

2025-26
FINANCIAL AID
CONSUMER GUIDE



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Applying for Financial Aid

Completing the application

Completing a Free Application for Federal Student Aid (FAFSA) and an admissions application to RCC is the way to start your educational journey! For students qualifying under AB 540/2000/SB 68, the California Dream Act Application (CADAA) is available. By completing the FAFSA, you can be considered for several state, federal and institutional financial aid opportunities. By completing the CADAA, you can be considered for several state and institutional financial aid opportunities. Student Financial Services (SFS) assists students who qualify by helping to relieve the financial burden of paying for college expenses. Financial aid is designed to help supplement your educational expenses. Financial aid is not a primary source of income to meet your basic living expenses and needs.

Steps in completing the applications:

1. Complete an admissions application online at <https://rcc.edu/become-a-student/index.html>. If you do not have computer access at home, you can come to campus and apply online in the Welcome Center located in the CAK Student Service Building.
2. After you have completed your admissions application, activate your RCCD student email account (See Student email accounts in the table of contents for additional information). Your RCCD student email account is how you will be contacted by our office regarding any updates to your financial aid file. **It is very important to check your email consistently for updates and financial aid opportunities.**
3. Complete either the FAFSA online at www.studentaid.gov or the CADAA online at <https://dream.csac.ca.gov>. If you would like assistance with your application, we offer application workshops and one on one assistance year-round. You can contact us at studentfinancialservices@rcc.edu for assistance or view our website for financial aid virtual assistance. When you are completing your application, you will need to add the school code for RCC (FAFSA =**001270**, CADAA=**00127000**) so that we may receive your information.
4. Once you complete your FAFSA you will receive a FAFSA Submission Summary (FSS) by email or mail from Federal Student Aid Programs. The FSS is your initial response to your FAFSA application. For the CADAA, you will receive your California Aid Report (CAR) from the California Student Aid Commission. An accurate FSS/CAR requires no corrections. Be sure to read the “Comments” section of your report. If corrections are necessary, you may consult the SFS counter for assistance before submitting corrections. FAFSA applicants must use the Federal Student Aid Identification Number (FSA ID) user name and password to make corrections to the FAFSA application online.
5. Allow 2-3 business days for RCC to receive your financial aid application results. Once received an email will be sent to your RCCD student email address informing you of next steps and if there’s any further documentation needed to determine your aid eligibility. Not all students will have tasks to complete.

The FSA ID number

The FSA ID is a username and password combination you use to log in to the Federal Student Aid sites, to access the FAFSA application, make corrections to your FAFSA, view your grant/loan data and to apply your signature electronically when required. The FSA ID is your legal signature; you'll use it every year you fill out a FAFSA.

If you need to provide information about your parents on the FAFSA, one (or both depending on marital and tax filing status) of your parents will need an FSA ID to sign the form. If you are married, and did not file taxes jointly with your spouse, your spouse may be required to be a contributor to the FAFSA and will need an FSA ID.

The contributor(s) is/are required to create their own separate FSA ID and then sign the FAFSA form electronically using their own FSA ID. Each user can only have one account associated with their Social Security Number, email and phone number.

To create an FSA ID at www.StudentAid.gov:

- Go to Create Account and click “get started”.
- Provide your name, date of birth, and Social Security number (SSN). Make sure this matches exactly as how it is entered in your FAFSA/contributor section.
- Enter a unique username.
- Enter your email address.
- Enter a strong password.
- Enter your mailing address.
- Enter your mobile phone number. Select the box to indicate if you would like to register your mobile phone to receive one-time secure codes if you forget your username or password. *(You'll be required to provide either your email address or your mobile phone number and to opt in to messaging before you can proceed.)*
- Select your communication preferences.
- For security purposes, complete the challenge questions and answers. Be sure to check for typos and keep your answers in a secure location.
- Confirm and verify your information.
- Agree to the terms and conditions.
- Enable two-step verification by verifying your email address and/or mobile phone.
- Write down your back-up code.

If your name has changed, you must update it with Social Security Administration (SSA) before you can create an account. For more information, you can call SSA at 1-800-772-1213 or visit www.ssa.gov.

For Contributors who do not have an SSN:

- Go to Create Account and click “get started”.
- Provide your name, and date of birth. Make sure this matches exactly as how it is entered in your FAFSA/contributor section.
- Click “What if I don't have a Social Security Number?” to open a drop-down menu. Click the check box that says “I do not have a Social Security Number.”

- If the contributor has an ITIN (Individual Taxpayer Identification Number), it is encouraged to enter that for the SSN instead of clicking this button.
- Enter a unique username, and follow the prompt as listed above to enter other needed information such as email address, creating your security questions, etc.
- Contributors will need to answer a set of verification questions from Transunion to confirm their identity. Questions will vary from person to person and there will only be one opportunity to answer these questions correctly.
- If questions are answered correctly, the contributor will be able to proceed and finish the FAFSA the same day with a verified FSA ID.
- If the questions are not answered correctly or if there are no questions displayed, there are additional steps that will be required.
 - The contributor will be provided with a case number and instructions on what proper documentations to send to IDverification@ed.gov. The contributor will need to send the following information in their email:
 - A completed Attestation Form (available on www.studentaid.gov) and
 - Proof of Identity
 - **One** of the following:
 - Driver's License (Temporary Visitor Driver's License (TVDL's) cannot be used)
 - State or City Identification Card
 - Foreign Passport
 - **OR** one of the following pairs of identity documents
 - Municipal identification card and utility bill
 - Community ID card and utility bill
 - Consular identification card (Matricula Consular) and utility bill



Federal Tax Information Exchange and FTI Data

The FUTURE Act (*Fostering Undergraduate Talent by Unlocking for Education Act*) requires FAFSA contributors to consent to the disclosure and use of their IRS federal tax information (FTI) to determine a student's eligibility for federal student aid. The FTI data will be retrieved by the U.S. Department of Education using the FUTURE Act Direct Data Exchange (FA-DDX) to populate the FAFSA with the following FTI data:

- Tax year 2023 (award year 2025-26 is based on 2023 tax year information from the IRS);
- Tax filing status;
- Adjusted gross income (AGI);
- Number of dependents;
- Income earned from work;
- Taxes paid;
- Education tax credits;
- Untaxed IRA distributions;
- Untaxed pension and annuity distributions;
- IRA deductions and payments;
- Tax-exempt interest;
- Schedule C net profit/loss;
- Indicators for Schedules A, B, D, E, F, H; and
- IRS response code

Providing Consent and approval:

Once a FAFSA contributor provides consent for the use and disclosure of Federal Tax Information (FTI) for a given FAFSA cycle, that consent cannot be revoked for that cycle. Revocation is not necessary for FAFSA purposes, as contributors provide one-time consent for a specific tax year, and new consent is required for each subsequent FAFSA cycle.

Submitting corrections to the FAFSA and CADAA

You can view the status of your FAFSA application on the federal student aid dashboard at <https://studentaid.gov/h/apply-for-aid/fafsa> : CADAA applicants: [CA Dream Act Application](#)

If you need to update or correct information you've already submitted, you may do so by submitting a correction.

Make corrections if:

- The initial application submission had incorrect information. You can correct any field other than the Social Security number or the CADAA number
- A technical glitch prevented you or a contributor from signing the FAFSA/ CADAA
- The financial aid office emailed you about a rejected FAFSA/CADAA or incorrect data
- Adding or removing colleges from your application

How to make FAFSA corrections:

- Navigate to <https://studentaid.gov>
- Select “Access Existing Form”
- Enter FSA ID and Password
- Select one of the two provided two-factor authentication methods to verify your identity.
- Enter the code sent to your device and click on Submit
- Click on “Accept” after reading the system usage agreement
- Click on 2025-2026 FAFSA form under “open activity”
- Click on “Actions” under the 2025-2026 dashboard
- In the expanded “Actions” drop-down menu, select “Make Corrections.”
- Select Continue
- Select from one of three options
- Click continue after fully reading the warning
- Select the section of the application needing corrections
- Make corrections and submit

Once corrections are submitted, you will receive email confirmation of the change by the Department of Education. The institutions listed on the FAFSA will be notified of the change in three to five business days.

How to make CADAA corrections:

- Visit the [CA Dream Act Application website](https://dream.csac.ca.gov) at <https://dream.csac.ca.gov>
- Select “Log in” and enter your nine-digit CSAC ID
- Read the instructions and select “OK”
- Select “make corrections”
- Navigate to the section requiring change or updating
- Submit.

Once corrections are submitted, you will receive email confirmation of the change by CSAC. The institutions listed on the FAFSA will be notified of the change in three to five business days.

Facts to Know When Completing your application

Are you Dependent or Independent?

You Are Independent If (Any of These Are True):

For the **2025–2026 FAFSA/CADAA**, you're independent if you:

1. **Were born before January 1, 2002**
2. Are **married** (or separated but not divorced)
3. Are **working on a master's or doctorate** degree
4. Have **children** who receive more than half of their support from you
5. Have **dependents (other than children or spouse)** who live with you and receive more than half of their support from you
6. Are an **active-duty** member or **veteran** of the U.S. Armed Forces
7. Were in **foster care**, a **ward of the court**, or an **orphan** at age 13 or older
8. Are an **emancipated minor**
9. Are in a **legal guardianship**
10. Were determined to be **homeless** or at risk of homelessness by a school or shelter authority

If None of the Above Apply:

Then you are considered **dependent**, and you **must provide your parents' financial information** on the FAFSA.

If you're unsure or your situation is unusual (e.g., estranged from parents, unsafe home environment), you can speak with your school's financial aid office regarding an unusual circumstance appeal. See the next section in this guide for more information.

Unusual Circumstance Appeal Request

The Unusual Circumstance Appeal is for students who are considered Dependent but cannot include their parents' information on their financial aid application. Unusual circumstances do include (but are not limited to):

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parental incarceration.

In such cases an override might be warranted based upon the student's individual circumstances. These conditions would also not disqualify a student from being a homeless unaccompanied youth or self-supporting and at risk of homelessness.

However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting an unusual circumstance appeal:

Unusual circumstances do not include:

- Parents refuse to contribute to the student's education.
- Parents will not provide information for the FAFSA or verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency.

When completing the application, you have the option to indicate that you cannot provide your parents information. You will skip the parent information sections and your application may be submitted.

First time applicants: If you have not been previously approved for an Unusual Circumstance Appeal (formerly called a dependency override) you will need to follow up with your college for next steps in the appeal process. Each college has their own process for these appeals. At RCC, contact the financial aid office and request an Unusual Circumstance Appeal. The appeal will be posted on your RCC FA Portal at <https://rcc.studentforms.com>.

To submit an appeal, you will need:

1. To complete the web form explaining the circumstances for why you cannot provide your parents information, the last time you had contact with each of your parents and your current living situation AND
2. Upload documentation from a third-party explaining their knowledge of your circumstances. Third party contacts may include, but are not limited to, counselors, teachers, employers, clergy, etc... Third-party contacts may not be friends or family members.

Once you submit your appeal, it will be reviewed in 3-5 days. If additional information is needed, you will be contacted via your RCCD student email. If approved, you will be notified of the approval via your email and a correction will be sent to your application (FAFSA or CADAA). You may have additional steps to complete at RCC once the correction has been processed. Watch for notifications via email for next steps.

Previously approved applicants: If you have been previously approved for an Unusual Circumstance (Dependency Override) appeal at RCC, you will need to submit your FAFSA/CADAA application for the new academic year indicating that your circumstances have not changed and you cannot provide your parent information. Once RCC receives your application results, your approval will be granted automatically without any action from you. Check your RCCD student email for eligibility information and next steps after completing your FAFSA or CADAA application.

Information for Non-Resident students

A student's residency status is determined by the Admissions and Records Office (A&R) at the time of admission or readmission to the school. For detailed information please go to: <https://www.rcc.edu/become-a-student/residency.html>

Students who are classified as a “Non-Resident” of California pay both the per unit enrollment fee and the per unit non-resident surcharge fee. Students may obtain information regarding the non-resident tuition fees by going to <https://www.rcc.edu/become-a-student/tuition-fees.html>

For questions about the residency status and/or tuition fees contact Admissions and Records by emailing them at admissionsriverside@rcc.edu or calling them at 951-222-8600

At the time that the financial aid office looks at an eligible student's financial aid account for a disbursement, if the student is a Non-Resident and:

- currently **owes** tuition and fees, then their Federal Grant(s) and/or Loan(s) will be applied towards the student's current tuition and fees balance with student accounts.
 - If a student has grant and/or loan funds remaining after their tuition and fees are paid, the balance will be disbursed to the student through BankMobile Disbursements.
 - If there is a remaining balance owed for tuition and fees after all grants are applied, the student is responsible for paying off the balance before the end of semester. All remaining balances must be paid to the Student Account/Cashiers Office. You can check your fees on “RCC Portal.”
- has \$0 tuition and fees balance, due to the student paying their fees, then their Federal Grant(s) and/or Loan(s) will be disbursed directly to them via BankMobile Disbursements.

If a student drops a class, drops classes, totally withdraws and/or stops attending all of their classes, the student may be responsible for repaying back all or a portion of the fund(s) disbursed to them.

It is important that the student keeps their address and contact phone number up to date with A&R at all times.

Ability To Benefits (ATB) Information

"**Ability to Benefit (ATB)**" is a provision in U.S. federal education policy that allows students who **do not have a high school diploma or equivalent** to become **eligible for federal student aid**—*if* they meet certain criteria demonstrating they have the "ability to benefit" from postsecondary education.

What Is the Purpose?

ATB is designed to support adult learners or non-traditional students who didn't complete high school but show they can succeed in college-level work.

ATB Eligibility Options

To qualify for federal financial aid through ATB, a student must meet **one** of the following:

Option 1: Pass an Approved ATB Test

- Students can take a federally-approved test (e.g., ACCUPLACER, Wonderlic, etc.) if they **attended college prior to July 1, 2012**
- Must reach a minimum score to qualify

Option 2: Complete 6 Credit Hours (or Equivalent)

- Successfully complete **6 credit hours** or **225 clock hours** of college-level coursework
- The coursework must be applicable toward a degree or certificate and **occurred prior to July 1, 2012.**



Completing your Financial Aid at RCC

How to access your FA task portal for FAFSA requirements

You can complete your financial aid tasks on the Financial Aid (FA)Task Portal at <https://rcc.studentforms.com/>. Completing all financial aid tasks promptly will allow financial aid to determine your eligibility for all financial aid programs offered at RCC.

To access the FA Task Portal, complete the following:

1. Log into <https://rcc.studentforms.com/> using your RCCD student email and password; the login information will match the student's RCC Portal password.
2. Verify your FAFSA identity information (first and last Name, date of birth, social security number) to create an account.
3. Complete all Financial Aid tasks listed on the welcome screen.
 - Carefully read all instructions within each task before submitting. Some instructions may be highlighted in red or blue.
 - Required documents and tasks are based on the information provided on your FAFSA. Additional documentation may be requested depending on your responses.
 - If you are a dependent student, you may need a parent signature. Enter a parent's email address to send them a verification link. Once their identity is verified, parents can follow the Parent Portal instructions to create a username and password to sign electronically.
 - When uploading documents, make sure that:
 - Photos are clear and legible
 - All required signatures are present
 - All pages (front and back, if applicable) are included
 - If you are a dependent student, you may need a parent signature. Enter a parent's email address to send them a verification link. Once their identity is verified, parents can follow the Parent Portal instructions to create a username and password to sign electronically.
4. Create a 5-digit E-Sign PIN using the links above the text box when prompted. Parents will use their username and password to sign.
 - If you choose not to E-Sign, you may download, print, and sign the forms manually before uploading. Either E-Signatures or original handwritten (wet) signatures are accepted. Both student and parent signatures must match in type. Typed signatures are not accepted.
5. After all required documents are signed and uploaded, click "Submit" and then "Finish" to notify the financial aid office that your file is ready for review.

The FA Task Portal does not display information related to your financial aid eligibility.

All eligibility notifications are sent to your RCCD student email. These messages will include instructions on how to view your 2025–26 Offer Letter in the financial aid "Offer Letter" section of your RCC Portal at www.rcc.edu.

Required documents for CADAA applicants will be emailed/mailed as required.

Troubleshooting

When creating your account on the FA Task Portal at <https://rcc.studentforms.com>, it is important to enter your name and other information exactly as you entered it on your FAFSA application. Inconsistent information will result in an error message. Other common reasons why you may get an error when trying to create your FA Task Portal account may include:

- RCC's school code (001270) is not listed on your 2025-26 FAFSA application under the school section.
- The name, birthdate or SSN on your FAFSA does not match the information you are creating your account with.
- RCC has not yet received your FAFSA application results for 2025-26 (usually takes 2-3 days from the FAFSA submittal date).

If you and/or your parents require assistance unlocking accounts or submitting documentation onto the FA Task Portal, contact our office at (951) 222-8710 or send an email to studentfinancialservices@rcc.edu.

What is Verification

The U. S. Department of Education (DOE) and California Student Aid Commission (CSAC) require colleges to verify that the financial and other information entered on the FAFSA/CADAA provided by you and/or your contributors is accurate. About one-third of applications are selected for verification each year. Verification of application data helps financial aid to accurately determine the types and amounts of federal, state, and institutional aid you may be eligible to receive. The RCC financial aid office has the authority to contact you for documentation that supports the information you reported. In addition, RCC is permitted to select additional students for verification and/or to verify additional data elements. If you are selected for verification, you might see a note on your Federal Submission Summary stating that you have been selected for verification at www.studentaid.gov.

Once your application data is downloaded, RCC will email you at your RCCD student email. This email will direct you to your FA Task Portal online at <https://rcc.studentforms.com>, to complete/upload all required actions and tasks, if applicable.

If selected for verification, you may be required to verify information such as, but not limited to:

- Adjusted gross income (AGI)
- Income earned from work
- U.S. income tax paid
- Education credits
- Net Profit or Loss from Schedule C
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Family size
- Identity/statement of educational purpose
- Foreign income exclusion
- Earned Income Credit
- Roll-overs
- Tax Amendments
- Assets

The Financial Aid Direct Data Exchange, Internal Revenue Service (IRS) will transfer student and parent/contributors' federal tax information from the IRS directly into your FAFSA form. Providing consent and approval may reduce the time it takes to fill out the financial section of the FAFSA form. By electronically importing federal tax information, the application will have the most up-to-date data. Once consent and approval are provided, the transfer of tax information will begin. Consent and approval will remain in place for the 2025-26 FAFSA form.

NOTE: Even if contributors don't have an SSN, didn't file taxes, or filed taxes outside of the U.S., they will still need to provide consent and approval. IMPORTANT: If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, you (the student) will not be eligible for federal and/or state student aid—even if the contributor manually enters tax information into the FAFSA form.

To ensure the information is secure, the federal tax information won't display on the FAFSA form or the FAFSA Submission Summary. If you have not made any changes to your FAFSA since submitting it, you may not have to verify the transferred information. However, you should refer to listed tasks on <https://rcc.studentforms.com> to ensure that all listed verification requirements have been submitted.

If you are not able to transfer your IRS financial data, the financial aid office may require you to submit a Tax Return Transcript or your signed 1040 tax return with applicable schedules as part of the verification process. Any alternative 2023 income and/or tax documentation may be submitted directly to the FA task portal for review. Tax forms that are not issued directly from the IRS must contain the taxpayer's signature.

Notification of Adjustments

After completion of your financial aid tasks in your FA Task Portal, your information will be reviewed and your revised eligibility email will be sent to your RCCD student email based on the date of your file submission. To find out when you should be expecting an award offer notification email, refer to our disbursement schedule in this guide.

Your offer letter will be posted on your RCC Portal at www.rcc.edu in the financial aid section. Always maintain an accurate preferred mailing address and a correct phone number with Admissions & Records to avoid delays in communication. Make updates, if necessary, through your RCC Portal, under the personal profile section.

Be aware that the financial aid awarding process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, retain copies of your application and other important documents, and carefully read and respond to all communication received. You must activate your RCCD student email account in order to receive our communications. Review the section in this guide for more information on your RCCD student email account. If you have trouble with your email, or need assistance, contact Admissions and Records at (951) 222-8600, or via email at admissionsriverside@rcc.edu.

Keep in mind that financial aid funds are not available before the beginning of each semester. Disbursements begin approximately 1 week after classes begin, however, not all students receive funds on every disbursement date. Disbursement dates are determined based on student's FAFSA completion date, the date that all required tasks are completed, course start dates, student's enrollment status, and eligibility status. To find out your disbursement date, refer to our disbursement schedule in this guide.

Students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial aid is intended to supplement not replace resources needed to meet the cost of education.

Special Circumstance Appeal/Application Information Adjustments

For the 2025–2026 academic year, both the FAFSA and CADAA applications require you and your family to report income from the 2023 federal tax year to assess your eligibility for student aid. However, RCC understands that your financial situation may have changed since submitting your application. If your family's circumstances have been negatively impacted, you may be eligible to submit a **Special Circumstance Appeal** to request a reevaluation of your financial aid.

Special circumstances may include, but are not limited to:

- Unemployment or Involuntary loss or reduction of income
- Death of the student's spouse or parent
- Excessive medical bills paid not covered by insurance
- One-time lump sum payment in 2023

The following are not considered special circumstances:

- Pending reduction in income due to consumer debt
- Refusal of a parent to provide financial support to the student.

Things to consider:

- If you were awarded the maximum award eligible for federal or state aid, you do not need to submit the appeal form, as you have already been offered the maximum amount available.
- An appeal will only be approved if eligibility increases.
- An approved appeal may not result in a change to your financial aid awards.
- You must be meeting the RCC Satisfactory Academic Progress (SAP) Standards for consideration. (Refer to the SAP section of this guide for additional information)

To request a 2025-2026 Special Circumstance (SAI) appeal, you must meet the following:

- Submit your 2025-2026 FAFSA application.
- Complete all required actions/tasks requested, if any, and receive your revised award or no award notification.
- Request a Special Circumstance (SAI) Appeal from the financial aid office in person, via phone, or email.
- Log onto your financial aid task portal at <https://rcc.studentforms.com> and complete the Special Circumstance (SAI) Appeal steps:
 - Webform student statement
 - Upload any other documentation to support the appeal request
 - Upload a signed copy of your 2024 or 2025 Federal 1040 Tax Return or IRS Transcript and include all schedules (if applicable)

Once all forms are uploaded, submit the appeal for consideration. You will be notified via your RCC student email regarding the results of the appeal. If approved, you will receive a revised award notification via your RCC student email.

Students are only able to submit **one** Special Circumstance SAI Appeal per academic year.

Understanding your award offer

Understanding the financial aid award offer is a key part of assessing the cost of your college education. All students who submit a FAFSA/CADAA application will receive notification of a financial aid award offer from RCC via their student email directing you to your RCC portal for review. The award offer outlines your cost of attendance, Student Aid Index (SAI), and the financial aid package being offered to you based on full-time attendance (12 + units) as well as the types and amounts of financial aid you may receive from federal, state, and institutional sources. This combination of aid is your financial aid package.

Financial aid award offer breakdown:

- **Cost of Attendance**
 - Cost of attendance (COA) is a college's total estimated expenses for one year, including tuition, room and board, books, supplies, transportation, loan fees, and miscellaneous expenses. It is used to determine each student's eligibility for financial aid. It is **NOT** your cost of tuition.
- **Student Aid Index (SAI)**
 - The SAI number is not a dollar amount of aid eligibility or what your family is expected to provide, it is an index to assist colleges in determining your student aid eligibility and its calculated based on the information provided on the FAFSA application including but not limited to income, assets, untaxed income, deductions and foreign income. CADAA applicants may not see this information.
- **Financial Need**
 - To calculate financial need, the SAI is subtracted from the cost of attendance, COA – SAI = financial need. You are able to receive need-based aid up to your financial need. CADAA applicants may not see this information.
- **Grants**
 - Considered need-based aid- Grants are usually based on financial need, and its free money you do not have to pay back as long as you complete your courses successfully.
- **Scholarships**
 - Scholarships can be need-based, merit-based (for academic achievements, talents, or other criteria) offered to you by RCCD or from private entities.
- **Federal Work-Study (FWS):**
 - FWS provides part-time employment opportunities for eligible students. You'll earn money to help cover educational expenses while gaining work experience.
- **Federal Student Loans:**
 - Your award letter may include interest-bearing federal loans, such as Federal Direct Subsidized Loans or Federal Direct Unsubsidized Loans. The interest rate for the 2025-2026 academic year is 6.39%/ with a loan fee of 1.057%. Loans will only appear if applied directly with RCC.

We encourage students to prioritize grants, scholarships, and work-study over federal student loans. You'll need to complete the FAFSA/CADAA every year to determine what aid you are eligible for, and you'll receive a new financial aid award letter every year with that corresponding FAFSA/CADAA submission.

Declining your award or closing your financial aid file:

You may decline your financial aid award offer or have your aid file closed for the academic year by emailing the financial aid office @ studentfinancialservices@rcc.edu via your RCC student email. You must include a student ID number and a copy of your student or state ID with your request. Or visit the financial aid counter in person, with a picture ID, located on the first floor of the CAK Student Service Building.

Your defaulted financial aid housing status:

For the purpose of inclusivity, RCC has defaulted student financial aid housing status to "living away from parents/off campus" instead of "with parent". However; If your housing location differs from this assumption, you can request to have your housing status updated in person at the financial aid counter or via their RCCD student email to studentfinancialservices@rcc.edu. (Keep in mind that by updating the housing status from “living away from parents/off campus” to “with parent,” may impact aid eligibility and limit the amount of financial aid our office may award for the 2025-26 award year).



California Dream Act Application (CADAA) and AB 540

CADAA Application

The California Dream Act extends state aid such as the Cal Grant A and Cal Grant B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet AB 540 criteria at California public colleges and universities by completing the California Dream Act Application (CADAA). RCC students who meet AB 540 criteria may apply for general RCCD Scholarships (see the Scholarship chapter in this guide for more information). AB 131 allows students who meet AB 540 criteria to apply for and receive state funded and institutional financial aid such as:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants such as the CA Community College Extended Opportunity Programs and Services (EOPS) (ask your college or university for applications and deadlines)
- California College Promise Grant
- Cal Grant A, B or C or the Community College Transfer Entitlement Cal Grant as well as the Student Success Completion Grant

Types of aid you can receive at a college can vary, and it would be best to contact the CSU or UC you are planning to attend for further information regarding their aid eligibility for AB540 students. For more information about AB 131 visit the CA Dream Act Application website at <https://dream.csac.ca.gov>.

When completing the CADAA, students will be prompted to answer questions to see if they qualify for the AB 540 California Non-Resident Tuition Exemption Request. This form can be done with Admissions and Records; however, it is now integrated into the CADAA. This information will be shared with Admissions and Records once available to determine your eligibility for the non-resident tuition exemption.

What is AB 540 and how do I Apply

Students who are exempt from paying nonresident tuition as amended by Education Code Section 68130.5 (AB 540/2000, SB 68) are not considered California residents but you are exempt from being charged the out of state tuition fee. 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 RCC if you have:

- Attended a combination of a California high school, adult school and California Community College for the equivalent of 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 **AND**
- You must have:
 - Graduated from a California high school, have attained a G.E.D. or received a passing mark on the California High School Proficiency Exam (CHSPE) prior to the start of the term **OR**
 - Completed an associate degree from a California Community College **OR**
 - Completed the minimum requirements at a California Community College for transfer to the California State University or the University of California **AND**
- You must register or are currently enrolled at an accredited institution of public higher education in California **AND**
- In the case of a person without lawful immigration status, you must file or will file an affidavit as required by the college (available at the Admissions & Records counter) stating that you have filed an application to legalize your immigration status or will file an application as soon as you are eligible to do so (student information obtained in the implementation of this section is confidential).
- You 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 counter at the college where you are enrolled, or intend to enroll or via email to admissionsriverside@rcc.edu.

For more information, visit the RCC Residency information page at <https://www.rcc.edu/become-a-student/residency.html>.

Frequently Asked Questions

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

AB 540 law allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities. The CA Dream Act extends Cal Grant A and Cal Grant B Entitlement awards, Cal Grant C awards, institutional grants, and CCPG fee waivers to students who meet the 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, and submit the AB 540 form located on the “becoming a student” webpage at www.rcc.edu.

- **I saw that AB 540, AB 130, and AB 131 guarantee confidentiality, but what about my parents’ information?**

CADAA students without legal immigration status will be required to fill out the CADAA Application in lieu of the FAFSA. Like all other dependent Cal Grant applicants, CADAA students will be required to submit parental income and asset information. The demographic information students will provide on the CADAA 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 CADAA and any federal databases. CADAA students’ and their parents’ information are protected by the same privacy and information security laws and safeguards as all other California applicants. For more information on the safety and privacy of the CADAA, please refer to CSAC regarding [The California Values Act](#).

- **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
 - California College Promise Grant at California Community Colleges
- **AB 540 requires that I submit an affidavit to Admissions and Records. What type of information do I have to include in the affidavit?**

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.

- **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.

- **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 meets AB 540 criteria.

****For more information on the CA Dream Act or Cal Grant, visit <https://dream.csac.ca.gov>. You may also visit our [RCC DREAMERs Program](#) website and the [Immigrants Rising](#) Website for more information on the CA Dream Act and AB540. For information on the safety and privacy of the CADAA, please refer to CSAC regarding [The California Values Act](#).**



Cost of Attendance

2025-26 Riverside City College Cost of Attendance

The cost of attendance (or budget) is the estimated total amount it may cost to attend RCC for the academic year (fall and spring semesters) for your qualified educational expenses. This amount will vary depending on your living location (living at home with parents or living away from your parents’ home) and your California residency status as determined by the Admissions and Records office at RCC. The allowances listed below will not all appear on your student account. Financial aid is designed to assist with your qualified educational expenses up to your cost of attendance including grants, waivers, scholarships, loans and need-based student employment.

<u>Allowance</u>	<u>Living at Home with Parents</u>	<u>Living Away from Parents Home</u>	<u>Living On Campus at UCR/RCC Housing</u>
Books and Supplies	\$1478.00	\$1478.00	\$1478.00
Food and Housing	\$11836.00	\$27658.00	\$16680.00
Transportation	\$1818.00	\$1990.00	\$1252.00
Personal Expenses	\$4140.00	\$5068.00	\$3286.00
Enrollment Fees	\$1380.00	\$1380.00	\$1380.00
Health Fees	\$48.00	\$48.00	\$48.00
Total	\$20700.00	\$37622.00	\$24124.00

Non-California Resident Fees:

(\$415 per units X 30 units) = \$12450.00 will be added to the applicable budget above.

Other fees including but not limited to, student service fees, parking fees, transportation fees, non-resident surcharge fees, course material fees are excluded from this calculation. These fees will show on your student account and will owed directly to the institution.

Disbursement dates, cost of attendance and all fees are subject to change without notice

Total 2025-26 RCCD Cost of Attendance

Living at home with parents	\$20,700.00
Living away from parents’ home	\$37,622.00
Living On Campus	\$24,124.00
Non-California Resident living at home with parents	\$33,150.00
Non-California Resident living away from parents’ home	\$50,072.00
Non-California Resident living On Campus	\$36,574.00

Description of the Cost of Attendance Allowances

Books and Supplies:

Average cost of books, supplies and computer needs.

Food and Housing:

Estimated cost of room, board and food. This estimate is based on the average cost of living in Riverside County and includes the cost of 3 meals each day.

Transportation:

Estimated cost of operating and maintaining a vehicle used to travel to and attend college

Personal Expenses:

Personal needs such as personal hygiene needs, clothing and recreation

Enrollment Fees:

California residents and AB 540 eligible students: the tuition costs are based on attending 30 units for fall and spring semesters (15 units for fall and 15 units for spring) at \$46 per units. $30 \text{ units} \times \$46 = \$1380$. This is not an actual charge. It is an estimate of tuition costs at full time attendance. You will only be charged for the actual units you enroll in.

Non-California residents (out of state/out of country): the tuition costs are based on attending 30 units for fall and spring semesters (15 units for fall and 15 units for spring) at \$415 per units. $30 \text{ units} \times \$373 = \$12,450$ plus the above \$46 per unit charge. This is not an actual charge. It is an estimate of tuition costs at full time attendance. You will only be charged for the actual units you enroll in.

Health Fees:

The health fee is charged to students per term. This fee charge is \$24 for fall or spring semester, \$20 for winter term and summer semester. You will see this charge on your student account. Students at RCCD are responsible to pay this fee.

Net Price Calculator:

Our net price calculator is a tool you can use to estimate your net price after answering some basic questions about yourself. You can find our net price calculator at <https://misweb.cccco.edu/npc/961/npcalc.htm>.

Types of Federal and California State Financial Aid

Federal Pell Grant and Lifetime Eligibility Usage Limits

Federal Pell Grants are available to undergraduate students that demonstrate exceptional financial need and have not earned a bachelor's, graduate or professional degree. Unlike other federal aid, this grant does not need to be repaid as long as you do not withdraw or drop from classes and you successfully complete your classes.

You may not receive Federal Pell Grant funds from more than one school for the same payment period/term.

To apply for a Federal Pell Grant, submit the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov. Eligibility for the Federal Pell Grant is determined by the data you provide on the FAFSA, your enrollment and academic history. Upon completion of the FAFSA, you will receive a Student Aid Index (SAI) number; this is used to determine your eligibility. To find your SAI, you can login to www.studentaid.gov, enter your username and password.

The maximum Federal Pell Grant award for 2025-26 academic year is \$7,395 (this dollar amount is subject to change pending Federal regulations and availability of funds).

Your Federal Pell Grant award is adjusted based on your active enrollment (enrollment intensity). Enrollment Intensity is the percentage of active enrollment, rounded to the nearest whole percent. For more information on enrollment intensity, see our disbursement section of this guide.

If you wish to return your Federal Pell Grant funds, you may do so by visiting the Student Financial Services Department located in the CAK Student Service Building.

Federal Pell Grant Lifetime Eligibility Usage Limits

The amount of Federal Pell Grant funds a student may receive is equivalent to 6 years as a full-time student (12 full time semesters). This equals to 600% total (50% each full-time semester x 12 semesters). This percentage includes Federal Pell Grants and Iraq and Afghanistan Service Grant (IASG) received to date. Once a student has received their full 600% limit, they are no longer eligible for the Federal Pell Grant at any institution.

You can view your current Federal Pell Grant Lifetime Eligibility Usage (LEU) percentage by logging in to www.studentaid.gov with your username and password, and then click on “My Aid”

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students who demonstrate exceptional financial need. If awarded a Federal Pell Grant you will have primary consideration as well as non-resident students and Study Abroad students. FSEOG funds are limited and are awarded until all funds are exhausted. **There is no guarantee that all eligible students will receive FSEOG.**

Listed below are the requirements to be considered:

- Complete a 2025-26 FAFSA at www.studentaid.gov
- Submit all tasks requested by the first priority filing deadline
- Have high financial need
- Meet the financial aid Satisfactory Academic Progress (SAP) Standard

The amount of the FSEOG is prorated based on the number of units you are taking each semester.

If you wish to return the FSEOG funds, you may do so by visiting the Student Financial Services Department located in the Dr. Charles A. Kane Student Service and Administration Building.

Federal Work Study and Student Employment

Student employment consists of several programs that can assist you in meeting your educational goals by providing part-time (up to 20 hours per week), entry-level employment. It helps provide financial assistance to pay for educational expenses and gives you the opportunity to gain valuable job skills and work ethics. Student employment also serves as a useful resource to the community by providing no or low-cost services to non-profit and government agencies in the surrounding area.

Federal Work Study (FWS)

Federal Work Study is a grant awarded through the completion of your FAFSA application. The award is the amount a student can earn during a given academic year from July 1st through June 30th. To be awarded the grant, you must secure employment first. Positions may be on or off-campus. Applications are available on the Student Employment website starting in June and usually end early fall. Job postings will be posted for the remainder of the academic year. Positions may start as early as July 1st. Half-time enrollment is required to work. Fall and spring semester require 6 or more units, and summer and winter semester require 3 or more units. If you are not registered for summer classes or wish not to work until fall, you are still encouraged to apply early due to limited FWS funding availability. Awarding is first-come, first-served.

Make sure you have submitted your FAFSA to RCC and you have completed your financial aid tasks, if any. Having an incomplete financial aid file prior to applying for Federal Work Study positions will disqualify you from the position as a determination of eligibility cannot be made. To check if your financial aid tasks are complete, visit the financial aid portal at <https://rcc.studentforms.com>.

Eligibility Requirements

If you are seeking an FWS position, you must meet the following criteria:

- You must apply for the FAFSA at www.studentaid.gov, listing the RCC school code #001270 in the school section, and demonstrate financial need which is determined by RCC financial aid.
- RCC must be your home college on your admissions application.
- You must be actively enrolled and attending at least half-time at RCC (for employment purposes: fall and spring is 6 units, summer and winter is 3 units).
- You must have a valid and current, government-issued picture ID, and a signed social security card.
- TB test, fingerprinting and food handler certification or certain classes may be required for some of the positions upon hire as a condition of employment.
- You must be meeting the Satisfactory Academic Progress (SAP) standard. If you fail to meet SAP standards, you may be placed on warning and ultimately become ineligible for financial aid, including FWS, which will result in immediate suspension of your FWS position. You will not be allowed to return to work unless an appeal has been filed and approved by financial aid 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 located in the CAK Student Services building to inquire about available department-funded positions. If a student is already hired under department funding, they may continue working under department funding with permission from their manager.

Refer to the section “**How do I apply for student employment positions?**” later in this section.

Awarding and Payment

Awards are granted up to \$6000 per year, \$3000 for summer/fall combined, and \$3000 for winter/spring combined. To calculate the hours awarded, divide the award by your per-hour pay rate. It is the responsibility of both you and your manager to track the number of hours used and remaining to ensure you do not work beyond what you were awarded. Currently, the minimum wage is \$16.50 per hour, but the rate can vary from job to job depending on the work performed and the skills required.

Student payday is the 20th of each month by either direct deposit or a mailed check.

Checks/paystubs are mailed to your address on file. Any address changes must be reported to both Admissions and Records AND Student Employment. Because FWS is earned income, it is susceptible to federal and state taxes and a W-2 will be issued by mail at the end of January. All student forms are found on the Student Employment website <https://rcc.edu/become-a-student/how-to-pay-for-school/student-employment.html>.

Institutional Work Study (Department Funded)

Institutional Work Study student positions are available for students with or without financial aid. This funding can supplement your available hours to work once you have exhausted your Federal Work Study hours, if available. Financial aid eligibility is not required.

International students are only eligible for these positions and are welcome to apply. You are required to provide additional documentation and will go through an additional process to obtain a social security card.

Eligibility Requirements

If you are seeking department-funded positions, you must meet the following criteria:

- RCC must be your home college on your admissions application.
- You must maintain a 2.0 cumulative grade point average.
- You must be actively enrolled and attending at least half-time (for employment purposes: fall and spring is 6 units, summer and winter is 3 units).
- You must have a valid and current picture ID and a signed social security card.
- International students must have a current foreign passport, I-20, and I-94. When your hire paperwork is turned in, you will be issued documentation to apply for a social security card which will be required to complete the hiring process.

CalWORKs Work Study

Eligible CalWORKs students are connected with entry-level employment opportunities related to their field of study, when possible. The aim is to cultivate working relationships with employers so that you can gain valuable job skills and secure employment directed toward your career as you complete your educational goals. CalWORKs employment can be on or off-campus. You are guaranteed 20 hours per week contingent upon funding availability financial aid need determined by the FAFSA application, and maintaining eligibility in the CalWORKs Program.

If eligible, you may visit your RCC CalWORKs counselor to complete a work study survey application and provide a current Welfare to Work contract which will be forwarded to the student employment office for a job referral.

Eligibility Requirements

- Eligible students are from an underrepresented background.
- RCC must be your home college on your admissions application.
- You must maintain a 2.0 cumulated grade point average.
- You must be actively enrolled and attending at least half-time (for employment purposes: fall and spring is 6 units, summer and winter is 3 units).
- You must maintain eligibility with GAIN and receive cash aid for yourself.
- You have a current FAFSA application, completed financial aid file with RCC and have financial aid need available.
- You have a valid and current, government-issued picture ID and signed social security card.

What are the benefits of student employment?

- Flexible hours that work around your school schedule.
- Convenience of working on-campus, no commute.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational protocols and procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income to help pay for educational expenses.
- Network within and outside of the RCC community.

How do I apply for student employment positions?

1. Complete your 2025-2026 FAFSA and use school code #001270 (for FWS and CalWORKs)
2. Complete your financial aid tasks, if any (for FWS and CalWORKs).
3. Visit the link for RCC student employment positions which can be found on the RCC Student Employment webpage at <https://rcc.edu/become-a-student/how-to-pay-for-school/student-employment.html>. Scroll down and click on “Apply for Jobs Online”.
4. Read each job carefully as there are requirements that need to be met for many of the jobs. If you don’t meet the requirements, you will be disqualified.
5. Apply for as many jobs as you are interested in and qualify for. You may only apply to jobs at your home college. If you need access to a computer, workstations are available in the Welcome Center located in the CAK Student Services Building.
6. Allow 7-10 business days after the position closing date for application responses. If selected for an interview, you will be contacted via the email or phone number provided on the application. If you are not selected, you will be notified via an application status update. You may check the application status by logging into the job’s website using the username and password you created when you applied.
7. If and when you are hired, the hiring supervisor will provide you with all of the required hiring forms.
8. Once the hiring process is complete and approved, you and your supervisor will be notified via email that the process is complete and you may begin working. Student employees will be notified via school email only.

NOTE: YOU ARE NOT TO BEGIN WORKING UNTIL ALL HIRE FORMS HAVE BEEN COMPLETED, APPROVED, AND HAVE RECEIVED AN EMAIL NOTIFICATION FROM THE STUDENT EMPLOYMENT OFFICE TO BEGIN WORKING.

ALL STUDENT EMPLOYEES MUST ADHERE TO THE TERMS AND CONDITIONS FOR EMPLOYMENT. NON-COMPLIANCE OF THE TERMS AND CONDITIONS MAY RESULT IN TERMINATION.

Federal Direct Student Loans

Federal Direct Subsidized and Unsubsidized Student Loans are borrowed funds that must be repaid with interest. Unlike grants and federal work-study, these loans are not forms of financial aid that you “earn” or receive without repayment.

Because taking out Federal Direct Student loans is a significant financial obligation, it’s important to consider the following before applying:

- Determine how much you truly need to borrow for school-related expenses.
- Understand the terms of the loan, including how repayment works and what your monthly payments will look like after graduation.
- Be aware of the total amount you will repay, including both the principal and the interest.

To be eligible for Federal Direct Student loans, you must:

- Meet all federal financial aid requirements, and
- Have your eligibility for grants and other aid determined first.

Important: Federal Direct Student loans should be considered only after all other sources of aid have been explored.

RCC offers both Subsidized and Unsubsidized Federal Direct Student loans to help you reach your educational goals. These funds are provided through the **U.S. Department of Education’s Federal Direct Student Loan Program**.

After graduation, you will **repay your loan** either to the Department of Education or to your assigned **loan servicer**. It’s essential to **stay in regular contact with your loan servicer** to avoid repayment issues and ensure a smooth repayment process.

To **estimate your monthly loan payments** and learn more about your options, visit the [Federal Loan Simulator](#).

Subsidized loans are for students who have demonstrated financial need. Each academic year you may borrow up to \$3500 (\$1750 fall, \$1750 spring) as a first-year student (completed less than 30 units at RCCD) or \$4500 (\$2250 fall, \$2250 spring) as a second-year student (completed 30 units or more at RCCD.)

For subsidized loans, interest does not accrue during in-school deferment periods while students are enrolled in college at least half-time.

Unsubsidized loans are also based on financial need. You 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. You may choose to defer the interest payments while you are enrolled in college at least half-time. RCC recommends that students make interest payments while they are in college. Interest will accrue and be capitalized (added to your loan principal balance) at the end of the

deferment period. If you do not pay interest as it accrues the total amount you repay over the life of the loan may be higher.

At **RCC**, our goal is to help students achieve their educational goals while keeping **student loan debt as low as possible**. RCC recommends that students **do not borrow more than \$10,000** total while attending a community college. This includes **any federal student loans borrowed at other institutions** you may have attended.

If you're unsure how much you've already borrowed, you can **review your full federal loan history** by logging in to studentaid.gov using your **FSA ID**. This is the same ID you use to complete your **FAFSA** and sign your **Master Promissory Note (MPN)**.

If RCC enters into an agreement with you for a Federal Direct Loan, we are required to inform you that your loan information will be reported to the National Student Loan Data System (NSLDS). This information will be accessible to authorized users, including federal agencies, lenders, and other institutions that are approved to access the system.

How to apply for a student loan at RCC:

1. Submit the FAFSA application online at www.studentaid.gov and list RCC school code #001270.
2. Complete any financial aid tasks/actions on the RCC FA task portal at <https://rcc.studentforms.com>.
3. Check your RCCD student email for a final award notice for any grants, Federal Work-Study, or scholarships before applying for a loan.
4. It is required that you are meeting the RCC SFS Satisfactory Academic Progress (SAP) standard. Refer to the table of contents to review the SAP standard.
5. Submit a copy of a current official full program Student Educational Plan (SEP), dated within one year of your loan request.
6. It is required that you are currently enrolled and actively attending at least 6 units on the SEP that are applicable and required towards your program of study.
7. Make sure you have declared an academic program of study (major) on file with Admissions and Records which matches your SEP.
8. Complete Entrance Counseling at <https://studentaid.gov/entrance-counseling/> with a score of 100%.
9. Submit your electronic MPN at <https://studentaid.gov/mpn/> before applying for a loan through RCC.

Note: If you are a repeat student loan borrower at RCC, you are not required to complete the entrance counseling or MPN as you already have one on file. The MPN expires after 10 years and once it has expired you will need to complete it again.

If you meet the above requirements, you may request a loan packet from the SFS counter during the fall and spring semesters within the posted deadlines. Submit the Federal Direct 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 “Federal Direct Loan Request Form.” Refer to the loan request receipt for the deadline and notification dates.
- All loan disbursements are processed through BankMobile. If you have not already chosen how to receive your financial aid funds, you can do so at <https://www.refundselection.com>.
- ALL students are required to complete Federal Direct Loan EXIT counseling online at <https://studentaid.gov/exit-counseling/> after completing their program, dropping below half-time, or leaving RCC.
- If your loan is not processed, you will be notified within two weeks from the deadline date you submitted the “Federal Direct Loan Request Form.”

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it is smart to explore other options that don't require repayment. Student employment is an option for students to work part-time on and off-campus to assist with the cost of educational expenses. Wages are paid directly to you. The best part is you never have to pay this money back! Review our section on Federal Work Study before deciding to borrow a student loan or visit the RCC Student Employment counter located in the CAK Student Services Building.

Scholarships are a great alternative to student loans. You can find and apply for many different types of scholarships online. Helpful websites include:

- <https://www.rcc.edu/become-a-student/how-to-pay-for-school/scholarships.html>
- <http://www.fastweb.com>
- <https://www.scholarships.com>

In addition to scholarships, personal savings or gifts from family and friends can also help 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 expects all students who receive a loan at RCC to complete a Loan Entrance and Exit Counseling session. Complete the Entrance Counseling when applying and complete the Exit Counseling before leaving the college or falling below half-time. You may complete the Loan Entrance and Exit Counseling online at <https://studentaid.gov/understand-aid/types/loans>.

RCC Student Loan Guidance Students

RCC is committed to helping students navigate their student loan repayment. That's why we've partnered with Student Connections, a free service that offers support and guidance on loan repayment and default prevention. You can contact a Borrower Advocate at 866-311-9450 and their website is <https://my.studentconnections.com>. If you prefer a DIY approach, answers to many common student loan questions can be found at [My.StudentConnections.com](https://my.studentconnections.com).

They also will contact you if you are delinquent and defaulted to help you get on track with your payments and avoid default repercussions implemented by the Department of Ed, such as putting your financial aid on hold, garnishing wages and/or reporting you to credit bureaus.

Borrower Advocates also provide loan counseling that can help you identify a repayment plan that matches your income. In some cases, they'll work directly with your loan servicer to address your loan payment issues.

Right to Cancel Student Loans

You can cancel all or part of your loan disbursement by the end of the term in which the loan was paid out. If you choose to cancel the amount disbursed, you must return the funds you received, and you will not be charged interest or fees on that amount.

To cancel your student loan, visit the Student Financial Services (SFS) office in person with a valid photo ID and submit a Federal Direct Loan Cancellation form.

If your loan has not yet been disbursed, we will attempt to cancel it before any funds are released. If you have already received a disbursement, you will need to repay the amount received. In some cases, you may be referred to your loan servicer to return the funds.

Please note: only money orders and cashier's checks are accepted as forms of repayment.

California College Promise Grant (CCPG)

The State of California offers free tuition with the California College Promise Grant (CCPG) for students who are residents of California or who qualify under AB-540 students as determined by the Admissions and Records office. CCPG waives your enrollment fees (\$46 per unit) for the awarded semester.

Eligibility for CCPG is determined by your FAFSA or CADAA application and your academic standing. CCPG is not a cash award; the waiver is applied directly to tuition enrollment fees if you qualify for the total number of units in which you are enrolled.

CCPG reduces parking rates to \$30 each fall and spring semester. CCPG does not waive student services fees, transportation or health fees, books, educational supplies/expenses nor course material fees (such as art, CPR, lab, kits, or lifeguard fees, etc. as listed in the RCC course catalog).

How to qualify for CCPG:

1. You must be determined a California resident or meet the AB 540 residency requirements by the Admissions and Records office
2. Complete the FAFSA or CADAA application; eligible students will be automatically awarded and notified via RCCD email.
 - You must meet institutional academic standing requirements. You can lose your eligibility for the CCPG waiver if you are placed on academic dismissal. See the below section on the CCPG appeal process if you are not qualified due to a dismissal status.

RCC will send you a notification via your RCCD student email once your FAFSA or CADAA has been received, processed and reviewed. The CCPG award will be applied automatically and will be listed on your financial aid offer letter on your RCC Portal.

There are four types of CCPG awards. You only need to qualify for one type to be eligible; CCPG type B and C are awarded automatically based on FAFSA/CADAA results:

CCPG-A: If you are an independent student (parents are not listed on FAFSA or CADAA) and you are receiving TANF, CALWORKS, General Assistance or SSI/SSP you may qualify for the CCPG-A type waiver. If you are dependent student, your parent(s) must be currently receiving assistance.

CCPG-B: You must meet the State defined income limits OR have a -1500 SAI on your FAFSA/CADAA application results. The 2025-26 income standards below are based on income for the 2023 tax year. If you are independent, use your (and spouses, if applicable) income only. If you are dependent, use your parents' income only:

2025-26 California College Promise Grant Type B Income Standards

Family Size	Base Year Income (2023)
1	\$22,590
2	\$30,660
3	\$38,730
4	\$46,800
5	\$54,870
6	\$62,940
7	\$71,010
8	\$79,080
Each Additional Family Member	\$8,070

CCPG-C: You can qualify based on FAFSA/CADAA results if you have at least \$1,104 of unmet need after subtracting your SAI from your cost of attendance.

CCPG -- Special Classification: If you meet any of the following criteria, you may be eligible for a fee waiver under the special classification guidelines:

- Eligible dependent of a deceased or disabled veteran (CalVet Fee Waiver)
- Recipient of the Congressional Medal of Honor, or dependent
- Dependent of California National Guard
- Dependent of a deceased California law enforcement/ fire suppression personnel killed in the line of duty
- Dependent of a victim of September 11, 2001 terrorist attack

To apply for the 2025-26 CalVet waiver, visit your local [CalVet Veteran Services CSVO Locations](#) and submit [an application](#). If approved, provide RCC financial aid with your award letter and approval code.

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCPG types A, B, or C and are eligible to complete a paper CCPG application. Verification may be made by the RCC Homeless and Foster Youth Liaison or one of the following:

- A homeless services provider, as defined in the Health and Safety Code, section 103577(b)(3)
- The director of a federal TRIO program of GEAR UP program, or a designee. A financial aid administrator for an institution of higher education

English and Spanish CCPG applications are online at the bottom of our website under the “Additional Forms and Documents” section: <https://rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html>.

The CCPG paper form (and required supporting documentation) can be emailed to our office at: studentfinancialservices@rcc.edu or submitted in person at the financial aid counter located on the 1st floor of the CAK Student Service Building.

IMPORTANT: To continue eligibility for the CCPG waiver, you must complete at least 50% of all attempted units and have a cumulative GPA of 2.0 or higher.

Failure to meet the above standard will result in the removal of your CCPG award. If you are placed on academic or progress probation, or any combination thereof, for two consecutive primary terms, resulting in dismissal status, then loss of eligibility will become effective at the first registration opportunity after such determination is made. You will be notified of your placement on academic or progress probation/dismissal no later than thirty days following the end of the term.

If you lose your eligibility for CCPG you can have it reinstated by:

1. Improving your GPA and course completion measure to meet the academic and progress standards, or
2. Stop attending school for two consecutive primary terms (fall/spring), or
3. Submit and receive approval for a CCPG appeal.

CCPG Appeal Process:

If you lose CCPG eligibility due to academic standing, you can appeal by meeting one of the following criteria:

- Documented extenuating circumstances: extenuating circumstances are verified cases of accidents, illnesses, etc. that occurred during the term that you did not make progress.
- You applied for a disability accommodation but did not receive the reasonable accommodation in a timely manner. Must be documented.
- Changes in your economic situation such a layoff or reduction/loss of employment. There is evidence that you were unable to obtain essential student support services. Special consideration for students in the Veterans, CALWORKS, EOPS and/or DRC programs.

NOTE: Foster Youth and Former Foster Youth, up to the day before their 26th birthday, are not subject to the loss of CCPG due to placement on academic or progress dismissal and therefore do not need to submit an appeal.

The [CCPG appeal form](https://rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html) is located at the financial aid counter or online at the bottom of our website under the “Additional Forms and Documents” section: <https://rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html>.

1. The completed and signed [appeal form](#) AND
2. A statement explaining the reason you are appealing AND
3. Supporting documentation for the reason you are appealing

The form and required supporting documentation can be emailed to our office at studentfinancialservices@rcc.edu or submitted in person at the financial aid counter located in the CAK Student Service Building. The financial aid office will process your CCPG appeal within 24 to 48 hours. Check your RCCD student email for updates.

Cal Grant

Cal Grants are state grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents/eligible AB 540 students to assist them in paying educational expenses at any qualifying college or institution.

Cal Grant A assists with tuition and fees at California Community colleges, public and private 4-year colleges, as well as some private career colleges.

Cal Grant B assists low-income students attending community college with educational expenses. The award amount varies each year.

Cal Grant C assists with tuition and training costs for technical, occupational, vocational, or career training programs. Awards vary each year and 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.

Students with Dependent Children (SWD)-Cal Grant students attending a University of California, California State University, or California Community College campus who have dependent children may be eligible for an access award of up to \$6,000. The Students with Dependent Children (SWD) Grant increases the Cal Grant award by up to \$6,000 for qualifying Cal Grant A and B recipients and up to \$4,000 for qualifying Cal Grant C recipients.

To qualify, you must have dependent children that are under 18 years of age for whom you provide more than half of their financial support during the academic year. You will be asked to verify this status on your Cal Grant Webgrants4students account annually at <https://mygrantinfo.csac.ca.gov/> before your grant amount is increased.

To apply for a Cal Grant:

1. Complete the 2025-26 FAFSA online at www.studentaid.gov or the 2025-26 CADAA application online at www.csac.ca.gov by the March 2nd deadline or the September 2nd deadline for community college students

AND

2. 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 2020 semester, RCCD will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
- If you have completed at least 16-degree applicable units with a 2.0 GPA at another college, you can request that college to 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 you may request 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 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 2025-26 FAFSA or CADAA application and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a 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 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 RCC.
- Be enrolled and actively attending at least half time (six or more units) for fall and/or spring semester.
- Meet the RCC Student Financial Services Satisfactory Academic Progress standard (SAP).

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

- Complete all financial aid tasks/actions listed on your FA portal at <https://rcc.verifymyfafsa.com>.
- Have an eligible active program of study (major), other than Undecided, declared with Admissions and Records.
- Claim RCC as your school of choice on www.webgrants4students.org.
- Meet all of the above eligibility 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 RCC 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:**
 - 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 CADAA 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. Students who are paid a Cal Grant and withdraw from any units prior to the census date for a course may be determined in overpayment of the Cal Grant funds and be required to repay that overpayment to the college.

Student Success Completion Grant (SSCG)

The California Student Success Completion Grant (SSCG) is a financial aid program designed to support full-time Cal Grant B and C recipients attending California community colleges. The grant aims to reduce educational costs and encourage timely graduation by providing additional funding based on unit enrollment.

In order to qualify, students must:

- Be a Cal Grant B or C recipient and have received a full-time Cal Grant payment.
- Be enrolled full-time (12 or more units per fall and/or spring semester).
- Maintain Satisfactory Academic Progress (SAP), typically a 2.0 GPA or higher.
- Have unmet financial need. *Note: Due to limited funding, the SSCG is awarded on a first-come, first-served basis.*

How to Apply:

1. Complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).
2. Ensure your Grade Point Average (GPA) is submitted to the California Student Aid Commission (CSAC) by your school.
3. Submit all required documents by the Cal Grant priority deadline of March 2. *Note: If you miss the priority deadline, you can still apply by September 2 for competitive Cal Grant consideration.*

Once your FAFSA or CADAA is processed, your financial aid office will automatically determine your eligibility for the SSCG

Award amounts are as follows:

- 12–14.99 units per semester: Up to \$1,298 per semester (totaling \$2,596 annually).
- 15 or more units per semester: Up to \$4,000 per semester (totaling \$8,000 annually).

Students with an Academic Accommodation through the Disability Resource Center may be eligible for the SSCG grant at less than 12 units. Visit the financial aid office for more information if you have this accommodation and meet the above requirements.

Current or former foster youth may receive up to \$10,500 annually, with up to \$5,250 per semester, regardless of unit load if they meet the above requirements and are in at least 12 units for fall and/or spring semesters.

Dreamer Service Incentive Grant (DSIG)

The California Dream Act Service Incentive Grant Program (DSIG) provides eligible California Dream Act students with financial support in exchange for community or volunteer service. This program is available to students who have a Cal Grant A award and meet Cal Grant B eligibility, or who have a Cal Grant B award.

Eligible students may receive up to \$4,500 per academic year—which breaks down to \$2,250 per semester—for qualifying service. The grant may be renewed for up to 8 semesters, provided the student maintains Satisfactory Academic Progress and continues to hold an active Cal Grant A or B award.

To learn more about the DSIG program or to access the application forms, please visit:

<https://www.csac.ca.gov/california-dream-act-service-incentive-grantprogram>

Chafee Grant for Foster Youth

The California Student Aid Commission (CSAC) awards Chafee Grants to current and former foster youth to use for career and technical training or college courses. The Chafee Grant is awarded up to \$4,500* (or up to the student's financial aid unmet need) annually if actively attending 6 or more units during the fall, spring and/or summer semesters.

*The award amount for Chafee was adjusted to \$4,500 for the year by the Department of Social Services starting 2025-26.

Eligibility Requirements

- You must be a current or former foster youth who was a ward of the court, living in foster care for at least one day between 16 and 18.
- If you are/were in Kin-GAP, a non-related legal guardianship, or were adopted, you are eligible only if you were a dependent or ward of the court, living in foster care for at least one day between the ages of 16 to 18.
- You have not reached your 26th birthday as of July 1st of the award year
- You have not participated in the program for more than five years (whether or not consecutive).
- You are meeting SB 150 Chafee defined satisfactory academic progress (see below)

How to Apply for Chafee Grant at RCC:

1. Complete the 2025-26 FAFSA online at www.studentaid.gov or the CADAA at <https://dream.csac.ca.gov>
2. Submit the Chafee Grant Program online application at <https://chafee.csac.ca.gov> for new applicants. You do not need to apply annually once the initial application is submitted.
3. Complete all 2025-26 financial aid tasks listed on your FA Task Portal at <https://rcc.studentforms.com>.
4. Enroll and be actively attending 6 or more units. Check your RCC Portal for registration

- dates; Former foster youth are eligible for priority registration until their 26th birthday.
5. CSAC will notify you by email when you are awarded the Chafee Grant after Step 1 has been completed. You must meet all eligibility requirements before the financial aid office can confirm your eligibility with CSAC.
 6. Once the Chafee payment has been received, RCC will notify you via your RCCD student email with the next steps to access your funds through BankMobile Disbursements services; refer to the BankMobile chapter in this guide for more information about how to receive your Chafee Grant.

SB 150 Chafee Grant Satisfactory Academic Progress policy:

Senate Bill SB 150 allows students to receive Chafee Grant for *four* consecutive semesters before losing the grant due to not making satisfactory academic progress (SAP), as opposed to the one-year timeframe applied to other forms of aid.

If you fail to demonstrate SAP for two consecutive semesters you may continue to receive a Chafee Grant but must develop a plan for improving academic progress in order to receive your remaining Chafee grant funds by meeting with an appropriate college staff member:

- Academic counselor
- A Homeless and Foster Student Liaison
- Extended Opportunity Programs and Services (EOPS) counselor
- Cooperating Agencies Foster Youth Educational Support (CAFYES) Program counselor,
- Disabled Student Programs and Services counselor,
- Another campus-based foster youth support program staff member.

If you lose eligibility for Chafee Grant, you may appeal the decision during any subsequent semester following the loss of eligibility. You will be provided written notification for the process of appealing the loss of Chafee Grant.

You may appeal if you meet any of the following:

- You achieve either a 2.0 GPA during the previous semester or a cumulative GPA of 2.0, even if you did not meet the institution’s satisfactory academic progress policy requirements.
- You demonstrate the existence of an extenuating circumstance that impeded successful course completion in the past but that has since been addressed such that you are likely to demonstrate satisfactory academic progress in the future.
- You provide evidence of engagement with a supportive program, either on or off-campus, that is assisting you to make continued academic progress.

CSAC Awarding Process

Completed applications are sorted by date received and the awards offered are based on the following priority selection criteria:

1. Paid renewal students who have not reached their 26th birthday as of July 1st of the award year.
2. New and non-paid renewal students who will be 25 years old as of July 1st of the award year
3. New and non-paid renewal students who have dependents.

*As of the start of the 2025-26 academic year, Chafee payments are excluded from the need analysis and total aid formulas and will not be counted against overall financial aid need. References to cost of attendance, student aid index, other financial aid and need will not apply to Chafee Grant.

Students are sent payment notifications for each term. To check your eligibility for the Chafee Grant, go to <https://mygrantinfo.csac.ca.gov>.

California Military Department GI Bill Award Program

This award program issues educational awards to qualifying members of the California Army or Air National Guard, California State Guard, and the California Naval Militia. This State grant can be used for tuition and fees at a qualifying college or university.

More information about this program can be found at <https://nationalguard.csac.ca.gov>.

Applicant Fact Sheets are available at https://calguard.ca.gov/wp-content/uploads/sites/62/Education/CMD_GI_Bill_Applicant_Fact_Sheet_02092022.pdf



Scholarships

RCCD Foundation Scholarships

The Riverside Community College District (RCCD) Foundation offers campus-based scholarships for students continuing their education at RCCD, reentry, transferring to a four-year university, and incoming high school seniors. The RCCD Foundation scholarships are specifically geared for our RCCD students and are diversified and based on general and/or donor criteria, including but not limited to:

- GPA
- Academic merit
- Financial need
- Military status
- Program Major

The RCCD Foundation online scholarship application opens in mid-October during the fall semester and closes in mid-January.

To Apply:

- To apply, visit the [RCC Student Financial Services](#) website and select “*RCCD Foundation Scholarship*”. It will redirect you to the scholarship application system known as Blackbaud.
- Must be an RCC student to be able to apply.
- You will be presented and should select “*Continue with Blackbaud*”.
- Select “continue with email option” and enter your RCC student email
- Select “*Send confirmation code,*” and an email confirmation code will be sent to your RCC student email to create an account.
- Enter your RCC student email address and create a password
- You will be prompted to sign up for the multi-factor authentication using your phone number or download an app. This is required by Blackbaud and cannot be waived by RCC
- You will be prompted to sign in once more using your RCC student email and password.
- Must provide at least one reference on your application to be eligible for any scholarships offered during the application period. *Submitted references are carried over from previous years.*
- Must submit your application by midnight of the application deadline
- Once you submit your application, our scholarship system will match you with scholarship opportunities that best align with your profile and requirements.

Notification:

Scholarship recipients are notified in May via your RCC student email.

Offered RCCD Foundation scholarships will be applied beginning with the Fall of the upcoming academic year. You must be enrolled in a minimum of 6 units to be eligible for the minimum award disbursement, unless otherwise noted in the scholarship notification.

Scholarships deemed “continuing scholarships” are for students with continued attendance at RCC for the scholarship award year. “Transfer scholarships” are for students transferring to a 4-year institution for the upcoming year.

RCC Scholarship workshops:

RCCD scholarship workshops are held throughout the scholarship application period up until our scholarship deadline in mid-January. The workshops are offered both in-person and virtually and are a great resource for students to better understand the application process and requirements

RCCD Foundation High School Scholarships

RCCD Foundation offers scholarships specifically geared toward local high school seniors who plan to attend RCCD for the upcoming year. The application becomes available in early spring semester. To apply, students must have an active RCCD student email to access our scholarship system. Visit our scholarship site at [Riverside City College Student Scholarships \(rcc.edu\)](http://Riverside City College Student Scholarships (rcc.edu)), and select “*RCCD Foundation Scholarships*” to apply.

California Community College Foundation Finish Line Scholars Scholarship

The California Community Colleges Foundation Finish Line Scholars Program, in partnership with RCC, proudly continues to offer the **Finish Line Scholars Scholarship** for the 2025–2026 academic year.

This scholarship is designed to support students who are making steady progress toward completing their academic programs and achieving their educational goals.

Application Opens: July 2025 📅 **Notification:** Early Fall 2025 🎓 **Award Period:** Full 2025–2026 academic year

Finish Line Scholars Scholarship Program Eligibility Requirements:

- Must be eligible for the California College Promise Grant (CCPG). You can determine if you are eligible by reviewing your financial aid award letter on your RCC Portal.
- Must be pursuing a certificate or degree program, or transfer to a four-year college or university.
- Must take at least 12 units or maintain an alternate full-time equivalent status during the fall and spring terms to receive payment of the scholarship funds.
- Must have completed at least half of the required credits toward your stated program of study. For example, for AA/AS/ADT programs, you must have completed at least 30 degree-applicable units towards the required 60 units for the program.
- Must have a Student Educational Plan on file for your stated program of study, showing a realistic goal of completing your program in under 2 academic years.
Must meet at least 2 of the following requirements:
 - Have completed transfer-level English
 - Have completed transfer-level Math
 - Have a GPA or 2.5 or higher
- Students pursuing a STEM major or accepted to the RCC RN program, as well as first-year Finish Line Scholars Scholarship recipients, will be given priority.

*Further criteria may be outlined within the application materials."

Outside /Local Scholarships

It is always worth applying for scholarships, even if you are already awarded other types of financial aid in order to increase your financial aid for the academic year. It's a hands-on way to manage your awards independently by searching and applying for scholarships that fit your needs. The number of scholarships available offered outside of RCC are limitless.

A great place to start, at any time, would be the "Scholarship opportunities" section vetted by Student Financial Services are available on our platform:

<https://rcc.academicworks.com/opportunities/external/>

Other places for you can look for scholarships include (but are not limited to):

- Your place of employment (or Parent's/Spouse's place of employment)
- Community organizations
- Religious institutions
- Professional Associations
- Printed scholarship directories available at most public libraries
- Scholarship search platforms online

Although scholarship applications will vary based on the donor requirements and application timelines, the same general principles will apply: you may be asked to write a short essay, submit a video, portfolio, create an infographic or post on social media. Each scholarship donor will have their own requirements. You can contact any scholarship donor directly for more information.

Did you win a scholarship from outside of RCC?

Congratulations! In order for RCC to issue your scholarship funds to you, you must be actively enrolled in classes. We will award your scholarship based on the Scholarship Donor's requirements. If proof of enrollment is required by your Donor, you may provide your class schedule printed from RCC Portal. If your donor is requesting "official" proof of enrollment, contact Admissions and Records at admissionsriverside@rcc.edu for an "enrollment verification".

Scholarship payments must be made payable to "Riverside City College" and mailed to:

Riverside City College
Attn: Student Financial Services
4800 Magnolia Avenue
Riverside, CA 92506

After RCC receives your scholarship funds, you will be sent an email acknowledging receipt of the funds along with a schedule of tentative disbursement dates. All scholarships are issued via BankMobile Disbursements. Any notifications regarding external scholarships awards received on your behalf are submitted to your RCCD student email only. Regularly check your RCC student email for updates.

Cal KIDS Program

California Kids Investment and Development Savings Program (CalKIDS) is a California State program in which eligible low-income public-school students are automatically given a CalKIDS interest-accruing college savings account with an initial deposit.

Eligible participants are identified by data received from the California Department of Public Health and California Department of Education. California state law governing the CalKIDS program, including information on qualified expenses, can be found in Education codes 69996-69996.9.

For information on accessing Cal KIDS funds, visit: <https://calkids.org/>.

CalKIDS funds are considered scholarships from the State of California. The funds will be processed according to RCCD's outside scholarship awarding procedures (refer to the "Outside/Local Scholarships" section of this guide).

Bureau of Indian Education Grant/Scholarship

The Bureau of Indian Education (BIE) Program offers financial aid to eligible American Indian and Alaska Native students entering college and who are seeking an undergraduate degree from an accredited institution. If you are a student who is 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 determine eligibility for BIE grants or scholarships:

- Contact the education office of your Tribe/Nation for the application and steps you must take to become eligible.
- Complete the FAFSA online at www.studentaid.gov and list RCC as one of your designated colleges using our school code: 001270.

If eligible, your Tribe/Nation will send you a Financial Need Analysis form to be submitted to the RCC financial aid office. We will return the completed Financial Needs Analysis directly to your Tribe/Nation, who will notify you regarding the amount of your scholarship or grant. All scholarships and grants are issued via BankMobile on scheduled payment dates only.

For more information about BIE programs, visit: <https://www.bie.edu/landing-page/scholarshipsinternships>.

Scholarship Scams

All Financial aid applications, including scholarship applications, are ALWAYS free of charge. Any scholarship, grant, foundation or organization that is legitimate will never ask you to pay anything for applications or for information.

NEVER pay to apply for a scholarship. There is never an occasion to give your credit/debit card or cash transfer app information for any scholarship; this includes utilizing scholarship search databases online.

It is important to know that scams related to identity theft will ask for personal information that are *not relevant* to any scholarship. NEVER provide any of the following information:

- Bank account numbers
- CashApp, Zelle, Paypal, Venmo, Apple Cash, etc.
- Social Security numbers
- Debit or credit card information
- Access to your personal electronic devices, contacts, camera, photos, location or microphone.
- Be wary of QR codes unless they are located directly on a scholarship Donor’s official website

Beware of unsolicited awards: Scholarships are competitive and are in such demand that no awarding agency needs to make unprompted awards to students. **Never cash a scholarship check that is mailed to you that unless you have directly applied;** most scholarship checks are made out directly to the awarding College (RCC) on behalf of the student.

Do not click any links in emails that notify you of potential scholarships for which you haven’t applied. Watch out for any company that claims to guarantee that you will win—it is likely a scam.

You may, at any time, email the financial aid office at studentfinancialservices@rcc.edu to help determine the legitimacy of a scholarship opportunity. For additional information on scholarship scams, or to report a scam, visit the Federal Trade Commission’s website: <https://ftc.gov/>.



Student Service Programs

Veterans Services

The RCC Veterans Resource Center provides support and guidance on accessing Veterans educational benefits. If you are a Veteran, or the spouse or dependent of a Veteran, you may be eligible for educational assistance through the U.S. Department of Veterans Affairs.

For more information, contact the RCC Veterans Office at (951) 222-8607.

You can also review GI Bill® eligibility requirements at www.gibill.va.gov or by calling 1-888-442-4551. Additional scholarship opportunities can be found at www.military.com.

If you are the dependent of a deceased or disabled Veteran and a California resident, you may qualify for the Cal Vet Fee Waiver, which covers enrollment fees at California public colleges. For assistance, contact the RCC Veterans Office or the Financial Aid Office. Cal Vet Fee Waiver Authorization Codes may be submitted in person at the financial aid counter or emailed to studentfinancialservices@rcc.edu.

You may also be eligible for additional financial aid by completing the Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov. Receiving financial aid does not impact your Veterans education benefits.

The Veterans Resource Center is located in the Music Building (MU 105).

To learn more, visit the official VRC webpage at: <https://www.rcc.edu/student-support/cultural-engagement-resources/veterans.html>

EOPS – Extended Opportunity Programs & Services, NEXTup, CARE

EOPS is a comprehensive support program designed to help students overcome academic, financial, and personal barriers to their success both in and out of the classroom. EOPS provides a wide range of services, including:

- Priority registration
- Academic and personal counseling
- Student Educational Plans (SEPs)
- Financial assistance for books and supplies
- Tutoring and academic support
- University transfer assistance and field trips
- Career exploration and assessments
- Graduation regalia for eligible students

Additional support is available through CARE (for qualifying single parents) and NextUp (for current and former foster youth).

Eligibility Requirements to qualify for EOPS, CARE, or NextUp, students must:

- Be a California resident or AB 540 eligible
- Apply for financial aid and qualify for the California College Promise Grant (formerly BOG Fee Waiver), types A or B
- Have completed fewer than 70 degree-applicable college units

How to apply by submitting an EOPS application:

1. Log in to your RCC Portal
2. Click the Burger Menu (≡)
3. Select “Financial Information”
4. Click “Financial Aid”, then “Other Financial Aid Apps”
5. Choose “EOPS Application” and complete the form

An EOPS Specialist will follow up with you after your application is submitted.

Contact Information:

Phone: (951) 222-8045

Email: eops@rcc.edu

Office Location: CAK Student Services Building, 2nd Floor

Cal Corps College Corps Program

In partnership with #CaliforniaForAll College Corps, RCC will offer 50 students the opportunity to serve their local community while earning financial support for college. Students will serve in organizations such as K-12 schools and after-school programs, food banks, climate action organizations, and more.

By completing 450 hours of service during the 2025–2026 academic year, students may receive:

- Up to \$7,000 in a living stipend
- A \$3,000 education award (awarded upon successful completion)

Program Goals

1. Engage students in meaningful service that builds career pathways, leadership skills, and civic responsibility.
2. Support students from diverse backgrounds to graduate on time and with reduced student debt.
3. Strengthen community organizations addressing key local challenges.

Benefits for College Corps Fellows

Fellows who complete the program requirements will:

- Earn up to \$10,000 in combined compensation
- Gain real-world experience and resume-building skills
- Receive professional training, leadership development, and networking opportunities
- Join a statewide community of service-minded student leaders

Student Commitment

To remain eligible and in good standing, College Corps Fellows must:

- Complete 450 service hours during the 2025–26 academic year (approx. 12–15 hours/week)
- Serve at assigned placement sites based on your interests, including K-12 schools, food banks, and climate action organizations
- Attend all required trainings, weekly team meetings, and seminars
- Commit to the program from August 2025 to June 2026

Compensation

- \$7,000 Living Stipend: Paid monthly and included in your financial aid package
- \$3,000 Education Award: Paid upon successful completion of all 450 hours (note: this award is taxable income)

Eligibility Requirements

Applicants must:

- Be at least 18 years old
- Be enrolled full-time (12+ units) at RCC for both Fall 2025 and Spring 2026
- Maintain good academic standing
- Be a U.S. citizen, national, permanent resident, or AB 540-eligible Dreamer
- Submit a 2025–2026 FAFSA or California Dream Act Application

In addition, selected Fellows must meet at least one of the following:

- Be an AB 540-eligible Dreamer
- Qualify for a Federal Pell Grant, Cal Grant, or California College Promise Grant
- Need to work part-time and/or borrow student loans

Background checks are required upon acceptance into the program.

Contact Information

Darci Manzo Piron
Director, College Corps
Darci.Manzo@rcc.edu

Visit the website for more details:

<https://rcc.edu/student-support/student-support/eops-care.html>

Gateway College and Career Academy

Gateway College and Career Academy (GCCA) is an early college public high school launched in 2004, as an answer to the growing number of students who were disconnected from their education and not on track to obtain their high school diplomas. Our highly qualified teaching and counseling staff supports and guides our students on their educational pathways, establishing a bond of trust and the motivation to make it to the finish line.

Gateway College and Career Academy is dedicated to helping students think beyond earning a high school diploma.

Students spend a significant amount of time learning about their strengths, interests, and current industry sector options to develop a plan to accomplish their goals. The faculty and staff assist students to develop academically, while providing information and resources regarding college and career opportunities.

For more information, please visit the website at <https://www.rcc.edu/community/gateway.html>

AmeriCorps

AmeriCorps is a National Service Program whose mission is to meet community needs through service, volunteering in education, environmental, public safety, health, and homeland security. Most volunteers serve in full/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, visit <https://www.nationalservice.gov/programs/ Americorps>

Based on the National Service Trust laws and regulations, funds can only be used for eligible expenses such as: tuition and fees, books, supplies and course material fees related to your courses taken for the approved semester.

If you are wanting to pay back a loan, RCC is not authorized to complete this action. To do this, you must list your lender as the institution on your AmeriCorps request and your lender will complete the request.

If you have earned an AmeriCorps Education Award, and wish to use your award at RCC:

- You must complete the current FAFSA and be enrolled in classes at RCC.
- You must complete the AmeriCorps Voucher and Payment Request electronically at <https://my.americorps.gov/mp/login.do> to request AmeriCorps Education Award funds be sent to RCC.

The RCC financial aid office will verify that you are eligible to receive and use the AmeriCorps award at RCC.

- RCC will verify that you have completed a current FAFSA, are enrolled in classes, have unmet financial aid need, and have eligible expenses such as: tuition and fees, books, supplies and fees related to your courses taken for the approved semester.
- **If you meet these requirements** and the amount you requested exceeds the amount you owe for tuition and fees then, you will be sent an email informing you that you have 7 to 14 days from the date of the email to submit any receipts for books, supplies and/or fees related to your class(es) for the approved semester. If no receipts are submitted to the financial aid office, we will only certify the total amount of your tuition and fees you currently have pending or have paid for the approved semester on your student account.
- After an amount is certified, the AmeriCorps award funds will be sent to RCC in approximately two to four weeks.
- If any funds are to be disbursed directly to the student they will be disbursed via BankMobile Disbursements. See the BankMobile Disbursements chapter in this guide for more information on how to receive your funds.
- If you are not approved, you will be sent a letter notifying you that the Payment Request could not be completed and why.

If you have any questions regarding the National Service Trust laws and regulations, contact the National Service Hotline at 1-800-942-2677 and ask for the “Office of the National Service Trust.”

Study Abroad/International Education Program

The Study Abroad program offers an international education experience. Winter and Summer session programs in Japan and Ghana 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.

The 2025-26 CCPG will waive class fees for eligible units of enrollment taken during the Study Abroad program. For those students that have completed their 2025-26 FAFSA, financial aid file, and who have been determined to be meeting SAP may have grants and/or a Federal Direct Student Loan funds available to assist with the cost of the trip after the student makes initial deposits to the Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program visit their website www.rccd.edu/studyabroad or contact them directly at study.abroad@rccd.edu.

Disability Resource Center

The DRC supports RCC students with documented disabilities by providing personalized accommodations and access to campus resources. Our mission is to create an inclusive environment where you can thrive academically and personally.

Services & Accommodations

Tailored support may include:

- Priority registration
- Academic and career counseling
- Assistive technology & adaptive computer equipment
- Adaptive furniture and equipment loans
- Note-taking support and reader/scribe services
- Real-time captioning and ASL interpreting
- Testing accommodations and dedicated testing space
- Access to the High Tech Center — equipped with screen readers, voice recognition, smart pens, magnifiers, and more

Eligibility & Intake Process

You may be eligible if you have a verified disability (e.g., learning, physical, sensory, mental health, temporary) that impacts educational access. To get started:

1. Apply to RCC
2. Complete the DRC Connect application, including relevant documentation
3. Schedule an intake appointment with a DRC counselor
4. Discuss accommodations and get your Accommodation Letter each semester

Getting Started Steps

- Step 1: Apply to RCC
- Step 2: Submit DRC Connect application with documentation
- Step 3: Meet with a DRC counselor to review needs and create a Student Educational Contract
- Step 4: Access accommodations and training through disability resource specialists and the High Tech Center

Contact & Office Info

- Phone (voice): (951) 222-8060, VP for Deaf/Hard-of-Hearing: (951) 801-5675
- Email: drc@rcc.edu
- Office Hours: Mon–Fri, 8 am–5 pm (Tues until 6 pm)
- Location: CAK Student Services Building, #130 Drop-In Support
- DRC Counselors: phone, Zoom, or in-person—drop-in hourly (call to confirm)
- Specialists: Zoom on Tuesdays & Thursdays, 12–1 pm

Visit the DRC webpage for full details, forms, and additional resources:

<https://www.rcc.edu/student-support/disability-resources.html>

RCC College Promise Program

The RCC Promise Program is part of a statewide and national initiative to make community college more accessible and affordable. This program supports first-time, full-time students in completing their educational goals—whether that means earning a degree or transferring to a four-year university—within two years.

Program Benefits:

- Free tuition and fees
- Priority registration for up to 60 units per academic year (including fall, winter, spring, and summer)
- A \$250 book voucher for both the fall and spring semesters

These resources are designed to help students stay on track, graduate, and transfer efficiently.

Get More Information:

Email: The.Promise@rcc.edu

Website: www.rcc.edu/become-a-student/promise-program.html

TRIO/SSS Student Support Service Programs

Funded by the U.S. Department of Education, the TRIO/Student Support Services (SSS) program at RCC offers comprehensive academic and personal support to help low-income, first-generation, Veteran students, and students with disabilities persist through college, graduate, and transfer to four-year institutions.

Program Services Include:

- Personalized academic advising and progress monitoring
- Free tutoring services
- Financial aid guidance and application support
- Transfer planning and university application assistance
- Financial literacy education
- Early registration opportunities
- Personal and career development workshops

Eligibility Requirements:

Students must:

- Be a U.S. citizen or permanent resident
- Have an academic need or be considered educationally disadvantaged
- Have completed 30 or fewer college units

In addition, students must meet at least one of the following:

- Be low-income (based on federal guidelines)
- Be a first-generation college student (neither parent holds a four-year college degree)
- Have a documented disability

- Be a Veteran of the U.S. Armed Forces
Note: The Classic SSS program currently admits undocumented students.

Contact Information:

Phone: (951) 222-8312

For more details, or to apply, please contact the TRIO/SSS office directly.



RCC Engagement Centers

Basic Needs Resource Center (BNRC)

The BNRC is dedicated to ensuring that all RCC students have access to essential resources like food, housing, and hygiene, so they can focus on their academic and personal growth. By addressing key barriers like hunger, unstable housing, and personal care needs the BNRC ensures that students can fully engage in their education and campus life.

Services & Support

1. Food Security

- Access the Basic Needs Food Pantry every two weeks (or more as needed)
- Free snacks available in Academic Engagement Centers
- Pantry hours (subject to change):
 - Mon: 8 am–12 pm
 - Tue: 8 am–6 pm
 - Wed–Thu: 8 am–5 pm (*delivery days may alter hours*) rcc.edu

2. Housing Security

- Resource directory for community housing programs
- Short-term rental assistance for qualifying emergencies
- Ongoing housing support (e.g., rental aid, case management) via the HHIP-funded RCC Housing Program (currently at capacity) rcc.edu

3. Hygiene & Personal Care

- Free personal hygiene supplies (e.g., feminine products, deodorant)
- Shower and laundry services by appointment rcc.edu

4. Other Essential Supports

- Mental health resources
- Career attire through the Career Closet
- Assistance with transportation (e.g., RTA GO passes)
- Support for student-parents rcc.edu

How to Get Help

1. Complete the Student Needs Intake Form—a secure, confidential way to request support once per semester
2. The BNRC team will connect with you to initiate support, including extended pantry access, housing assistance, or meal tickets.

Contact & Location

- Location: Charles A. Kane (CAK) Building, Room 104
- Email: basicneeds@rcc.edu
- Phone: (951) 328-3777

La Casa Program

La Casa is a college equity initiative and Latino student engagement center committed to increasing retention, degree completion, and transfer rates among Latino, Chicano, and Indigenous students. Rooted in cultural empowerment and academic support, La Casa is designed to foster community, celebrate identity, and promote student success.

The program provides a safe, welcoming, and inclusive space where students can access a variety of support services, including:

- Academic counseling
- Educational advising
- Textbook assistance
- Peer mentoring
- Cultural events and leadership development
- Referrals to campus and community resources

Whether you are exploring your identity, seeking academic guidance, or looking to build connections with peers, La Casa is here to support your journey.

Location & Contact Information

Bradshaw Building, Room 202

Hours: Monday–Friday, 8:30 AM – 4:30 PM

Phone: (951) 222-8168

Email: LaCasa@rcc.edu

Website: www.rcc.edu/student-support/cultural-engagement-resources/la-casa.html

The T.I.G.E.R.S Program

The T.I.G.E.R.S. Program (Today’s Inspired Generation Expects Real Success) is an academic support initiative developed by the RCC Athletics Department to promote student-athlete success, focusing on persistence, graduation, and transfer readiness. Housed in the Athletic Learning Center (ALC), the program is designed to ensure student-athletes receive the tools and guidance they need to thrive both academically and athletically.

Program Services Include:

- Academic planning and advising
- Support for students on academic probation or dismissal
- Transfer advisement and athletic eligibility planning
- In-season eligibility support
- Student Educational Plan (SEP) scheduling
- Athletic orientation for new student-athletes
- Tutoring services and supervised study hall

The T.I.G.E.R.S. Program fosters a strong academic foundation to complement athletic achievement, helping student-athletes stay eligible and prepared for life after RCC.

Educational Advisors

Jaclyn Geiger – Jaclyn.Geiger@rcc.edu | 951-328-3708

- Fall: Men’s & Women’s Cross Country, Volleyball
- Spring: Track & Field, Golf, Cheer, Beach Volleyball, Tennis

Loren Overbo – Loren.Overbo@rcc.edu | 951-222-8571

- Fall: Football, Water Polo, Athletic Training
- Winter: Basketball
- Spring: Baseball, Softball, Swim & Dive

Athletic Learning Center (ALC)

Location: Wheelock Gymnasium – Lower South Lobby

Hours: Monday–Friday, 9 AM–1 PM & 2 PM–5 PM rcc.edu

The ALC provides a quiet, dedicated space for student-athletes to study, meet with advisors, or attend workshops.

Umoja Community

The Umoja Community at RCC is a dedicated academic and cultural support program focused on enhancing the educational experience of African American students. Umoja—meaning "unity" in Swahili—is a critical resource that empowers students by intentionally affirming their voices, histories, and cultural identities.

Umoja believes that when students see their lived experiences reflected in their education, it strengthens self-efficacy, builds community, and lays the groundwork for academic success. The program integrates culturally relevant curriculum and pedagogy rooted in the rich legacies of the African and African American Diasporas, fostering personal growth, academic achievement, and community leadership.

Program Highlights:

- Community-based academic and cultural support
- Culturally responsive curriculum and instruction
- Events and programming that honor Black identity and excellence
- Strong focus on unity, empowerment, and student-centered success

Location & Contact

Bradshaw Building, Room 110

Website: www.rcc.edu/student-support/cultural-engagement-resources/umoja.html

RCC Guardian Scholars

RCC is committed to supporting both current and former foster youth as well as licensed foster and kinship caregivers. This collection of services, offered across RCC and throughout Riverside County, addresses the unique academic and personal needs of foster youth and their families

Program Locations & Contact

- On-Campus Hub: Digital Library, Room 112
Hours: Monday–Thursday, 8 AM–5 PM (closed on major holidays)
Virtual Drop-Ins: Wednesdays, 11 AM–1 PM (Zoom; passcode: 84789)
Phone: (951) 222-8878
Email: Guardian.Scholars@rcc.edu

Programs Offered

1. Foster & Kinship Care Education (FKCE)
 - Provides required educational training for licensed foster parents and kinship caregivers
 - Classes are free, available in English and Spanish, and satisfy state and county training mandates
 - Workshops cover topics like child development, discipline, stress management, and more
2. Guardian Scholars Program (GS)
 - Designed to support RCC’s current and former foster youth, ages 18–25
 - Offers holistic services such as:
 - Dedicated counseling (academic, career, financial aid, personal)
 - Priority registration and help with applications
 - Emergency assistance (books, supplies, rent, transportation)
 - Access to a Resource & Engagement Center (computers, study space, snacks, printouts)
 - Workshops on financial literacy, stress management, and health
3. Foster Youth Support Network (FYSN)
 - Collaborative initiative between RCC, Moreno Valley College, and Norco College
 - Provides connected support for foster youth transitioning from high school with coordinated services and dedicated school-based specialists

Eligibility

Guardian Scholars applicants must:

- Be 18–25 years old
- Have been in foster care at any point after turning 13
- Submit a Dependency Verification Letter (aka “Ward of the Court” letter)
- Be a current or prospective RCC student

FKCE workshops are open to:

- Licensed foster parents, approved kinship caregivers, prospective resource families, and related professionals rcc.edu

Benefits & Services

- Tailored counseling and staff support for academic, financial, and personal challenges
- Priority class registration
- Emergency assistance with fees, supplies, housing support
- Engagement center with study resources, snacks, and peer connection
- Skills workshops to enhance success and wellbeing

Additional Contact & Info

- FKCE Registration: Call (951) 222-8937 or email fkce@rcc.edu
- Guardian Scholars Inquiries: (951) 222-8878 or Guardian.Scholars@rcc.edu

Rainbow Engagement Center (REC)

The Rainbow Engagement Center (REC) at RCC is a welcoming and inclusive space dedicated to supporting LGBTQIA2+ students—including lesbian, gay, bisexual, transgender, queer, questioning, intersex, asexual, and Two-Spirit individuals. The REC fosters a safe environment for students to build community, access academic support, and engage in personal and educational development.

Services & Opportunities Include:

- A safe space to study, relax, and connect with peers
- Academic support through drop-ins with counselors, professors, and tutors
- Referrals to on- and off-campus LGBTQIA2+ resources
- Access to student clubs, events, and leadership opportunities
- An affirming environment that celebrates identity and promotes belonging

Rainbow Learning Community

REC students can also participate in the Rainbow Learning Community—a cohort-based academic pathway where students take ENG-1A, ENG-1B, and other general education courses centered around LGBTQIA2+ themes. This program is designed to affirm identity while building a strong academic foundation in a supportive peer group.

Location & Contact

Office Location: Martin Luther King Jr. (MLK) Building, Room 304

Website: www.rcc.edu/student-support/cultural-engagement-resources/rainbow.html

Student-Parents Resources

RCC is committed to supporting student-parents in achieving academic success while balancing family responsibilities. RCC offers a range of services to help student-parents thrive both in and out of the classroom.

Available Support Includes:

- Priority registration to help balance class schedules with parenting duties
- Access to academic advising and health counseling
- Opportunities to join student clubs and organizations for connection and community

Whether you're returning to school or navigating college for the first time as a parent, RCC provides the resources you need to succeed.

For more information, visit:

www.rcc.edu/student-support/cultural-engagement-resources/parent-resources.html

Academic Engagement Centers

RCC Academic Engagement Centers are designed to guide and support students throughout their educational journey by providing personalized, pathway-specific services.

Each Instructional Pathway Engagement Center offers access to a dedicated team, including:

- Educational Advisors
- Counselors
- Enrollment & Evaluations Specialists
- Peer Mentors
- Faculty Center Coordinators

These teams collaborate to provide academic advising, career planning, and student success support tailored to your program of study.

Engagement Centers by Pathway:

- Career & Technical Education (CTE)
- Health-Related Sciences
- Language & Humanities / Social & Behavioral Sciences
- STEM (Science, Technology, Engineering & Math)
- Visual, Performing & Creative Arts

Whether you're selecting classes, exploring careers, or planning to transfer, the engagement centers are here to help.

Learn more at: www.rcc.edu/student-support/academic-engagement-centers/index.html

Adult Learners Program

RCC offers specialized support and pathways for adult learners—whether you're returning to school, completing a diploma, learning English, upskilling, or engaging in lifelong learning opportunities.

Program Offerings

Adult Education Concurrent Enrollment

- Take tuition-free college credit courses while completing your high school diploma, GED, or HiSET.

Apprenticeship Programs

- Begin career training early with hands-on apprenticeship courses and waived tuition.
- Receive college credit for work experience, military service, or other life experiences.

High School Diploma or GED Completion

In partnership with local adult schools (Riverside, Jurupa, Alvord), RCC supports:

- GED and high school diploma preparation
- ESL (English as a Second Language) programs
- Career-related education in fields like Automotive Repair, Medical Assistant, Welding, and more rcc.edu

Lifelong Learning for Seniors

RCC offers tuition-free courses for senior citizens designed to promote engagement, wellness, and personal enrichment. Courses include:

- Chair Yoga, Zumba, Tai Chi
- Computer Basics, Jewelry Design, Painting
- Senior Driving Improvement, Water Exercise, and more rcc.edu

Contact Lifelong Learning: (951) 222-8090

lifelonglearning@rccd.edu rcc.edu

Support & Advising

- Adult learner advising services are coming soon—stay tuned for updates rcc.edu
- General campus support and advising resources are available through RCC Student Support.

Undocumented & DREAMers Support Program

RCC is unwavering in its commitment to supporting students with undocumented status, DACA, TPS, or from mixed-status families. The Undocumented & DREAMers Program ensures access to critical resources—including legal support—to help all students thrive academically and personally

Mission & Services

- Access to Legal Aid: Guidance and referral to legal resources for immigration-related concerns ([turn0search0]).
- Financial Support Assistance: Help applying for state-level support such as AB 540 in-state tuition, California Dream Act funding, fee waivers, and institutional scholarships ([turn0search1][turn0search4]).
- Safe, Inclusive Campus Environment: RCC strives to be a welcoming sanctuary for all students, regardless of immigration status, fostering dignity and belonging ([turn0search1][turn0search7]).

Key Benefits

- Eligibility for in-state tuition under AB 540
- Access to California Dream Act financial aid
- Fee waivers and scholarship opportunities tailored for undocumented students
- A safe and supportive campus culture, including legal and allyship resources

Events & Community Engagement

RCC hosts Undocumented Student Action Week every October to raise awareness, celebrate successes, and build community among undocumented students ([turn0search3][turn0search10]). The college also supports the Undocu-Allies Club, a student-led community providing peer support and advocacy resources ([turn0search8]).

Contact & Office Hours

- Email: undocu@rcc.edu Undocumented Students Liaison
- Laura Diaz-Barbosa
Email: Laura.Diaz-Barbosa@rcc.edu
Phone: (951) 328-3864
Office Location: Welcome Center, Charles A. Kane Building

Office Hours:

- Monday, Wednesday, Thursday: 1:00 PM – 5:00 PM
- Tuesday: 2:00 PM – 6:00 PM
- Friday: 8:00 AM – 11:30 AM

Satisfactory Academic Progress (SAP) Standard

SATISFACTORY ACADEMIC PROGRESS STANDARD (SAP)

The United States Department of Education (ED) requires that all students must be enrolled in an eligible program for the purpose of completing an ADT/AA/AS Degree, transfer requirements, or certificate program. Students applying for federal, state and institutional aid must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. RCCD treats all students the same for SAP determination regardless of program of study or enrollment status. ED requires that students who apply for financial aid 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 their program of study within a certain number of units and 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– $13.5 \div 20 = 67.5\%$). Students who do not meet the pace of progression may lose eligibility for most types of financial aid.
- 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, as well as any applicable transfer and accepted units, will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial aid 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 aid for up to 90 attempted units ($60 \text{ units} \times 150\% = 90 \text{ units}$). If the published length of a certificate program is 40 units, the student may receive financial aid up to 60 attempted units ($40 \text{ units} \times 150\% = 60 \text{ units}$). If students are unable to finish their program within the Maximum Time Frame, as explained, they may lose eligibility for most types of financial aid.

Evaluation

All students, regardless if they are Title IV or non-Title IV recipients, will be evaluated at the end of each semester to determine if they are meeting the standards listed above.

Grade Standards

All semester units at RCCD include:

- Attempted units include: A, B, C, D, F, EW, 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
- Applicable transfer units from other institutions will be included in the SAP calculation
- AP credits, Credit for Prior Learning, Articulated Exam Credits and College-Level Examination Program (CLEP) credits will be included in the SAP calculation
- Courses in which a student receives a grade of F, NC, NP, FW, EW, 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.
- Courses in which a student receives an EWC will not be counted as for satisfactory academic progress purposes.

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

Grade	Definition
F	Fail
NC	Non-Credit
NP	No Pass
FW	Failed withdrawal
W	Withdrawal
I	Incomplete
IB	Incomplete B
IC	Incomplete C
ID	Incomplete D

IF	Incomplete F
EW	Withdrawal due to Extenuating circumstances
EWC	Withdrawal due to COVID related Extenuating circumstances

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 disbursement will require a review and possible adjustment of any future disbursements. Financial aid follows all Title IV regulations for repeated courses and IP grades.

Regaining Eligibility

Students may reestablish eligibility for financial aid by meeting the GPA and Pace of Progression requirements prior to exceeding Maximum Time Frame or after a successful appeal is granted. If a student regains eligibility by meeting SAP requirements after review, the student will be notified via email of their updated eligibility.

SAP Statuses

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 Pace of Progression 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 aid even though they are not meeting the SAP standard(s). 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. Students are notified via email of their warning status.

SAP Warning Students' Responsibilities

Students on Warning Status are encouraged to meet with an academic 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, contact the RCC Counseling department at (951) 2228440. Students on financial aid Warning status will continue to receive certain types of financial aid during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standard(s) after their Warning period will be determined ineligible for financial aid.

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.

Students that become ineligible will receive an SAP Ineligible notification indicating they did not meet satisfactory academic progress standards and, therefore, will no longer be eligible to receive financial aid (with the exception of the California College Promise Grant). Students will be provided with an option to appeal within the information provided on the notification.

Appeal Process

Students with an SAP Ineligible status can Appeal this status.

Appealing due to not meeting the GPA and/or Pace of Progression Standard: In order to appeal, the student must have extenuating/mitigating circumstances that occurred during the period that the student did not meet SAP and must document those circumstances. To appeal, the student must document the circumstance(s) for not meeting SAP and must submit official documentation online, via the FA portal at <https://rcc.studentforms.com> or in person at the Student Financial Services office.

Examples of extenuating/mitigating Circumstances that must be supported by providing official documentation may include but are not limited to:

- Death of a relative or significant person
- Documented illness, major accident or injury of yourself or an immediate family member, pregnancy or birth of a child
- Victim of a crime
- Homelessness
- Loss or change in employment, transportation
- Natural disaster

Steps to appeal online at <https://rcc.studentforms.com> include:

- SAP Appeal web form:
 - Statement from the student explaining the extenuating/mitigating circumstances that caused the student to not meet SAP AND
 - Statement from the student explaining what has changed to allow the students to now meet SAP standards
- Official 3rd Party documentation verifying the student's extenuating/mitigating circumstances
- Official two-year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
- Download, sign and upload the Probation Contract

Appealing due to exceeding Maximum Time Frame Only:

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

- One time change of program of study after student has completed one major/goal.
- Returned for a second goal
- Completed ESL courses
- Completed Basic Skills courses
- High unit majors (Nursing, Vocational Nursing...)
- High unit transfer majors (Math, Biology, Chemistry, Physics, Computer Science, Engineering...)
- Completed Military or AP courses/credit

Steps to appeal online at <https://rcc.studentforms.com> include:

- SAP Appeal web form with a statement explaining the valid reason for exceeding the Maximum Time Frame
- Official two-year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
- Download, sign and upload the Probation Contract
- For the 3rd party documentation: upload your Student Educational Plan

For additional information or assistance with submitting an appeal, visit the Student Financial Services office.

NOTE: Submission of an appeal does not guarantee that a student will regain financial aid eligibility. Students must submit their appeal to RCC only. The financial aid SAP Appeal Committee will review the validity of the documentation presented for extenuating/mitigating circumstances and connection to the timeframe in which the student did not meet SAP. After reviewing the appeal, the SFS committee will render a decision, and the student will be notified in writing/email of the decision.

Each student who is approved, is placed on a “probationary” period. Students will have an **official Approved Class List** developed, which will outline the courses for which the student may receive financial aid.

Incomplete appeals will receive notification via email regarding more information needed to complete the SAP appeal process. If your appeal is denied, you can request a 2nd review by contacting the Student Financial Services office.

SAP Probation (PE): Students will be placed on Financial Aid “Probation Status” only if their SAP Ineligible status is approved through the appeal process. Students on Probation must meet SAP standard(s) each semester, beginning with the semester of approval, in order to maintain their Probation Status.

- Approved Class List: Probation students will only receive financial aid for courses that are listed on their Approved Class List (ACL), which is created from the student’s official Education Plan submitted during the appeal process. If an appeal is submitted and approved, funding will be disbursed for the semester in which they were approved and applicable future semesters. Eligibility for federal, state and institutional aid will be determined after the appeal has been approved and the appeal contract is received by Student Financial Services. No retroactive disbursements will be granted.
- Continued Probation status: if you complete the term with a 2.0 GPA and 67% pace of progression (units attempted vs completed) for that term, your appeal will be automatically continued without further action.
- Loss of Probation status: If students fail to complete the term with a 2.0 GPA and 67% pace of progression (units attempted vs completed) for that term, they will lose their probation status and become ineligible to receive financial aid. Students can regain eligibility by:
 - Bringing their SAP up to Qualitative Standard of 2.0 GPA and Quantitative Pace of Progression of 67% completion rate prior to exceeding the Maximum Time Frame OR
 - By submitting an additional appeal request if the student had **new** extenuating/mitigating circumstances occur during the term they were on Probation.

Course Information

Important Notice Regarding Approved Programs/Courses

Not all courses and/or programs of study (degrees/certificates) at RCCD have been approved by federal and/or state financial aid funding. For a list of courses and programs not approved for financial aid, visit the financial aid counter located in the CAK Student Service Building. If you enroll in any courses on this list, you will not receive payment of any federal and/or state financial aid.

Repeat Course Information

The number of times you complete a course is considered when determining financial aid eligibility. If you receive a passing grade (A, B, C, D, P) in a course at any point in your academic history at RCCD, you will only be eligible to receive a financial aid payment for that course one additional time. 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 that course.

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

For example: if you take a 4-unit English class (English 101) in fall and receive a passing grade (A, B, C, D, P), that is your first attempt. If you re-take the same 4-unit English class (English 101) in the spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt the same 4-unit English class (English 101) a third time, you will no longer be eligible for receive financial aid for those 4 units.

Let's look at an example:

Fall 4-unit English class (English 101) eligible for financial aid, received passing grade

Spring 4-unit English class (English 101) eligible for financial aid

Fall 4-unit English class (English 101) no longer eligible for financial aid for those units

*Note: you may repeat courses under the courses Repetition Policy, however, students must check with financial aid to see how repeating courses may affect eligibility.

How dropping courses can affect eligibility

What happens if I drop some of my courses after receiving my financial aid?

When a class and/or classes are dropped this causes a change in your enrollment and financial aid eligibility. The financial aid office will determine if you are eligible for a final grant disbursement for the semester and if the grant can be adjusted based on your updated enrollment status and eligibly information.

- If it can be adjusted, then an adjustment will be made on your final grant disbursement for that semester.
- If no adjustment can be made you may be subject to repayment of ALL or a portion of the financial assistance funds including the Federal Pell Grant, FSEOG Grant and/or Cal Grant.

Please note:

If you drop a class(es) or your class(es) were dropped after receiving grant funds to attend that class(es), be sure to contact the Student Financial Services Office to see how that reduction in units will affect your financial aid and if you may owe a portion or all the funds back. If you owe you will be in overpayment. Please see section of “Grant Overawards and Overpayments.”

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.

What happens if I drop all of my courses?

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 aid funds including the Federal Pell Grant, FSEOG grant, and Federal Direct Student Loans. This is referred to as Return of Title IV funds (R2T4).

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, pending adjustments to units. Adjustments may be made to 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 withdraws that occur after course census. 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 a calculation will determine the percentage of Title IV funds earned as of your withdrawal date.

- If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned as soon as possible but no later than 45 days from the college’s determination of your withdrawal.
- 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 post-withdrawal funds will be applied to your student account within 45 days of the college's determination of your withdrawal. Any credits on your student account will be disbursed to you via BankMobile disbursement services. You may choose to deny this disbursement via the notice sent to you or via email to studentfinancialservices@rcc.edu.

- If you have applied for and originated a loan you will be notified within 30 days of the withdraw date.

Financial aid is required to calculate how much aid you earned during the semester, based on the final date you withdrew and the percentage of aid you have earned as of that withdrawal date and will notify you of any repayment due to the school or any post-withdrawal disbursement due to you. 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 RCC Portal at www.rcc.edu
- 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

If you are required to repay funds back to the Department of Education (DOE), you will have 45 days from the date you are notified to repay the amount owed in full, to the school, so that we may return the funds to the appropriate program.

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 DOE and you will not be able to receive financial aid at any school until the overpayment has been resolved.

If you are owed a Post Withdrawal disbursement, the funds will be applied to your student account. Any credit owed to you will be disbursed to you within 14 days via BankMobile disbursement services.

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 RCCD records, you will not be able to enroll in future classes at RCCD.

The order in which Federal funds are returned to DOE are as follows: 1. Federal Unsubsidized Loan 2. Federal Subsidized Loan 3. Federal Pell grant 4. Federal Supplemental Educational Grant

**Note that Federal Work Study earnings (FWS) are excluded from the calculation. Federal Direct Student Loan recipients must contact the Federal Direct Loan program for additional repayment arrangements.

Example of withdrawal calculation

You received \$1179 Federal 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 ($17 \div 117 = 14.5\%$).

Financial aid 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 within 45 days of determination 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 earned more than you were paid: You will receive a notice of your potential “post withdrawal disbursement” in the mail. This will be automatically disbursed to you unless you choose to cancel the disbursement. More information will be provided in the letter you receive if eligible.

HOW CHANGES IN ELIGIBILITY CAN AFFECT YOUR FINANCIAL AID

Grant Over Awards and Overpayments

What is an overaward/overpayment

When you are disbursed more funds than you are eligible to receive, your award amount needs to be adjusted due to a change in your eligibility, you may owe some or all of the funds back that were disbursed. This is referred to as an overaward/overpayment.

What causes an overaward/overpayment?

An overaward/overpayment can be caused but not limited to, the following reasons:

- Withdrawal from class(es) after receiving a disbursement
- A change to the student's FAFSA information
- 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 grant or scholarship from an outside organization
- Failing to attend classes for at least one day
- Receiving an "FW" grade

These reasons may result in adjustments to your financial aid award, causing your financial aid package to exceed your financial need. The financial need is determined by your FAFSA. Your financial aid award cannot exceed your financial need, or the school may take steps to resolve the overaward/overpayment. Adjustments may include updates to your financial aid package and future disbursements or request of repayment of disbursed awards.

Please note:

Before dropping class(es), a student should contact the Student Financial Services Office to see how dropping may affect their financial aid.

Dropping and/or withdrawing from class(es) may affect your SAP (Satisfactory Academic Progress). Please see the SAP section in our Consumer Guide for more information.

How would I be notified if I am in overaward/overpayment?

If adjustments to your account aren't able to be made, then you will be notified by mail that you are in overpayment, and it needs to be repaid by the due date on the letter.

What happens if I do not pay by the deadline date?

Failure to repay the overaward/overpayment by the due date, then the overpayment may lead to:

- a hold on your record at RCCD and you may be unable to register for future classes and/or
- the overpayment may be reported to the Department of Education. Once reported, you will need to contact the Department of Education directly to make payment arrangements or to pay the amount in full. It could take 6-8 weeks or even longer, before the Department of Education updates your record in their system to be able to accept your payment. Your eligibility for future financial assistance from any educational institution may be affected until this matter is resolved and it may affect your credit report.

How do I show that my overpayment has been cleared/paid?

To show that your overpayment has been cleared/paid, call the Department of Education at 1-800-621-3115 and request that they fax a clearance letter to our office at 951-222-8006. Once the clearance letter is received it will be verified and added to your account if you have a FAFSA for that current year. The letter must be dated within 30 days. You may also request for the Department of Education to send the letter directly to you and you can upload it onto your student forms account.

If the overpayment has been paid in full and it is not showing as “repaid” in the Department of Education’s website, then our office will submit your letter to NSLDS to request that they update your account to “repaid.”



Financial Aid Disbursements

Know your deadline and disbursement dates

How will I know what deadline my file is in?

Once you have completed and submitted your FAFSA it may take RCC a week to receive your FAFSA. Once RCC receives your FAFSA information we will communicate to you via your RCCD student email. The email will inform you if you have Financial Aid tasks to complete with our office or not. Our office works by deadlines; it is important to complete your tasks as soon as possible so that there is not a delay in processing your file.

- If you have Financial Aid tasks to complete, your file won't be complete and put into a deadline until ALL tasks are completed.
- If you do not have any Financial Aid tasks to complete, your file will be processed with the deadline in which your FAFSA was received in.

Changes and/or corrections you make to the FAFSA and/or Admissions applications, including changing your Home College location, WILL cause delays to your financial aid eligibility and disbursements, if eligible. Please contact the Student Financial Services Office if changes to your application were or need to be made.

- Federal Pell Grant disbursement amounts are based on your enrollment intensity and eligibility
- Unit checks are done approximately 2 to 3 weeks before each disbursement date.
- Late start classes will be paid on the next Fall or Spring disbursement date after the start of the class(es).
- Cal Grant and Federal Direct Student Loan recipients must be enrolled at least half time (6 units) and must have an approved academic program. If you need to update your academic program, please contact Admissions and Records to update information.
- Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class(es) and drop, you may be required to repay a portion, or the entire grant(s) back.
- If you receive Financial Aid at another school, you CANNOT receive a disbursement at RCC for the same payment period. If funds are received, you may owe the funds back.
- Disbursement dates and funds are contingent upon funding and are subject to change without notice.
- Monitor your RCCD student email for your financial aid status

Once your file has been processed and awarded, if eligible, you will receive your disbursement according to the dates on the appropriate semester disbursement schedule. See the Disbursement and Deadline Schedule

How to calculate your disbursement amount

Your Federal Pell grant disbursement amounts are determined based on your scheduled Federal Pell grant award, eligible enrolled units, and enrollment intensity.

The Scheduled Federal Pell grant award is the maximum amount a student can receive during the award year if the student attends full- time for the academic year.

Enrollment Intensity is the percentage of full-time enrollment at which a student is enrolled and is used to calculate the percentage of Federal Pell grant that a student is eligible for. Note that enrollment intensity cannot exceed 100% for purposes of Federal Pell grant proration and it only applies to the Federal Pell grant.

Credit Hours	Enrollment Status (SEOG & Cal-Grant)	Pell Grant Enrollment Intensity
12	Full-Time	100%
11.5		96%
11		92%
10.5	Three-Quarter Time	88%
10		83%
9.5		79%
9		75%
8.5	Half-Time	71%
8		67%
7.5		63%
7		58%
6.5		54%
6	Less-than-Half-Time	50%
5.5		46%
5		42%
4.5		38%
4		33%
3.5		29%
3		25%
2.5		21%
2		17%
1.5		13%
1	8%	
0.5	4%	

Pell Disbursement Calculation

2025-2026 Full Year Pell Grant Total: \$ _____ Fall Units: ____ Winter + Spring Units: ____

Fall Term Pell Grant Award: \$ _____ Spring Term Pell Grant Award: \$ _____

Term Calculation:

Term Pell Award multiplied by % Pell Enrollment Intensity (refer to chart) = New Term Pell Grant

_____ X _____ % = \$ _____

Take the New Term Pell Grant amount and divide it by 2 to calculate the amount of each of the two disbursements per term:

1st Pell Disbursement is \$ _____ and 2nd Pell Disbursement is \$ _____

Student Example:

2025-2026 Full Year Pell Grant Total: \$7545 Fall Units: __ Winter + Spring Units: 11

Fall Term Pell Grant Award: \$3645 Spring Term Pell Grant Award: \$3647

Term Calculation: 11 units is 42% Enrollment Intensity

Spring Term Award \$ 3647 X 42% = \$1540


1st Pell Disbursement is \$ 1100* and 2nd Pell Disbursement is \$1100*

Amounts are subject to change due to your enrollment intensity. Completed 2026 Winter units are included as part of the Spring 2026 enrollment. **The Enrollment Intensity Chart calculation ONLY applies to the Federal Pell Grant.**

FSEOG and Cal Grant amounts are determined by your enrollment status. Cal Grant is issued once per term and must be enrolled in at least 6 eligible units.

Cal-Grant & SEOG amounts are determined by your enrollment status		
Units Enrolled Per Semester	Enrollment Status	Percentage of Award Eligible for State-issued Grants
12 or more units	Full Time	100%
9.0 – 11.5 units	Three Quarter Time	75%
6.0 – 8.5 units	Half Time	50%
5.5 or fewer units	Less than Half Time	(Not eligible for loans, or Cal Grant, or Chafee)
* Eligibility is based on enrollment status prior to the start of the semester. Unit adjustments due to late registration and late start classes will be disbursed on the next fall/spring disbursement date after the start of classes.		

Disbursement Schedule



2025 FALL DISBURSEMENT SCHEDULE

Student Financial Services will check units approximately 3 weeks before disbursement dates.
Disbursement dates are contingent upon funding and are subject to change without notice.

Complete FA Task Status by:	Disbursement Date	Award Type
8/4/2025	Thursday, August 28, 2025	1st Disbursement: 50% of Pell, SEOG, 100% Scholarships and Cal Grant
8/18/2025	Thursday, September 11, 2025	(Increased units & new applicants ONLY) - 50% Pell, SEOG, 100% Scholarships, 100% Cal Grant and SSCG.
9/5/2025	Thursday, October 2, 2025	(Increased units & new applicants ONLY) - 50% Pell, SEOG, 100% Scholarships, 100% Cal Grant and SSCG.
9/22/2025	Thursday, October 23, 2025	(Increased units & new applicants ONLY) - 50% Pell, SEOG, 100% Scholarships, 100% Cal Grant and SSCG.
10/13/2025	Thursday, November 13, 2025	Final Disbursement: 100% of Award - Pell, Cal Grant, SEOG, SSCG and Scholarships - Final Adjustment for enrollment changes
11/10/2025	Thursday, December 11, 2025	100% of Award - Pell, SEOG, Cal Grant, SSCG and Scholarships (new applicants only)

How will you receive your funds?

New students will be granted access to set up your BankMobile Disbursements preference via your RCCD email.

Always keep your "preferred mailing address" with Admissions and Records up to date to avoid delays. Returning students may update their "disbursement preference" at any time at www.refundselection.com.

Disbursement Options:

- Direct Deposit to your personal bank account**
Takes 1-3 business days for the receiving bank to credit your account
- BankMobile VIBE Checking Account**
Funds are credited in the afternoon of the disbursement to a card. New Cards require activation. Fee-free AllPoint ATMs are located in CAK and MLK buildings.
- Paper Check**
A check payable to the student is mailed to the student's address on disbursement day and will arrive within 5-7 business days. Checks expire after 90 days.


Retroactive payments are issued to students who were enrolled and eligible during the given semester
Award amounts are based on the start date of each course; see reverse side for percentage by award type

Loan disbursements will vary. Review your Loan Information guide for loan disbursement dates

Important Reminders:

- Remaining in all of your classes is critical to avoid repayment of funds received; if you receive a financial aid payment for a class and drop, or are dropped, or earn all FW grades, you may be required to repay a portion or the entire grant.
- Cal Grant, Chafee Grant and Direct Loan recipients must be attending at least 6 units AND must have an approved academic program.
- CCPG (California College Promise Grant) is awarded automatically to eligible students. **CCPG is not issued as a cash payment;** it waives the \$46 per unit enrollment fee.

Please review the reverse side of this form for details about your financial aid payment! ➔



2025 FALL DISBURSEMENT SCHEDULE

Pell Grant amounts are determined based on your enrollment intensity and are issued twice per term.

Visit the financial aid counter with a photo ID for a detailed evaluation of the Offer Letter listed in MyPortal

Credit Hours	Enrollment Status (SEOG & Cal-Grant)	Pell Grant Enrollment Intensity
12	Full-Time	100%
11.5	Three-Quarter Time	96%
11		92%
10.5		88%
10		83%
9.5		79%
9	Half-Time	75%
8.5		71%
8		67%
7.5		63%
7		58%
6.5	Less-than-Half-Time	54%
6		50%
5.5		46%
5		42%
4.5		38%
4		33%
3.5		29%
3		25%
2.5		21%
2		17%
1.5	13%	
1	8%	
0.5	4%	

Pell Disbursement Calculation

2025-2026 Full Year Pell Grant Total: \$ _____ Fall Units: ____ Winter + Spring Units: ____
 Fall Term Pell Grant Award: \$ _____ Spring Term Pell Grant Award: \$ _____

Term Calculation:
 Term Pell Award multiplied by % Pell Enrollment Intensity (refer to chart) = New Term Pell Grant
 _____ X _____ % = \$ _____

Take the New Term Pell Grant amount and divide it by 2 to calculate the amount of each of the two disbursements per term:
 1st Pell Disbursement is \$ _____ * and 2nd Pell Disbursement is \$ _____ *

Student Example:

2025-2026 Full Year Pell Grant Total: \$7345 Fall Units: ____ Winter + Spring Units: 11
 Fall Term Pell Grant Award: \$3649 Spring Term Pell Grant Award: \$3647
 Term Calculation: 11 units is 92% Enrollment Intensity
 Spring Term Award \$ 3647 X 92% = \$3401
 1st Pell Disbursement is \$ 1701* and 2nd Pell Disbursement is \$1700*

Amounts are subject to change due to your enrollment intensity.
 Completed 2026 Winter units are included as part of the Spring 2026 enrollment.
The Enrollment Intensity Chart calculation ONLY applies to the Federal Pell Grant.

Cal-Grant & SEOG amounts are determined by your enrollment status

Units Enrolled Per Semester	Enrollment Status	Percentage of Award Eligible for State-issued Grants
12 or more units	Full Time	100%
9.0 – 11.5 units	Three Quarter Time	75%
6.0 – 8.5 units	Half Time	50%
6.5 or fewer units	Less than Half Time	(Not eligible for loans, or Cal Grant, or Chafee)

* Eligibility is based on enrollment status prior to the start of the semester. Unit adjustments due to late registration and late start classes will be disbursed on the next fall/spring disbursement date after the start of classes.

GET IN TOUCH: Check your RCCD email regularly for updates studentfinancialservices@rcc.edu (951) 222- 8710

BankMobile Disbursement Services

Financial Aid funds are disbursed to eligible RCC students via BankMobile Disbursements, a technology solution, powered by BMTX a wholly owned subsidiary of BM Technologies, Inc. BankMobile banking products and banking services are provided by First Carolina Bank. Visit this link for more information: <https://bankmobiledisbursements.com/refundchoices/>

BankMobile Disbursements offers 3 disbursement options and students have a **“CHOICE”** on how they would like to receive their financial aid funds, if eligible.

The disbursement options are:

1. Direct Deposit (ACH) or
2. Deposit onto a debit card thru “BankMobile Vibe Checking Account” or
3. Paper Check

All students **MUST** select their disbursement option to avoid delay in their scheduled disbursement.

Check here for the BankMobile Disbursements fees before you make your selection:
<https://vibeaccount.com/main/feeschedules.do>

Check here for Important user Information: Terms and Conditions and Related Disclosures: <https://www.vibeaccount.com/info/accountagreements.do>

How do I sign up for BankMobile Disbursements?

Once you complete your FAFSA and complete the necessary paperwork to complete your financial aid file at RCC you will receive a personal code from BankMobile Disbursements. The personal code is not sent out based on eligibility. You will use the personal code to set up your account with BankMobile Disbursements at www.RefundSelection.com and choose your disbursement method. The personal code will be sent to you from BankMobile Disbursements two ways:

- **By Mail**-a “Green Disbursement Selection Packet” from BankMobile Disbursements will be mailed to you.
- **Email**-The personal code will also be emailed to your RCCD email student.

Personal Codes are **only** sent to students who have never set up their account with BankMobile Disbursements through Riverside Community College. If you have previously set up your account with BankMobile Disbursements, you will need to go to www.RefundSelection.com and log into your account.

Once you receive the Green Disbursement Selection Packet with the Personal Code or receive the personal code by email you will need to:

1. Go to www.RefundSelection.com.
2. Enter your unique Personal Code from the green envelope or email. If you do not have a code, click on "I need a code" enter "Riverside Community College District," enter your "Student ID" number (not the letters just the numbers) and enter your

“rccd.edu” student email address. A personal code will be given to the you instantly from BankMobile Disbursements.

3. Create your login information.
4. Select how you would like to receive your disbursement, if eligible.
5. Complete your profile.

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

If you have activated your account, have chosen the BankMobile Vibe Card, and have lost or misplaced your BankMobile Vibe card, you will be responsible for the replacement charge that BankMobile Disbursements charges to replace their card.

If you have a BankMobile Disbursements account at another School, that account is not valid at RCC, you will need to create an account with BankMobile Disbursements for RCC.

If you are currently using your RCCD student email for another schools BankMobile Disbursements account, you will need to log into that account and delete your RCCD student email from that account to be able to set up an account with RCC.

It is important to keep your address up to date. If you need to update your address:

1. You will need to update it in the RCC My Portal. Your address must be marked as “Preferred Mailing” to be valid.
2. You will need to update your address with BankMobile Disbursements by logging into your BankMobile Disbursements account at www.RefundSelection.com

Additional information about your disbursement

Read the following BEFORE you accept your disbursement(s):

- Resources such as “The California College Promise Grant (CCPG)” and “EOPS Book assistance” and others are not cash awards and are not disbursed to students. They are financial resources available to help students meet their educational expenses and may appear on their award letter.
- If you are eligible for the California College Promise Grant (CCPG) and have already paid your unit fees, you may be eligible for a refund. You must contact the Student Accounts Office at 951-222-8604 to see if they are eligible for refund.
- If you are receiving aid at another School, you cannot be paid for the same payment period at more than one School. You may owe funds back if you are paid from more than one school for the same payment period.
- You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding.
- If you dropped a class or classes, received Financial Aid Grant(s), and are still enrolled in units, you may be in overpayment and may owe all or a portion of your disbursement back and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.
 1.
 - It is critical to remain in all your classes to avoid Return of Title IV repayment. If you have dropped all 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.
 2.
 - If all your classes have been deleted and you received Financial Aid Grant(s) you MUST return the funds to the College. If the funds are not returned, a hold will be placed on your records.
 - If you receive all FW’s/W’s grade for the semester which you received Title IV funds, you may be required to repay all or 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.

RCC Information

Release of Financial Aid Information and FERPA policies

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 C.F.R. Part 99) is a federal law that protects the privacy of educational records of all students enrolled in schools beyond the high school level. Any educational institution that receives funds under any program administered by the U.S. Secretary of Education is bound by FERPA requirements.

FERPA requires that any written or verbal information regarding a student's education and financial aid records cannot be released to any person or agency other than the student without prior written consent. Schools must maintain that privacy, primarily by restricting the release of documents and the access provided to those records.

To release information to anyone other than the student, i.e., parent, grandparent, other agencies, or friend, the RCC financial aid Consent to Release Information (CRI) form must be completed by the student in person with a picture ID each academic year. The CRI form, available at the financial aid counter, must be submitted to the student's home college and may be canceled at any time in person. A picture ID will be required for student confidentiality when requesting information from their financial aid file. All documents contained in student files are the property of the RCC financial aid office and will not be returned. Request and retain copies of all your paperwork before submitting.

No detailed student information will be given over the phone, email, or the internet to protect students' privacy. For more detailed information regarding FERPA, review the RCCD website at <https://rccd.edu/FERPA.html>.

Student Email Accounts

Riverside Community College District (RCCD) students are assigned a free student email account through Microsoft's Office 365 for Education. Your email address is displayed in WebAdvisor and RCC Portal.

The RCCD email account is the only approved method of formal communication between you and RCCD.

As a registered RCC student, it is important to check your RCCD email daily. The financial aid office will only use the RCCD Student email to communicate with you regarding your financial aid applications, steps to complete your financial aid file, as well as updates and additional opportunities, such as scholarships. Other important notices from Admissions and Records, professors/instructors, academic counselors and many other campus resources are sent directly to the RCCD student email account.

For more information on accessing your student email account, visit the "Communication, Information and Registration" section of the Student Support webpage:

<https://www.rcc.edu/student-support/student-technology-support.html#email>.

Voter Registration

County elections officials mail vote-by-mail ballots to all active registered voters. If you believe you are already registered, you can verify your registration online with our “My Voter Status” tool.

If you are not already registered, you can register online at RegisterToVote.ca.gov.

You can call the Secretary of State's toll-free Voter Hotline at (800) 345-VOTE (8683) for your county elections official's contact information.

To Obtain a Paper Voter Registration Application

If you would like to register using a paper voter registration application, you can pick one up at your county elections office, library, Department of Motor Vehicles offices, or U.S. post office. It is important that your voter registration application be filled out completely and be postmarked or hand-delivered to your county elections office at least 15 days before the election.

To request a paper voter registration application be mailed to you, please call (800) 345-VOTE (8683) or email Elections Division staff.

Transfer Tips

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

You may receive the CCPG from more than one community college at a time.

If you are transferring to RCC, you must add RCC to your FAFSA or CADAA application by one of the following methods:

FOR FAFSA APPLICANTS

How to Add or Remove a School on Your Processed 2025–26 FAFSA

1. Log in to your account at studentaid.gov.
2. Go to your dashboard and select your submitted FAFSA form.
3. Under “My Activity,” click on your processed FAFSA submission.
4. Click the “Add or Remove Schools” button.
5. To add a school:
 - Search for it by name, city, state, or enter the school code (e.g., RCC’s code is 001270).

- Click Search, then select the correct school from the list.
6. The school’s Federal School Code will auto-fill in the form.
 7. Click Submit to save your update.

Important Information About Listing Schools on Your 2025–26 FAFSA

- You can list up to 20 schools on the online FAFSA form at one time. (The PDF version only allows up to 10 schools).
- If your FAFSA already has 20 schools listed, adding a new one will replace an existing school.
- Removed schools will no longer receive your updated FAFSA info. However, they will still have access to the data you submitted while they were on your FAFSA.

After You Update Your FAFSA:

- You’ll receive an updated FAFSA Submission Summary (formerly SAR) by mail or email.
- Riverside City College (RCC) will receive your FAFSA info electronically.
- RCC will then email your RCCD student email with next steps to complete your financial aid file.

For CADAA Applicants (California Dream Act)

To Add RCC to Your CADAA:

1. Log in at www.dream.csac.ca.gov using your student information.
2. Add RCC’s school code: 00127000
3. RCC will receive your CADAA information electronically and will email you at your RCCD student email address with next steps to complete your financial aid file.

Don’t Have Your RCC Email Set Up?

Follow these steps to activate your student email:

- Visit: [RCC Student Email Setup](#)
- Follow the step-by-step guide to access your RCCD email account.

1098-T Information

The 1098T Form (Tuition Payments Statement) will be mailed to the address you have on file with Admissions and Records 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 paid in the tax year.

If you have any questions regarding the information on your 1098T Form, contact the student accounts office at studentaccounts@rcc.edu or 951-222-8604. For information regarding the 1098T eligibility and how to figure out the tax credit 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; 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>.

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 on January 1, 2005, extends the same rights, protections, responsibilities, obligations, and benefits to registered domestic partners as those extended to married couples. You inform the RCC financial aid office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership. Financial aid will reevaluate the student's California College Promise Grant (CCPG) eligibility. Aid eligibility may increase or decrease.

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 aid (CCPG and Cal Grant). You will need to provide income and household information for your domestic partner. California's recognition of registered domestic partnerships for federal student financial aid programs does not apply.

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 to determine eligibility for state funded student financial aid.

These provisions apply to state funded student financial aid ONLY and not to federal student financial aid. For more information visit: <http://www.csac.ca.gov/post/california-domestic-partnerrights-and-responsibilities-act-2003>.

Frequently Asked Questions

Q: Why does the financial aid office limit the kind of information it gives over the phone or via email?

A: Financial aid cannot release certain information over the phone or via email in order to protect your rights to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial aid file and/or disbursement, come to the financial aid counter with a photo ID and our staff can answer your questions in detail. See the FERPA chapter in this guide for more information.

Q: I submitted my FAFSA/CADAA and I enrolled in classes. Do I need to do anything else?

A: Maybe: Completing the financial aid application (FAFSA or CADAA) is only the first step to completing your financial aid file. You will be notified via your RCCD student email if you have tasks or actions required. CADAA Applicants will complete the required tasks as listed in their email, FAFSA applicants will refer to their emailed instructions to access their tasks listed on our FA portal at www.rcc.studentforms.com. After your tasks/actions have been submitted, your file will be reviewed for eligibility and you will be notified by email of your status/eligibility. Your award offer will be available on your RCC Portal. Not all students will have tasks; those without additional requirements should check their RCCD student email regularly for updates.

Q: Why do I have to use my parent’s information on the FAFSA/CADAA if I don’t live with them and they don’t give me any money for school?

A: For financial aid purposes, all applicants are classified into two categories based on federal and state regulations: dependent or independent. Dependency status is determined by questions in step three of the FAFSA/CADAA; you are a dependent student if you answer “no” to every question. If you answer “yes” to any of the questions, you are an independent student. Dependent students must include their parent’s information on their FAFSA and parent contributors must provide consent to provide Federal Tax Information (FTI) data to the FAFSA.

Whether or not you live with your parents, they claim you as a dependent of their tax return, or they give you any money are NOT factors in determining dependency status. For additional information see the “Dependent or Independent” section of this guide.

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

A: Not at all! The only way to find out if you are eligible for financial aid is to submit the FAFSA/CADAA. If you do not qualify for the Federal Pell Grant, you may still qualify for other types of aid, such as the California College Promise Grant or the Cal Grant. If you do not fill out the FAFSA/CADAA, you could be disqualifying yourself from getting financial aid. It is always free to apply for financial aid.

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

A: To avoid delays in processing your financial aid application, be sure to accurately enter the information and review and recheck the application before submitting it. Applications with conflicting, inaccurate or missing information may require a correction, which may delay the overall process. Be aware the FAFSA requires students (and parents for dependent students) to provide consent to transfer tax data from the IRS in order to complete your application. Remember, a complete accurate FAFSA/CADAA is just the first step in the application process. When your FAFSA/CADAA is complete always check your RCCD student email to follow any instructions from the financial aid office to complete your financial aid file.

Q: Why is the amount I received less than the amount listed on my award offer letter?

A: The amount listed in your award offer letter are based on full time enrollment (12 units each semester: fall and spring).

- Your actual disbursement may be less depending on the number of units you are actively attending at the time of the disbursement. Keep in mind that grants are disbursed in payments throughout the semester; the amount you receive may not reflect the entire semester award.
- Late start class units will be considered on the disbursement date the occurs after the start of the class
- If you have an approved financial aid Satisfactory Academic Progress appeal, you will only be paid for the classes on your Approved Class List provided by financial aid.

Q: Do I have to be enrolled full-time to receive financial aid?

A: No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the CCPG waiver.

Students eligible for Cal Grant must be enrolled in at least 6 units to receive a disbursement.

For the Federal Pell grant, the amount of money disbursed depends on your SAI and Federal Pell grant award

amount, along with your enrollment intensity, which is the percentage of aid you are eligible to receive based on how many units you are actively attending at the time of disbursement. See our disbursement section for more information.

Q: How often do I need to apply for financial aid and when do I re-apply for CCPG and Cal Grant?

A: Once every academic year. Academic years begin July 1st each year and end June 30th. All applications are available on October 1st for the following academic year. Completing FAFSA early each year assists in determining eligibility for all types of financial aid (Federal Pell, FSEOG, CCPG, Cal Grant, etc.) Completing the CADAA early every year assists in determining eligibility for CCPG and Cal Grant. By filling out the FAFSA/CADAA, you will automatically be considered for CCPG for the academic year, beginning with summer and ending with spring (summer, fall, winter and spring). To qualify for Cal Grant, you must complete the FAFSA or CADAA by the posted deadlines each year. Once awarded the Cal Grant, you must reapply each year by submitting the FAFSA/CADAA by posted deadliness to maintain your eligibility status.

Q: Why am I no longer eligible for CCPG?

A: If you do not maintain a GPA of 2.0 or higher and/or fail to complete more than 50% of your coursework for two consecutive primary terms (fall/spring), you lose your eligibility. You will be notified within 30 days of the end of each term. You do have the option to appeal. Refer to the CCPG section of this guide for more information



Financial Aid Common Acronyms

AA: Associate of Arts degree

AB-540: Assembly Bill 540 --refers to the eligibility requirements for Non-California Resident Tuition Deferment waivers for residency established in the Admissions and Records office, required for California Dream Act application processing.

ACL: Approved Class List -- refers to the courses approved for financial aid payments after a Satisfactory Academic Progress Appeal has been approved.

ACH: Automated Clearing House -- refers to the direct deposit option available through BankMobile Disbursements.

ADT: Associate Degree for Transfer

AGI: Adjusted Gross Income

AS: Associate of Science degree

ATB: Ability to Benefit

BMTX: BankMobile Disbursement – Third party agency that RCC contracts with to disburse financial aid funds to students in multiple formats.

CADAA: California DREAM Act Application

CAK: Charles A Kane -- Student Services building (where the financial aid office is located)

CAR: California Aid Report -- contains the information provided in the 2025-256 California DREAM Act Application

CCPG: California College Promise Grant

CE: Certificate – a non-degree option

CHSPE: California High School Proficiency Exam

COA: Cost of Attendance

CPS: Central Processing System

CRI: Consent to Release Information -- form is located in the financial aid office allowing a student to choose an alternate person to receive information about their financial aid; a photo ID is required

CSAC: California Student Aid Commission

CSAC ID: California Student Aid Commission Identification – identification number

assigned to students who apply for the CADAA and/or Cal Grant. Used when logging into CSAC related systems.

DOE: U.S. Department of Education

DRN: Data Release Number -- a four-digit number located on the 2025-26 FAFSA Submission Summary; allows a student/school access to the FAFSA to make corrections.

ED: Department of Education

EFC: Expected Family Contribution -- is the now obsolete federal methodology used by DOE to determine eligibility for aid, which has been replaced for 2025-26 by the Student Aid Index (see SAI, below)

DL: Direct Federal Stafford Loan

DSIG: Dreamer Service Incentive Grant

FA: Financial Aid

FA-DDX: FUTURE ACT Direct Data Exchange -- shares IRS federal tax data within the FAFSA and has replaced the IRS Data-Retrieval Tool

FAFSA: Free Application for Federal Student Aid

FSA: Federal Student Aid -- refers to financial aid programs offered by the US Department of Education.

FSA ID: Federal Student Aid Identification-- refers to the website login credentials to federal applications available with the US Department of Education

FSEOG: Federal Supplemental Educational Opportunity Grant

FERPA: Family Educational Rights Privacy Act

FTI Data: Federal Tax Information Data-- is defined in the Internal Revenue Code 6103; tax data used to determine eligibility for financial aid programs as part of the FAFSA application.

FUTURE Act: Fostering Undergraduate Talent by Unlocking Resources for Education – Legislation to simplify the FAFSA application and all applicable systems and eligibility calculations.

FWS: Federal Work Study

GED: General Education Development

GPA: Grade Point Average

GSETG: Golden State Education and Training Grant

ITIN: Individual Taxpayer Identification Number: Replaces the social security number on tax documents

LEU: Lifetime Eligibility Used

MPN: Master Promissory Note

NSLDS: National Student Loan Data Service

PII: Personal Identifiable Information --- student personal information that is maintained in student records and is protected under FERPA

SAI: Student Aid Index -- the new federal methodology used by the US Department of Education to determine an applicant's eligibility for federal and state financial aid.

SAP: Satisfactory Academic Progress

SAR: Student Aid Report -- FAFSA Submission Summary that contains the information provided in the FAFSA, which now excludes FTI data

SFS: Student Financial Services -- is the financial aid office at Riverside City College

SSA: Social Security Administration

SEP: Student Educational Plan—educational plan that outlines the required courses for a student's declared program of study. Developed between the student and an academic counselor. May be required for certain financial aid appeals or awards.

SSCG: Student Success Completion Grant

SSN: Social Security number

SWD: Student with Dependents -- is the status that must be confirmed for Cal Grant recipients who have listed dependents on their FAFSA or CADAA to determine award amounts.

UFO: Unidentified Refund Option -- refers to delayed checks mailed to students who have not selected their preferred refund preference through BankMobile Disbursements

Student Rights

You have the right to ask Riverside City College financial aid about:

- Completing the FAFSA (Free Application for Federal Student Aid) or California Dream Act Application (CADAA). To apply for FAFSA go to: www.studentaid.gov to apply. To apply for the CADAA, go to <https://dream.csac.ca.gov>.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act (FERPA), a federal law that protects the privacy of student education records.
- Policies on refunds, dropping classes and what it costs to attend RCC.
- How RCC determines Satisfactory Academic Progress (SAP) and what happens if you don't meet the standard
- Various financial aid programs available such as scholarships, federal, state and college financial aid programs.
- The deadlines for submitting applications for various financial aid programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, and 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 various awards in your financial aid package and when and how you will receive your funds.
- How to appeal a denied financial aid application if you believe you have extenuating circumstances.
- How you may be able to get additional aid if your financial circumstance changes.
- How outside resources, such as scholarships, may impact your financial aid award.
- How much of your financial aid must be paid back and what portion is grant or gift aid.
- The interest rate on your loan, the total amount that you must repay, payback procedures, when repayment begins, and how long you have to repay.
- How to decline any financial aid awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Federal Direct Student Loans.
- How to close or re-open your financial aid file at RCC.
- Which BankMobile Disbursement options are available to you.
- How to choose and activate the disbursement option on your BankMobile Disbursements account/Debit Card.
- How to complete a Mid-Year transfer to Moreno Valley or Norco College.
- Remaining Federal Pell Grant Eligibility (Lifetime Eligibility Used, 600%)

Student Responsibilities

You have the responsibility to:

- Complete the financial aid application and all required financial aid tasks/actions accurately, and in a timely manner. Intentional misrepresentation on an application or form for financial aid is a violation of the law and a criminal offense subject to penalties.
- Secure your FSA ID and know that your FSA ID serves as your electronic signature and has the same legal status as a written signature. You should not share this information with anyone.
- Review and consider all information about RCC's programs before enrolling.
- Ensure all classes you take will fulfill your educational goal requirements.
- Read and keep copies of all forms and agreements 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 aid file.
- Report any changes to your situation to financial aid at RCC immediately.
- 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 RCC financial aid and maintain your SAP in order to continue receiving financial aid.
- Report in writing to financial aid all additional financial aid resources you receive.
- Complete your online entrance counseling requirement prior to applying for a loan, as well as completing your exit counseling after you stop attending the college or your enrollment falls below 6 units.
- Compare your anticipated monthly student loan payments and other expenses to your expected net income after college.
- Notify your school and Federal Direct Student 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, are not happy with your education or cannot find a job.
- File for a deferment or forbearance or change your repayment plan if you are at risk of defaulting on your federal student loan(s).

Abide by all rules and regulations as outlined in the Riverside City College Student Handbook, Catalog and course schedule. Updating and maintaining accurate student information is a shared responsibility between the student and RCC. If at any time, an error or conflicting information on the FAFSA/CADAA is determined, it is the responsibility of both RCC and the student to correct/resolve the 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.

If you have submitted documentation that contains errors to financial aid 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 aid as well as a delay in the disbursement of funds. It is our primary goal assist RCC student in receiving their financial aid in a timely manner.

Useful References and Disclosure Information

Apply for the FAFSA online and review federal student aid information

- www.studentaid.gov

Apply for an FSA ID number

- <https://studentaid.gov/fsa-id/create-account/launch>

Federal Student Aid Information Center

- 1-800-4FEDAID (1-800-433-3243)

California Grant Programs

- <https://csac.ca.gov>
- 1-888-CALGRANT (1-888-224-7268)
- <https://mygrantinfo.csac.ca.gov>

California Dream Application

- <https://dream.csac.ca.gov>

California Student Aid Commission

- www.csac.ca.gov

California CHAFEE Grant for Foster Youth

- <https://chafee.csac.ca.gov>

National Student Loan Data System

- www.nsls.ed.gov

Loan Entrance/Exit Counseling

- <https://studentaid.gov>

Golden State Scholar share & Governor's Scholarship

- www.scholarshare.com

Social Security Office

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

IRS- Student Tax Credits, Copies of Taxes

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

Transcript Types and Ways to Order Them

- <https://www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them>
- 4506-T: Request for Transcript of Tax Return (transcript and other return information)
- <https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

Immigration and Citizenship

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

AmeriCorps State and National

- www.americorps.gov

FinAid- Student smart guide to financial aid

- <https://finaid.org>

College Pathways

- www.cacollegepathways.org

RCC Student Email Tutorial

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

California Career Zone

- <http://www.cacareerzone.org>

Scholarship Search Sites:

- www.Fastweb.com www.Scholarsite.com
- www.Scholarships.com www.cashforcollege.com
- www.Scholarshiphunter.com

RCC Student forms financial aid forms portal

- rcc.studentforms.com

View the RCC Student handbook at: https://www.rcc.edu/assets/documents/student-support/documents_counseling/Student%20Handbook.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. Other college resources:
 - <https://rccd.edu/admin/hrer/Drug-Free.html>
 - <https://rcc.edu/student-support/health-services/index.html>

View the RCC Student Catalog at: <http://rcc.edu/departments/Pages/College-Catalog.aspx> 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

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

RCC Disclosure Requirements list and links available at <https://rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html> under Additional forms and Documents.

English/Spanish Glossary

A

Ability-to-benefit	capacidad para beneficiarse
Academic year	año académico
Address (permanent mailing address)	dirección (dirección de correo permanente)
Admission	admisión
Adopted child	niño adoptivo
Alien registration number (A-number)	número de registro extranjero
Application	solicitud, formulario de solicitud
Area code	código de área, prefijo de teléfono
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 financiera

B

Bank account	cuenta bancaria, cuenta en el banco
Bank deposit.....	depósito bancario
Birth certificate	acta de nacimiento, partida de nacimiento
Borrow	prestar, obtener un préstamo, pedir prestado
Budget.....	presupuesto
Business.....	negocio

C

Central Processing System (CPS)	Sistema Central de Procesamiento
Certificate.....	certificado
Child care	cuidado de niños, cuidado infantil, cuidado de menores
Child care provider	persona (o entidad) que cuida niños
Citizenship status	condición migratoria o de ciudadanía
Code (Title IV code)	código (Código de Título IV)
College.....	universidad
Community college	institución postsecundaria de dos años
Community service	servicio comunitario, servicio a la comunidad
Completing the FAFSA	completar la aplicación para ayuda financiera
Consent	consentir en; consentimiento
Consortium agreement	acuerdo de consorcio
Cost of attendance	costo de estudio
Contributor.....	Contribuyente

D

Data Release Number (DRN)Número de Divulgación de Datos
Default (on a loan)falta de pago (a un préstamo)
Deferment (loan repayment)aplazamiento de pago
Demonstrated financial aidnecesidad financiera demostrada
Department of EducationDepartamento de Educación
Dependencydependencia
Disabled.....discapacitado, incapacitado
Driver’s license.....licencia de conducir, licencia de manejar

E

Earningsganancias, ingresos, sueldo
Education expensesgastos de estudio
Emailcorreo electrónico, mensaje electrónico
Enrolledinscrito
Enrollment periodperiodo de matrícula
Extenuating circumstancescircunstancias extenuates

F

FAFSA on the WebFAFSA en la web
Federal school codecódigo federal de la institución postsecundaria
Federal Work-Study Programprograma federal de trabajo y estudio
Field of studycampo de estudio
Financial aid administratoradministrador de ayuda financiera
First nameprimer nombre
Forbearanceindulgencia
Free Application for Federal Student Aid (FAFSA)...solicitud gratuita de ayuda federal para estudiantes
Full-time studentestudiante de tiempo completo

G

General Education Development (GED) Certificate.....certificado de formación educativa general
Grace period.....periodo de gracia
Grade level.....nivel de estudio, nivel escolar
Grade point average.....promedio de calificaciones, promedio de notas, promedio académico
Grant.....beca

H

Head of household.....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.....ingresos
Taxed incomeingresos tributables (o libre de impuestos)
Independent studentalumno independiente
Interest ratetasa de interés
IRS form 1040formulario de IRS 1040

J

Job application.....solicitud de empleo
Job placement.....colocación laboral

L

Last nameapellido
Legal dependentdependiente legal
Living expensesgastos de subsistencia
Loanpréstamo

M

Marital status.....estado civil
Master Promissory Note (MPN).....pagaré maestro, pagaré único, pagaré principal
Middle initial.....inicial (del segundo nombre)
Military.....fuerzas armadas, militar

N

National Student Loan Data System.....sistema Nacional de Información Sobre
Los Préstamos Educativos
Need.....análisis, cálculo de la necesidad financiera
Need-based programs.....programa que otorga ayuda según la necesidad
financiera
Nursing.....enfermería, profesión de enfermero

O

Office of Inspector Generaloficina del inspector general
Online FAFSAFAFSA electrónica
Overpaymentpago en exceso

P

Paper FAFSAFAFSA impresa, la versión impresa de la FAFSA

Passwordcontraseña
Pell Grantbeca federal
Permanent mailing addressdirección postal permanente
Permanent residentresidente permanente
Permanent telephone numbernúmero de teléfono permanente
PIN (personal identification number)PIN (número de identificación personal)
Power of attorneypoder, poder legal

Q

Qualification.....requisito

R

Repaying your student loans.....cómo pagar sus préstamos estudiantiles

S

Satisfactory Academic Progress (SAP).....progreso académico satisfactorio
Scholarship..... beca
Social Security Number..... número de seguro social
Spousecónyuge, esposa/esposo
State of legal residenceestado de residencia legal
Student Aid Index (SAI)..... Índice de Ayuda Estudiantil (SAI)
Student eligibility..... elegibilidad de los estudiantes
Student financial aid/student financial assistanceayuda financiera estudiantil
Student Aid Summary.....Resumen de tramitación del formulario FAFSA

T

Taxable incomeingresos sujetos a impuesto
Teachermaestro, docente, profesor

U

U.S. Department of Educationdepartamento de educación de EE UU
U.S. permanent residentresidente permanente de EE UU
Unmet neednecesidad (financiera) no cubierta

V

Verifyverificar, comprobar, confirmar
Veteranveterano de las fuerzas armadas

W

W-2 formformulario W-2
Wages..... salario, pagos por trabajos

Z

Zip codecódigo postal, zona postal



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.

This consortium agreement became 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.

Disclaimer

All applications for financial aid 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. Contact Elizabeth Hilton at 951-222-8712, 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 Elizabeth Hilton al 951-222-8712, o la oficina de Diversidad, Equidad y Respeto al (951) 222-8039.

Very Important Information – 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, contact the RCC Admissions and Records office at (951) 222-8600.

*Most correspondence from the Student Financial Services office will be sent to your RCCD 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 RCC My Portal at www.rcc.edu or in person at the RCC Admissions and Records counter (forms are available at www.rcc.edu). Incorrect addresses result in a failure to receive vital information. For all of your financial aid needs contact financial aid at (951) 222-8710 and we will gladly assist you.

Office Contact Information

Riverside City College

Student Financial Services Department

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

CA Dream Act Application School Code for Riverside City College: **00127000**

Regular Office Hours

Monday	8:00 – 5:00
Tuesday	8:00 – 6:00
Wednesday	8:00 – 5:00
Thursday	8:00 – 5:00
Friday	8:00 – 5:00

*Office hours and closures may vary throughout the school year. View our office hours on our website at <https://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html> for the most up to date hours and information.

Mailing Address

Riverside City College
Student Financial Services
4800 Magnolia Avenue
Riverside, CA 92506

Phone Numbers

Riverside City Campus
(951) 222-8710

Spanish Speaking Phone Line
(951) 328-3849

Our Website:

<https://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html>

Our Email Address:

studentfinancialservices@rcc.edu

(include name and student ID number with each email)