose the 1098T Link

If you have any problems logging into Web Advisor, please email studenttechhelp@rcc.edu for a tutorial and helpful links.

If you have any questions regarding the information on your 1098T Form, please contact the 1098T Information Line at (951) 328-3500. RCC SFS staff cannot answer tax questions so for any other information regarding the 1098T eligibility and how to figure out the tax credit please contact your tax preparer or the IRS at 1-800-829-1040 or www.irs.gov. Tax credits for students may change from year to year so be sure to view any updates on the IRS website.

More information on education tax credits can be found online at <https://studentaid.ed.gov/sa/types/tax-benefits>

Release of Financial Assistance 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 requires that information, written or verbal, regarding student education and financial assistance 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, i.e. parent, grandparent, other agencies or friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student in person with a picture ID each academic year. The CRI form is available at the Student Financial aid office.

The CRI form needs to be filled out at the students' home college. The CRI form may be cancelled in person at the SFS office of the students' home college.

For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial assistance file. All documents contained in the students' file are the property of Riverside City College SFS office and will not be returned. Please request and retain copies of all your paperwork before submitting it to our office.

To protect students' privacy, no detailed student information will be given out over the phone or via the internet.

For more detailed information regarding FERPA, please review the Riverside City College website at <http://www.rccd.edu/Pages/ferpa.aspx>

California Domestic Partner Rights Act

What is the California Domestic Partners Rights and Responsibilities Act?

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect in January 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the college Student Financial Services (SFS) office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership, the SFS office should re-evaluate the student's BOG Fee Waiver eligibility. Eligibility for aid may increase or decrease. For the purposes of federal student financial aid programs, California's recognition of registered domestic partnerships does not apply.

If you are in a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded 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.

Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and Riverside City College. If at any time, an error or conflicting information on the FAFSA/CA Dream Application is determined, it is the responsibility of both RCC and the student to correct/resolve the issue. Once a correction/update is made to the application please be advised that it may result in an adjustment in aid and/or award amounts. In some cases the student and/or RCC may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the SFS office in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for assistance as well as a delay in the disbursement of funds. It is our primary goal to assist RCC students in receiving their financial aid in a timely manner.

Student E-mail Accounts

Riverside Community College District (RCCD) provides all students free student email accounts. The Student Financial Services Department will use the RCCD Student email to communicate with students regarding their financial assistance file and other financial aid updates and opportunities. All students must activate their email accounts in order to receive any correspondence regarding financial assistance, registration appointments, faculty emails and more. To learn more about how to activate your RCC student email visit the RCCD website and click on Admission and Records. A tutorial is available that will explain the activation process at <https://www.outlook.com/student.rcc.edu>.

Transfer Tips

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

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

If you are transferring to Riverside City College, you must add **Riverside City College** to your Student Aid Report (SAR) by one of three methods:

- 1) Using your Department of Education FSA ID, go to www.fafsa.gov, Under "Returning User?" choose "Add a school" and follow the directions to add **Riverside City College** using our **Title IV School code "001270"**. Or,
- 2) Add **RCC** to of your SAR, sign it and mail it to the address listed at the bottom of page 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 **001270**

Within a few weeks you will receive a new SAR from the Federal Student Aid Information Center by mail or e-mail and RCC will receive your information electronically. You will then receive a communication via e-mail from RCC (to your RCC student email address) letting you know what will be needed to complete your file with RCC.

If you have not set up your RCC email account, you will want to do so at <http://www.rcc.edu/services/admissions/Pages/Student-Email.aspx> and follow the steps to set up your email account.

Frequently Asked Questions

Q. Where can I get help completing my FAFSA or California Dream Application?

A. The SFS office schedules FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA or California Dream Application online. Look for announcement flyers or visit our website at www.norcocollege.edu for future workshops and dates. There is help available on the FAFSA website (www.fafsa.gov) and the California Dream Application website (www.caldreamact.org) as you enter the information. For the FAFSA, the “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked. For the California Dream Application, the hint or explanation as to how to answer the question is below each question. FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer service representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243. For help with the California Dream Application, customer service representatives are available at 1-888-224-7268.

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. No, not every semester. The FAFSA and California Dream Application must be filled out for each academic year. Applications are available on January 1st for the following school year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, BOGW, Cal Grant, etc.) Completing the California Dream Application early each year assists in determining eligibility for the BOGW and Cal Grant. By filling out the FAFSA or California Dream Application, you will automatically be considered for the BOGW for the academic year beginning with summer and ending with spring (summer, fall, winter, spring). To qualify for the Cal Grant, you must complete and submit the FAFSA or California Dream Application by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CA Dream Application by March 2nd to maintain your eligibility status.

Q. I submitted my FAFSA and received my SAR (Student Aid Report). 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 assistance file by turning in the required documents to the Norco College Student Financial Services office. A current admissions application for Norco College is also required. If you listed Norco College as one of your schools, the SFS office will automatically receive your FAFSA information

from the Department of Education. Certain forms or documents must be submitted to the SFS office to complete your file and to assist in determining eligibility. You will be notified through your Norco College student e-mail as to what forms or documents are required to complete the financial assistance process. To access your email address, please go to www.norcocollege.edu/students/email.cfm. Required forms/documents will also be posted on Web Advisor. After the required forms/documents have been submitted, your file will be reviewed for

eligibility, and you will be notified by email of your status. Your award will be available on Web Advisor.

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

A. For financial assistance 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 Step Three of the FAFSA. If you answer "NO" to every question in Step Three of the FAFSA, you are a Dependent Student. Dependent students must include their parent's income information on the FAFSA. If you answer "YES" to any one of the questions in Step Three of the FAFSA, 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. Please see our section on "Dependent or Independent" in this guide for additional information.

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

A. No, it is not a waste of time! 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 could be disqualifying yourself from getting financial assistance. Remember, FAFSA is the Free Application for Federal Student Aid. There is no fee charged to apply for financial assistance.

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

A. To avoid any delays in the processing of the financial assistance application, FAFSA, be sure to accurately enter the information and review and recheck the application before submitting.. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. Whenever possible, you should use the IRS Data Retrieval tool to take your or your parents' tax information directly from the IRS. Remember, completing the FAFSA is just the first step in the application process. You must turn in the required forms and/or documents to complete your financial assistance file so that the awarding process may continue. The SFS office 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, so avoid delays and apply early. The SFS office at Norco College is committed to processing applications and files as quickly and accurately as possible.

Q. Why is the 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 (12 units). Your actual disbursements may be less depending on the number of units you are actually enrolled in at the time of

disbursement. Keep in mind that grants are disbursed in payments throughout the semester. Therefore, the amount 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 assistance 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, but there are certain unit requirements for different awards. 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. That is determined by the information submitted on the FAFSA and the calculation of the EFC (Expected Family Contribution) by the Department of Education.

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

A. That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial assistance. If you withdraw from all of your classes, you will be notified if you must repay any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our financial assistance academic counselors and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes could affect your G.P.A, class completion ratio and future disbursements.

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

A. Student Financial Services does not release certain 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 assistance file and/or disbursement, please come into the Student Financial Services office with a picture ID and our trained staff can answer your questions.

Q. Why am I no longer eligible for the Board of Governors Fee Waiver (BOG)?

A. If you do not maintain a GPA of 2.0 or higher and/or complete more than 50 percent of your coursework for two consecutive primary terms (Fall/Spring), you lose your fee waiver eligibility. You will be notified within 30 days of the end of each term. To regain eligibility you can file an appeal, not attend your school district for two consecutive primary terms, improve GPA or course completion to meet academic and progress standards.

Financial Assistance Common Acronyms

ATB- Ability to Benefit Test: A test federally approved by the Department of Education for students seeking financial assistance, but do not have a High School Diploma or GED certificate. Students applying for financial assistance must pass the ATB test if they do not meet the high school requirements.

BOGW-Board of Governors Fee Waiver: A fee waiver that is used to waive class fees and reduce parking fees. You must be a California Resident to receive the BOGW.

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

CAHSEE-California High School Exit Examination: California public school students must pass this test to earn a high school diploma. Eligible students with disabilities may be exempt from taking the examination or receive a waiver.

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

CDG-Grant-Child Development Grant: A state grant offered to students who are pursuing a career to teach or supervise in a licensed child care center.

COA-Cost of Attendance: The total amount it would cost you to attend school at RCC for one academic year. The COA includes the cost of tuition and fees; room and board; books, supplies, transportation miscellaneous and personal expenses.

CRI-Consent to Release Information: A form provided under the Family Educational and Privacy Act of 1974 that is required in order to release or share information with a person/agency regarding a student.

CSAC-California Student Aid Commission: The principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

DRN- Data Release Number: A four-digit number located on the front page of a student aid report (SAR) that the student uses when changing certain SAR information by telephone. The DRN is different from the PIN, which is the student's personal code and should not be shared with anyone.

ED-United States Department of Education: All federal grants and loans are funded by ED.

EFC- Expected Family Contribution: A figure calculated by the U.S. Department of Education and used to determine an applicant's eligibility for federal and state aid. The EFC determines how much the student and his or her family can be expected to contribute to the cost of the student's education for an award year.

EFT- Electronic funds Transfer: Direct deposit of financial aid funds into a bank account. The students name must be on the account.

EOPS-Extended Opportunity Programs & Services: A program providing additional services for students who qualify. Available services include: academic counseling, priority registration, book vouchers, tutorial services and transfer information and assistance.

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

FAO-Financial Aid Office: Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

FSEOG- Federal Supplemental Educational Opportunity Grant: A federal grant for undergraduates with exceptional financial need. Students are encouraged to apply by the priority deadline of March 2 to be considered for SEOG.

FERPA-Family Educational Rights and Privacy Act of 1974: A federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FWS-Federal Work Study: Provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.

GED-General Education Development Certificate: A certificate that students receive upon completion of an approved high school equivalency test. Students who have a GED may apply for financial assistance.

GPA-Grade Point Average: The average of the grades in all the classes taken at RCC. To calculate, add all the points and divide by the number of classes taken.
(ex: A=4, B=3, C=2, A=4; add them together $4+3+2+4=13$ then divide by 4 classes; $13/4=3.1$)

MPN-Master Promissory Note: A legal document listing the borrower's responsibilities and rights. The MPN must be signed when applying for a student loan.

PIN-Personal Identification Number: A 4-digit number that is used to electronically sign your FAFSA and access your personal information on Federal Student Aid Web sites, such as *FAFSA on the Web*.

SAP-Satisfactory Academic Progress: Federal and state regulations require that students receiving federal and state financial aid meet certain standards. SAP consists of *qualitative* (GPA=2.0) and *quantitative* (completing 67% of classes attempted) standards. Students must also complete their educational goal by the time they have attempted 90 units.

SAR-Student Aid Report: The SAR contains information that the student originally reported on the FAFSA, the results of eligibility and expected family contribution determinations information about the applicant's financial assistance history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

TEACH Grant- Teacher Education Assistance for College and Higher Education: (TEACH) Grant Program was established under the *College Cost Reduction and Access Act* (CCRAA), to benefit current and prospective teachers.

Commonly Used Financial Aid Terms

Ability-to-Benefit - One of the criteria used to establish student eligibility in order for students to receive Title IV program assistance is that a student must have earned 1) a high school diploma or, 2) its equivalent. Students who are not high school graduates (or who have not earned a **General Education Development (GED) Certificate**) can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability-to-benefit (ATB) test or complete six semester approved units.

New students will be required to have a high school diploma, GED or pass High School Proficiency test to satisfy the Ability to Benefit requirement for financial aid.

Academic Year - A period of time that schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.

Accreditation - The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.

Accrue - The process where interest accumulates on a student loan.

Award Letter - The award letter explains the type(s) and amount(s) of financial assistance that the student may be eligible for based on the various determining factors. The award letter can be found on Web Advisor under the financial assistance section.

Borrower - Individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.

Capitalized - With certain loans, such as the subsidized loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least half-time and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is *capitalized* or added to the principal balance, which increases the outstanding principal amount due on this loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan

Consolidation - The process of combining one or more loans into a single new loan.

Cost of Attendance (COA) - The total annual cost of attending college for any given academic year. The COA includes tuition and fees; room and board; allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.

Default - If a student does not repay their loan according to the terms and agreements of the signed promissory note, they may enter into a default status. A student's credit status, future financial assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

Dependent student - A student who does not meet one of the criteria for an independent student. Be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse.

Disbursement - Scheduled dates in which students will be disbursed their financial aid (may include Pell Grant, SEOG, Cal Grant, Loans).

**For a list of the 2016-2017 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.*

Direct Loans - William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You repay these loans directly to the U.S. Department of Education.

Educational Goal - A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credential. To receive financial assistance, you must be enrolled in an eligible program. For questions, please see the SFS office for more information.

Expected Family Contribution - Your Expected Family Contribution (EFC) is the number that is used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA application. Your EFC number is located on your Student Aid Report (SAR).

Grace period - After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 6 months before payments are due. This period is called the "grace period." During the grace period, no interest accrues on subsidized loans. Interest accrues on unsubsidized loans during grace periods, and this interest is capitalized when borrowers' loans enter *repayment*.

Half-time - At least six semester hours/units of active enrollment per semester at RCC.

Independent Student - An independent student meets the requirements on the FAFSA to list only their (and spouse if applicable) information.

Interest - A loan expense charged by the lender and paid by the borrower for the use of borrowed money.

National Student Loan Data System (NSLDS) - NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at www.nsls.ed.gov.

Principal - The amount of money borrowed by the student. Interest is charged on this amount.

Promissory Note - A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

Satisfactory Academic Progress - To be eligible to receive federal student financial assistance, you must meet and maintain your school's standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Please refer to our SAP section on this guide for additional information.

Selective Service Registration - In order to be eligible for federal and state student aid you must register with the Selective Service if:

- You are a male born on or after Jan. 1,1960, and
- You are at least 18 years old, and
- You are not currently on active duty in the U.S. Armed Forces.

Student Aid Report - Your Student Aid Report (SAR) summarizes the information you submit on your Free Application for Federal Student Aid (FAFSA) and provides you with your Expected Family Contribution (EFC).

Subsidized - A loan for which a student borrower is not responsible for the interest until they have stopped attending school and have completed their grace period.

Unsubsidized - A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues

Students Rights

You have the right to ask RCC Student Financial Services about:

- Completing the FAFSA (Free Application for Federal Student Aid). There is never a fee to apply for federal assistance. Go to www.fafsa.gov to apply.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act (FERPA) which is a Federal law that protects the privacy of student education records.
- Policies on refunds, dropping classes and the cost of attendance at RCC.
- How RCC determines Satisfactory Academic Progress (SAP) and what happens if you don't meet this standard.
- Federal, State and Institutional financial assistance programs available.
- The deadlines for submitting applications for financial assistance and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by RCC, is met.
- The awards in your financial assistance package in addition to when and how you will receive your funds.
- If there are options available to appeal a denied financial assistance application and what documentation is needed to do so.
- How you may be able to receive additional assistance if you're financial circumstances changes.

- How much of your financial assistance must be paid back, what portion is grant or gift aid.
- The interest rate on your loan, Direct Subsidized loan limit (150%), the total amount that you must repay, repayment procedures, when repayment begins, and how long you have to repay.
- How to decline any financial assistance awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.
- How to close or re-open your financial assistance file at RCC.
- How to choose your BankMobile disbursement option.
- How to complete a Mid-Year transfer to/from Norco College or Moreno Valley College
- Remaining Pell Eligibility (Lifetime Eligibility Used, 600%)

Students Responsibilities

You have the responsibility to:

- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about RCC's programs before enrolling.
- Read and keep copies of all forms and agreements that are given to you and that you have signed.
- Activate your RCCD student email account and check it regularly for updates and requests.
- Promptly respond to all requests and return all required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at RCC immediately.
- Ensure all classes you take will fulfill your educational goal requirements.
- Be aware of and comply with all deadlines and understand the school's refund policy.
- Be aware of the Satisfactory Academic Progress (SAP) Standard as defined by the RCC SFS office and maintain your SAP in order to continue receiving financial assistance.
- Secure your federal FSAID number, as it 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 assistance resources you receive to the RCC SFS office.

- Complete your online entrance counseling requirement prior to applying for a loan disbursement; as well as completing your exit counseling upon exiting RCC.
- Compare your anticipated monthly student loan payments and other expenses to your expected net income after college.
- Notify your school and Direct Lending if there is a change in your name, permanent mailing address or enrollment status.
- Repay your student loans, even if you do not complete your education, aren't happy with your education or can't find a job.
- File for a deferment or forbearance or change your repayment plan, if you are at risk of defaulting on your federal loan(s).
- Abide by all rules and regulations as outlined in the RCC Student Handbook, RCC Catalog and RCC course schedule.

Useful References

Apply for the FAFSA Online
Apply for a FSA ID number
Federal Student Aid Information Center
Federal Student Aid Information
Tutorial for Federal Student Aid

www.fafsa.gov
www.fsaid.ed.gov
1-800-4FEDAID (1-800-433-3243)
www.studentaid.gov
www.facebook.com/FederalStudentAid
www.youtube.com/FederalStudentAid

California Grant Programs

www.calgrants.org
1-800-CALGRANT (1-888-224-7268)
www.webgrants4students.org

California Dream Application
California Student Aid Commission
California Chafee Grant for Foster Youth
National Student Loan Data System
Direct Loan Program (entrance/exit counseling)
Golden State Scholarshare & Governors
Scholarship

<https://dream.csac.ca.gov>
www.csac.ca.gov
www.chafee.csac.ca.gov
www.nsls.ed.gov
www.studentloans.gov
www.scholarshare.com

Social Security Office

www.ssa.gov, 1-800-772-1213

Selective Services

www.sss.gov, 1-847-688-6888

IRS

www.irs.gov, 1-800-829-1040

Immigration & Citizenship

www.uscis.gov, 1-800-375-5283

Americorps State and National

www.americorps.gov

ICANAFFORDCOLLEGE

www.ICANAFFORDCOLLEGE.com

California Career Zone

www.cacareerzone.org

College Pathways

www.cacollegepathways.org

RCC Student Email Tutorial

<https://www.outlook.com/student.rcc.edu>

Scholarship Search Websites:

www.fastweb.com

www.scholarship.com

www.scholarshiphunter.com

www.cashforcollege.com

Please view the RCC Student handbook at

<http://www.rcc.edu/services/counseling/files/StudentHandbook.pdf>

for the following important regulations and policies

- Copyright Infringement policies in the code of conduct under “rights and responsibilities”
- Drug violation notification policies in the code of conduct under “rights and responsibilities” and under the drug section

Please view the RCC Student Catalog at

<http://www.rccd.edu/services/counseling/Documents/Riverside%202011-12%20Complete%20Catalog/2011-12%20riverside%20catalog%20complete.pdf>

for the following important regulations and policies

- Institutional policies regarding vaccinations in health requirements under “limitations of enrollment”
- Transfer of credit in transfer tips under “requirements for college transfer”

To view the “Equity in Athletics Disclosure Act” report go to <http://ope.ed.gov/athletics>.

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 de Beca
award year año de concesión de Beca
award, financial aid	concesión de ayuda económica

-B

bank account	cuenta bancaria
bank depositdepósito 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 a 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) falta 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 ganancias
 education expenses gastos de estudio
 e-mail correo electrónico; mensaje electrónico
 enrolled inscrito
 enrollment period periodo de matriculacion
 Expected Famly Contribution (EFC) contribución/Aporte Esperado de la Familia
 extenuating circumstances circunstancias atenuantes

-F

FAFSA on the Web Aplicacion para ayuda financiera en internet
 Federal school code código federal de la institución postsecundaria
 Federal Work-Study Program Programa Federal de Trabajo y Estudio
 field of study especialidad estudio
 Financial aid administrator
 administrador de ayuda economica, administrador de asistencia economica
 first name nombre
 forbearance indulgencia
 Free Application for Federal
 Student Aid (FAFSA) Solicitud Gratuita de Ayuda Federal para estudiantes
 full-time student estudiante de tiempo completo

-G

General Education Development (GED) CertificateCertificado 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 cabeza 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 Principal
 middle initial inicial (del segundo nombre)
 military fuerzas armadas, militar

-N

National
 Student Loan Data System (NSLDS) Sistema Nacional de Información sobre Préstamos Estudiantiles
 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 Selectivo Selectivo
 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
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

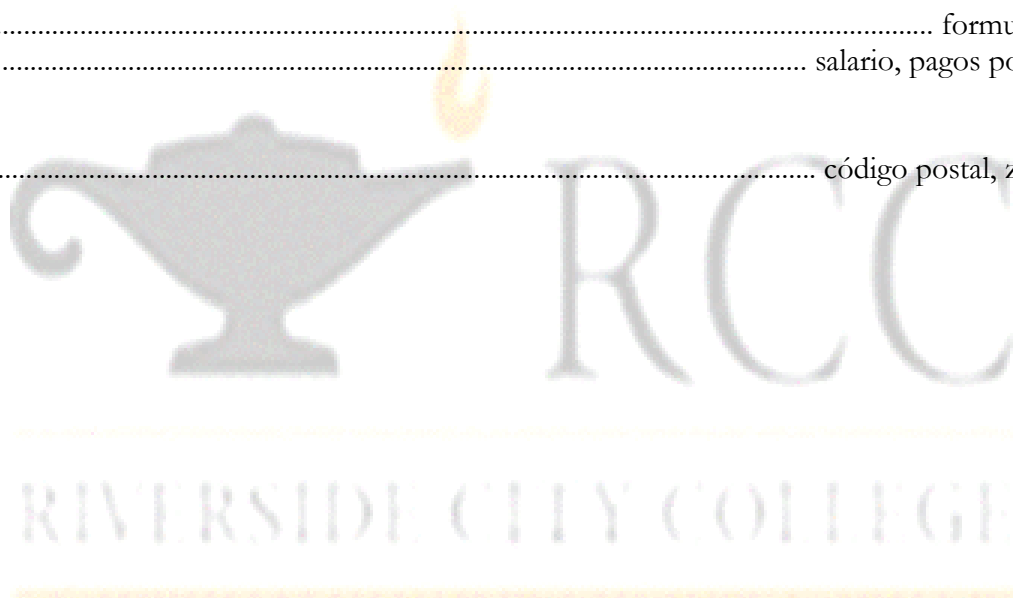
verify verificar, comprobar, confirmar
veteran veterano de las Fuersas Armadas

-W

W-2 form formulario W-2
wages salario, pagos por trabajos

-Z

zip code código postal, zona postal



Disclaimer

All applications for financial assistance programs (i.e., student loans, work compensation, grants, scholarship, special funds, subsidies, prizes, etc.), will be considered by the Riverside Community College District without regard to ethnic group identification, national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, or any characteristic listed or defined in Section 11135 of the Government Code or any characteristic that is contained in the prohibition of hate crimes set forth in subdivision (1) of Section 422.6 of the California Penal Code, or any other status protected by law, is strictly prohibited.

Alternate formats for this material are available to individuals requiring disability accommodation. Please contact Sandy Mathay at 951-222-8719, or the office of Diversity, Equity and Compliance at (951) 222-8039.

Todas las solicitudes para programas de asistencia financiera (por ejemplo, préstamos estudiantiles, compensación de trabajo, subvenciones, becas, fondos especiales, subvenciones, premios, etc.), serán considerados por el Distrito de Riverside Community College independientemente de identificación étnica, origen nacional, religión, edad, género, identidad de género, expresión de género, raza, color, ascendencia, información genética, orientación sexual, discapacidad física o mental, o cualquier característica listados o definidos en la Sección 11135 del Código de Gobierno o cualquier característica que se encuentra en la prohibición de los crímenes de odio establecidos en la subdivisión (1) de la Sección 422.6 del Código Penal de California, o cualquier otra condición protegida por la ley.

Formatos alternos para este material están disponibles para personas que requieran alojamiento de discapacidad. Por favor comuníquese con Sandy Mathay at 951-222-8719, o la oficina de Diversidad, Equidad y Respeto al (951) 222-8039.

Very Important Information – Please Read!

All students enrolled in Riverside City College have a free student email account provided by Office 365 for Education. If you need assistance accessing your email account please contact the RCC Admissions and Records office.

*Most correspondence from the Student Financial Services Office will be sent to your RCC email address.

It is imperative to maintain a current mailing address and phone number on file with RCC. You may update your personal information on WebAdvisor at www.rcc.edu or in person at the RCC Admissions and Records Office (forms are available at www.rcc.edu). Incorrect addresses result in a failure to receive vital information and most importantly, missed checks! For all of your financial aid needs contact the Student Financial Services office and we will gladly assist you

Student Financial Services Riverside City College

Office Contact Information

Important Information

Title IV FAFSA School code for Riverside City College: **001270**

CA Dream Application school code for Riverside City College: **00127000**

Regular Office Hours

Monday 8:00am to 5:00 pm

Tuesday 8:00am to 6:30 pm

Wednesday 8:00am to 5:00 pm

Thursday 8:00am to 5:00 pm

Friday 8:00am to 12:00pm

*Office hours and closures may vary throughout the school year. Please view our office hours on our website at www.rcc.edu/services/studentfinancialservices for up to date office hours.

Mailing Address

Riverside City College

4800 Magnolia Avenue

Riverside, CA 92506-1299

Attn: Student Financial Services

Phone Numbers

Riverside City Campus

(951)222-8710

Spanish Speaking Phone Line

(951) 328-3849

Our Web Site:

www.rcc.edu/services/studentfinancialservices

E-mail Address:

studentfinancialservices@rcc.edu

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