

*2024-25*  
*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](http://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](mailto: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 SAR/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 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](http://www.ssa.gov).

For more information regarding the FSA ID, visit our financial aid video library at: <https://rcc.financialaidtv.com/play/45863-2019-2020-fafsa-tutorial/63583-fafsasigning-submitting>. Or visit the [FSA ID tutorial here](#) provided by [www.studentaid.gov](http://www.studentaid.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](mailto:IDverification@ed.gov).
  - The contributor will have to email [IDverification@ed.gov](mailto:IDverification@ed.gov) with the following information:
    - A completed Attestation Form (available on [www.studentaid.gov](http://www.studentaid.gov))
- Proof of Identity
  - a. **One** of the following:
    - a. Driver’s License (Temporary Visitor Driver’s License (TVDL’s) cannot be used)
    - b. State or City Identification Card
    - c. Foreign Passport
  - **OR** one of the following pairs of identity documents
    - a. Municipal identification card and utility bill
    - b. Community ID card and utility bill
    - c. Consular identification card (Matricula Consular) and utility bill



## **Federal Tax Information Exchange and FTI Data**

Beginning with the 2024-2025 award year, *The Fostering Undergraduate Talent by Unlocking for Education Act*, better known as the FUTURE Act, requires FAFSA contributors to consent to the disclosure and use of their IRS federal tax information (FTI) for the purpose of determining 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 2022 (award year 2024-25 is based on 2022 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.

### **Consent and approval:**

Once a FAFSA contributor has provided consent and approval for use and disclosure of FTI for a FAFSA cycle, they cannot revoke consent for that cycle. The ability to revoke consent is not needed for FAFSA purposes because the FAFSA contributor is providing a one-time consent for a specific tax year and an annual consent is required for each FAFSA cycle.

Helpful Links on FTI and consent:

[Filling Out the FAFSA | 2024-2025 Federal Student Aid Handbook](#)

## Submitting corrections to the FAFSA and CADAA

You can view the status of your submitted FAFSA application on the federal student aid dashboard at <https://studentaid.gov/h/apply-for-aid/fafsa>. If you need to edit or correct submitted data, you can submit corrections.

Make corrections if:

- The initial application submission had incorrect information. You can correct any field other than Social Security number or CADAA number
- A technical glitch prevented you or a contributor from signing the FAFSA/ CADAA
- The Student Financial Services 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 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 2024-2025 FAFSA form under “open activity”
- Click on “Actions” under the 2024-2025 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 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 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 notified of the change in three to five business days.

## **Facts to Know When Completing your application**

### **Are you Dependent or Independent?**

Your dependency status determines whose information you must report when you fill out your FAFSA or CADAA application

- If you are a dependent student, you will report your and your parents' information.
- If you are an independent student, you will report your own information (and, if you are married, your spouse's).

A dependent student is assumed to have the support of parents, so the parents' information must be assessed along with the students to get a full picture of the family's financial resources. If you're a dependent student, it doesn't mean your parents are required to pay anything toward your education; this information is simply used to determine the student's maximum eligibility for student financial aid.

Your answers to questions on your application determine whether you are considered a dependent or independent student.

- Were you born before Jan. 1, 2001?
- As of today, are you married? (Answer "No" if you are separated but not divorced.)
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
- Are you a veteran of the U.S. armed forces?
- Do you have children or other people (excluding your spouse) who live with you and who receive more than half of their support from you now and between July 1, 2024, and June 30, 2025?
- At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?
- At any time since you turned age 13, were you a ward of the court?
- At any time since you turned age 13, were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2023, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

You can indicate on your application that you believe that you have unusual circumstances that prevent you from providing parental data. Those who do not list parental information will receive a provisional status as an independent student and a provisional SAI calculation. The record will be rejected, pending further action from the student's financial aid office. See the

section below on “Unusual Circumstance appeal requests” to determine if you would qualify for this based on your circumstances.

## **Unusual Circumstance Appeal Request**

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

If you have unusual circumstances for why you cannot provide parent information, schools have the ability to consider these circumstances when determining your dependency status on the application.

Unusual circumstances may 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.);
- Left home due to an abusive or threatening environment;
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement;
- Student or parental incarceration.
- Are unable to contact or locate their parent(s).

### **Unusual circumstances do not include:**

- Parents refuse to contribute to your education.
- Parents will not provide information for the application or verification.
- Parents do not claim you as a dependent for income tax purposes.
- You demonstrate 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
2. Document 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**

Your student 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 visit <https://www.rcc.edu/become-a-student/residency.html>

If you are classified as a “Non-Resident”, you will be charged both the per unit enrollment fee and the per unit non-resident enrollment fee. You can find more information on the non-resident enrollment fees at <https://www.rcc.edu/become-a-student/tuition-fees.html>

Non-Resident students’ Federal grants and/or loans will be applied towards your current tuition and fees balance with student accounts. If you have grant and/or loan funds remaining after your tuition and fees are paid, the balance will be disbursed to you through BankMobile Disbursements. If there is a remaining balance owed for tuition and fees after all grants/loans are applied, you are responsible for paying off the balance. All remaining balances must be paid to the Student Account/Cashiers Office. You can check your fees on “MyPortal.”

If you pay your enrollment fees and have a \$0 balance prior to your scheduled disbursement, your funds will be disbursed directly to you via BankMobile Disbursements.

**If you drop a class or are dropped from class, totally withdraw and/or stop attending all of your classes, you may be responsible for repaying back all or a portion of the funds disbursed to you.**

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

## Ability To Benefits (ATB) Information

To receive most types of financial aid, you must be qualified to study at the postsecondary level. You qualify if you have any of the following:

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

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

- Pass a federally approved ATB test; the student must provide proof of passing scores to financial aid.
- Satisfactory completion of six units prior to July 1, 2012 that are applicable toward a degree or certificate offered at RCC. You must meet with financial aid to determine if you have completed six units toward your degree or certificate.

If you are working towards your high school diploma or GED, you may still be eligible for the California College Promise Grant (CCPG). Refer to the CCPG section for additional information.

Transferring of passing ATB scores: For information on acceptable ATB passing score transfer process, call the RCC's Assessment specialist at (951) 222-8451 or email at [assessment@rcc.edu](mailto:assessment@rcc.edu).

Testing students with disabilities: The requirements include giving the test in a manner that is accessible to disabled students and offering alternative forms of the exam in large print, Braille, and audio cassette formats. The student must provide documentation of the disability to the Disability Resource Center for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. The Disability Resource Center's main email and phone number are: [drc@rcc.edu](mailto:drc@rcc.edu) and (951) 222-8060 or you can visit their website: <https://www.rcc.edu/student-support/disability-resources.html>.

## 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 MyPortal 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 published within each listed task before submitting (some tasks contain instructions highlighted in red and blue).
  - Required documents and tasks assigned are based on the information provided on your FAFSA application. Additional documentation may be requested based on the answers that you provide on your verification webform.
  - When uploading required documents, make sure that photo images are clear, there are signatures where required, text is legible and all pages (front and back, if applicable) of required documents are included.
  - Dependent students may be required to provide a parent signature on your webforms by including a parent email address to prompt a link be sent to verify the parent's identity. Once parent identity is verified, parents may follow the Parent Portal instructions to login and create a Username and Password to electronically sign documents.
4. When prompted, E-Sign documents by creating a 5-digit E-Sign PIN using the links above the text box; parents will sign with their username and password.
  - If you prefer to opt-out of the electronic signature, you can download, print and sign the forms manually before uploading the forms to the FA Task Portal. Either E-Sign or original wet signatures may be used however, parent and student signature types must match.
5. Click "Submit" and "Finish" when documents are signed and uploaded to notify our office that your file is complete and ready to be reviewed. Upon evaluation of your file, further documentation may be required. You will be notified via your RCCD student email.

The FA Task Portal does not contain any information related to your financial aid eligibility. Eligibility notifications are sent via RCCD Student email accounts with instructions to view the 2024-25 Offer Letter in the financial aid "Offer letter" section of MyPortal at [www.rcc.edu](http://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 2024-25 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 2024-25 (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](mailto: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](http://www.studentaid.gov).

Once your application data is downloaded, RCC will email you at your RCCD student email address. 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 you are selected for verification, you may be required to verify information such as, but not limited to:

- Adjusted gross income (AGI)
- 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
- Roll-overs
- Tax Amendments
- Assets

The FAFSA transfers your income and tax information transferred from the Internal Revenue Service (IRS). The Financial Aid Direct Data Exchange, replacing the IRS Data Retrieval Tool starting with the 2024–25 FAFSA form, will transfer 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 2024–25 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 your signed 1040 tax return and schedules as part of the verification process. Any alternative 2022 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 MyPortal at [www.rcc.edu](http://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 MyPortal, 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](mailto: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

The 2024-2025 FAFSA and CADAA applications require you and your family to report income information from federal tax year 2022 to determine student aid eligibility. RCC recognizes our students and their families may have experienced financial changes since submitting their financial aid application that may have negatively affected their family's circumstances. If you fall under this circumstance, consider submitting a Special Circumstance Appeal to have your financial aid reevaluated.

Special circumstances may include but are not limited to:

- Unemployment or Involuntary loss or reduction of income
- Death of student's spouse or parent
- Excessive medical bills paid not covered by insurance
- One-time lump sum payment in 2022

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

**To request a 2024-2025 Special Circumstance (SAI) appeal you must meet the following:**

- Submit your 2024-2025 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 2023 or 2024 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 that submit a FAFSA/CADAA application will receive a financial aid award offer from RCC via their student email. 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)**
  - Starting with 2024-2025 academic year the SAI replaces the former Expected Family Contribution known as the EFC. 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 is 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,  $COA - SAI = \text{financial need}$ . 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 are free money you do not have to pay back.
- **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 Direct Subsidized Loans or Direct Unsubsidized Loans. The interest rate for the 2024-2025 academic year is 6.53%. 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 via your RCC student email to our financial aid office at [studentfinancialservices@rcc.edu](mailto:studentfinancialservices@rcc.edu). You must include a copy of your student ID or state ID with your request. Or visit the financial aid counter in person, with a picture ID, located in 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](mailto: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 2024-25 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.

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 is usually done with Admissions and Records, however, starting in 2024-25 the form is part of 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](mailto: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](http://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.

Complete the CADAA online at <https://dream.csac.ca.gov> listing the RCC School Code #00127000

- **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.**



## Cost of Attendance

### 2024-25 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<br/>Parents</u> | <u>Living Away from Parents<br/>Home</u> |
|--------------------|--|--|
| Books and Supplies | \$1454.00                              | \$1454.00                                |
| Food and Housing   | \$11494.00                             | \$26740.00                               |
| Transportation     | \$1792.00                              | \$1962.00                                |
| Personal Expenses  | \$4060.00                              | \$4968.00                                |
| Enrollment Fees    | \$1380.00                              | \$1380.00                                |
| Health Fees        | \$40.00                                | \$40.00                                  |
| <b>Total</b>       | <b>\$20220.00</b>                      | <b>\$36544.00</b>                        |

Non-California Resident Fees:

(\$373 per units X 30 units) = \$11,190.00 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 2024-25 RCCD Cost of Attendance

|  |             |
|--|-------------|
| Living at home with parents                            | \$20,220.00 |
| Living away from parents’ home                         | \$36,544.00 |
| Non-California Resident living at home with parents    | \$31,410.00 |
| Non-California Resident living away from parents’ home | \$47,734.00 |

## **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 \$373 per units.  $30 \text{ units} \times \$373 = \$11,190$  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 \$20 for fall or spring semester, \$17 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**

### **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 at a time.

To apply for a Federal Pell Grant, submit the FAFSA online at [www.studentaid.gov](http://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](http://www.studentaid.gov), enter your username and password.

The maximum Federal Pell Grant award for 2024-25 academic year is \$7,395 (this dollar amount is subject to change pending Federal regulations and availability of funds).

Your Pell 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.

### **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 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 Pell Grant at any institution.

You can view your current Pell Grant Lifetime Eligibility Usage (LEU) percentage by logging in to [www.studentaid.gov](http://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 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 2024-25 FAFSA at [www.studentaid.gov](http://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 CAK Student Service 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 1<sup>st</sup> through June 30<sup>th</sup>. 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 1<sup>st</sup>. 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](http://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 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 \$16.00 per hour, but the rate can vary from job to job depending on the work performed and the skills required.

Student payday is the 20<sup>th</sup> 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 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 enrolled 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 2024-2025 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.**



## Direct Loans

Federal Direct subsidized loans or Direct unsubsidized loans are borrowed funds that are different from grants and federal work-study. Direct loans are borrowed funds that must be repaid with interest. Applying for and receiving student loans is a substantial obligation, so before you apply for a loan, it is a good idea to consider the following:

- The amount you need to borrow to cover your school-related expenses.
- Have a thorough understanding of the terms of your loan, how repayment works and what your payment will be once your repayment period begins.
- Be aware of the amount you have to repay in interest and principal loan amounts.

To qualify for Federal Direct loans, you must meet all of the requirements for federal financial aid and have your eligibility for all other grants determined first. Federal student loans should be your last resource.

RCC offers both subsidized and unsubsidized Federal Direct Stafford loans. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education Direct Loan program. You will repay these loans to the Department of Education Direct Loan program or your assigned servicing agent. Remain in constant contact with your servicer to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, visit [Loan Simulator | Federal Student Aid](#).

**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, we plan to help students reach their educational goals with the least amount of student loan debt possible. RCC does not recommend borrowing more than \$10,000 at the community college level. This includes loans from any other institution that you have attended. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at [Manage Loans | Federal Student Aid](#) ([www.studentaid.gov](http://www.studentaid.gov) – Manage Loans) – your FSA ID is required to access this website. This is the same FSA ID that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To obtain an FSA ID go to [Create Account | Federal Student Aid](#).

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

**How to apply for a student loan at Riverside City College:**

1. Submit the FAFSA application online at [www.studentaid.gov](http://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 the Entrance Counseling with a score of 100%, at [Entrance Counseling | Federal Student Aid](#)
9. Complete your electronic Master Promissory Note (MPN) online at [Completing a Master Promissory Note | Federal Student Aid](#) before applying for a student loan at RCC. If you are a repeat student loan borrower at RCC, you are not required to complete the entrance counseling or MPN as you already have one on file. However, it is recommended by RCC that students who are repeat borrowers use the student loan Financial Awareness Counseling Tool (FACT) before continuing to borrow. 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 [www.refundselection.com](http://www.refundselection.com).
- ALL students are required to complete 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 another student loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are <https://www.rcc.edu/become-a-student/how-to-pay-for-school/scholarships.html>, [www.fastweb.com](http://www.fastweb.com), [www.scholarships.com](http://www.scholarships.com). Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees, and supplies.

### **Federal Student Loan Default Management Plan**

The RCC Federal Student Loan Default Management Plan expects all students who receive a loan at RCC to complete a Loan Entrance and Exit Counseling session. You may complete the Loan Entrance and Exit Counseling online at <https://studentaid.gov/understand-aid/types/loans>. Complete the Entrance Counseling when applying and complete the Exit Counseling before leaving the college or falling below half-time.

If you have questions about your loan servicers, default, loan forgiveness, consolidation, repayment plans, or other loan repayment questions RCC has partnered with Student Connections. You can contact them at 866-311-9450 and their website is <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.

## **California College Promise Grant (CCPG)**

The State of California offers free tuition for students who are residents of California or 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 DREAM application and your academic standing.

**The CCPG award is not a cash award;** the waiver is applied directly to tuition enrollment fees if you qualify regardless of the number of units you are enrolled in.

The CCPG waiver does not waive Student Services, Transportation or Health fees, books, educational supplies/expenses or course material fees (such as art, CPR, lab, kits, or lifeguard fees, etc. as listed in the RCC course catalog). The CCPG waiver reduces parking rates to \$30 each fall and spring semester.

### **How to qualify for the CCPG:**

1. You must be determined a California resident or meet the AB 540 residency requirements by the Admissions and Records office
2. Apply by completing the FAFSA or CADAA application
3. 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 MyPortal.

### **There are four types of CCPG awards.**

You only need to qualify for one type to be eligible. You will be reviewed for a CCPG type B and C 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 2024-25 income standards below are based on income for the 2022 tax year. If you are independent, use your (and spouses, if applicable) income only. If you are dependent, use your parents’ income only:

| Family Size                   | Base Year Income (2022) |
|-------------------------------|-------------------------|
| 1                             | \$21,870                |
| 2                             | \$29,580                |
| 3                             | \$37,290                |
| 4                             | \$45,000                |
| 5                             | \$52,710                |
| 6                             | \$60,420                |
| 7                             | \$68,130                |
| 8                             | \$75,840                |
| Each Additional Family Member | \$7,710                 |

**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 (Cal Vet 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 2024-25 Calvert waiver, visit your local [Cal Vet 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 form (and required supporting documentation) can be emailed to our office at: [studentfinancialservices@rcc.edu](mailto:studentfinancialservices@rcc.edu) or submitted in person at the financial aid counter located in 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 26<sup>th</sup> 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 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>.

When you submit a CCPG appeal, three items are required:

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](mailto: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](http://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 2024-25 FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) or the 2024-25 CADAA application online at [www.csac.ca.gov](http://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](http://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](http://www.csac.ca.gov).

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

- Complete the 2024-25 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 Riverside City College, 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](http://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](http://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](http://www.webgrants4students.org).

***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)

Each California Community College receives funding from the State of California to award to eligible students based on the rules of the SSCG program. The SSCG program provides grants to students that are enrolled in 12 or more units and are paid a Cal Grant B or C. Students must also meet Satisfactory Academic Progress (SAP) standards.

Award amounts are based on active or completed units:

- \$1,298 per semester if you are actively attending or completed 12-14.5 units
- \$4,000 per semester if you are actively attended or completed 15 or more units.
- SB 117 increased the grant amount for current and former foster youth enrolled in 12 or more units to \$5,250 per semester.

Awards are not guaranteed and are contingent upon available program funding.

## Dreamer Service Incentive Grant (DSIG)

The California Dream Act Service Incentive Grant Program (DSIG) encourages California Dream Act Applicants with a Cal Grant A award who meet Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service, receiving a grant once service has been completed.

The California Student Aid Commission (CSAC) will award up to \$4,500 per academic year (up to \$2,250 per semester or up to \$1,500 per quarter) to eligible students. The grant will be available for up to 8 semesters or up to 12 quarters while you have an active Cal Grant A or B award. You must also meet Satisfactory Academic Progress.

For more information on the DSIG program or to access the forms to apply, you can go to: <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 \$5,000 (or up to the student's financial aid unmet need) annually if actively enrolled in 6 or more units during the fall, spring and/or summer semesters.

### 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 26<sup>th</sup> birthday as of July 1<sup>st</sup> 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 2024-25 FAFSA online at [www.studentaid.gov](http://www.studentaid.gov) or 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 your 2024-25 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 RCC MyPortal for registration dates; **Former foster youth are eligible for priority registration until their 26<sup>th</sup> birthday.**

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.

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. This could be an academic counselor, a Homeless and Foster Student Liaison, and Extended Opportunity Programs and Services (EOPS) counselor, a Cooperating Agencies Foster Youth Educational Support (CAFYES) Program counselor, a Disabled Student Programs and Services counselor, or 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 26<sup>th</sup> birthday as of July 1<sup>st</sup> of the award year.
2. New and non-paid renewal students who will be 25 years old as of July 1<sup>st</sup> of the award year
3. New and non-paid renewal students who have dependents.

\*Beginning in the 2024-25 academic year, Chafee payments will be 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](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 Riverside City College (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 limited to:

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

The RCCD Foundation online scholarship application for the next academic year becomes available during the fall semester during the month of October and closes 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. You must be admitted to RCC to be able to apply.
- You will be presented and should select “*Continue with Blackbaud*”.
- Select to “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.
- You must provide at least one reference on your application to be eligible for any scholarships offered during the application period.
- You must submit your application by midnight of the application deadline
- Once you submit your application, our scholarship system will match you with scholarship opportunities the best aligns 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 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 waived by the donor.
- 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 or virtually and are a great resource to better understand the application process and requirements

**RCCD Foundation High School Scholarships**

RCCD Foundation offers scholarship specifically geared for local high school seniors who plan to attend RCCD for the upcoming year. The application becomes available 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 \(rcc.edu\)](https://www.rcc.edu/scholarships), and select “*RCCD Foundation Scholarships*” to apply.

## **Outside /Local Scholarships**

You can always increase your financial aid awards independently by searching and applying for scholarships that fit your needs. The number of scholarships available offered outside of RCC are limitless. Researching scholarships requires time and diligence, but is well worth the effort.

Scholarship opportunities vetted by Student Financial Services are available on our platform throughout the year at <https://rcc.academicworks.com/opportunities/external/>.

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

- Your place of employment
- Parent’s or Spouse’s place of employment
- Community organizations
- Professional associations
- Religious institutions
- Printed scholarship directories available at most public libraries
- Scholarship search platforms online

Scholarship applications will vary based on the donor requirements and application timelines however 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 a 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 MyPortal. If your donor is requesting “official” proof of enrollment, contact Admissions and Records at [admissionsriverside@rcc.edu](mailto: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 notifications regarding external scholarships awards are submitted to your RCCD student email only. Regularly check your RCC student email for updates.

After you begin attending your courses, your scholarship funds will be issued via BankMobile Disbursements based on the “refund preference” that you selected in your account at [www.refundselection.com](http://www.refundselection.com).

### **Important note for students who receive the Governor’s Scholarship Program:**

You may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor’s Scholarship Program. The Qualified Withdrawal Form is available at [www.cagovernorsscholars.org](http://www.cagovernorsscholars.org). For help with filling out the form, call 1-866-477-9665.

### **Cal KIDS Program**

Cal KIDS is a California State program in which eligible low-income public-school students are automatically given a Cal KIDS 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 Cal KIDS 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/>.

The Cal KIDS 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](http://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 RCC financial aid. We will return the completed Financial Needs Analysis for directly to your Tribe/Nation, who will notify you regarding the amount of your scholarship or grant.

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



## Scholarship Scams

Financial aid applications, including scholarship applications are ALWAYS free of charge. Any scholarship, grant, foundation or organization that is legitimate will not 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 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, etc.
- Social Security numbers
- Debit or credit card information
- Access to your personal electronic devices, contacts, camera, photos, location or audio

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 you didn't apply for and do not click any links in emails that notify you of potential scholarships that you haven't applied for. 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](mailto: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 office provides information regarding eligibility for Veterans educational benefits. If you are a Veteran, a spouse, or a dependent of a Veteran, you may be entitled to receive Veterans educational benefits. For more information regarding these benefits call the RCC Veterans office at (951) 222-8607. You may view the GI Bill eligibility requirements online at [www.gibill.va.gov](http://www.gibill.va.gov) or by calling 1-888-442-4551. Be sure to check out [www.military.com](http://www.military.com) for available scholarships.

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the Cal Vet fee waiver. For more information on how to qualify to have your fees waived contact the RCC Veterans office or the financial aid office. Dependents of Veterans Tuition waiver authorize codes can be submitted to the financial aid counter or via email at [studentfinancialservices@rcc.edu](mailto:studentfinancialservices@rcc.edu)

In addition to your Veterans education benefits you may be eligible for other forms of financial aid. Apply for additional financial aid by completing the FAFSA application online at [www.studentaid.gov](http://www.studentaid.gov). Financial aid is in addition to and does not affect your Veterans education benefits.

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

### EOPS – Extended Opportunity Programs & Services, NEXTup, CARE

EOPS is a student support program that assists students by offering priority registration, counseling, student educational plans, financial assistance for books, tutoring, university transfer assistance, career exploration assessments, university field trips, and purchasing regalia for graduating students. EOPS also offers the CARE and NextUp programs, which provides additional support to single parents and foster youth.

To be eligible for EOPS, CARE, and NextUp, you must be a California resident or AB 540 student, qualify for the California College Promise Grant through RCC financial aid, and have earned fewer than 70-degree applicable college units.

To apply for EOPS, login to your RCC MyPortal and click on the student menu. Under “Supplemental Applications” or “Other Financial Aid Applications”, click on EOPS supplemental application and complete the form. Once the form is completed an EOPS specialist will contact you to attend an EOPS orientation.

For more information regarding this program, contact RCC EOPS at 951-222-8045 or email [eops@rcc.edu](mailto:eops@rcc.edu). The EOPS office is in the CAK Student Service Building on the 2<sup>nd</sup> floor.

## CalCorps College Corps Program

In partnership with [#CaliforniaForAll College Corps](#), RCC will provide 50 students local service opportunities in community organizations such as food banks, climate action organizations, and K-12 education. You can earn up to \$7,000 in a living allowance stipend and up to \$3,000 education award in exchange for completing 450 hours of service over the course of the 2024-2025 academic year.

College Corps program has three core goals:

- Goal 1: Engage students in meaningful service opportunities that build career pathways, leadership skills and civic responsibility.
- Goal 2: Help students from diverse backgrounds graduate college on time and with less debt.
- Goal 3: Support the work of community-based organizations focused on key local priorities.

Benefits of College Corps fellows who complete requirements of the program will:

- Earn up to \$10,000 to help pay for college by completing 450 service hours
- Gain real-world experience and skills to add to your resume
- Receive practical training and opportunities for professional development and networking with local leaders
- Connect with service-oriented student leaders working toward a common purpose within your community and across the state

### Student Commitment

- Commit to a total of 450 service hours during the 2024-25 academic year (approximately 12-15 hours per week.)
- Service hours will be completed within local K-12 schools and after school programs, food banks/pantries, or climate action organizations. (Place sites will be organized and assigned by the program based on students' interests.)
- Actively participate in trainings, team meetings, and weekly seminars.
- Engage in service initiatives as assigned and commit to the program for a full academic year (August 2024-June 2025)

### Compensation

- \$7,000 Stipend- This monthly living stipend is included as part of your overall financial aid package.
- \$3,000 Education Award- After completion of the program, the education awards are considered taxable income and only awarded if all 450 hours are completed.

## Eligibility

- Be at least 18 years old
- Be enrolled full-time, or 12 or more units, each semester at RCC for a full academic year
- Maintain good academic standing
- Current U.S. Citizen, National, or lawful permanent resident alien of the United States (copy of U.S. birth certificate, passport, or Legal Permanent Resident Card), or AB 540 Dreamer.
- Submit [FAFSA](#) or [California Dream Act Application](#) for the 2024-2025 by June 1, 2024.
- Students selected to join the Fellowship must meet at least one of the following criteria:
- Is an AB 540-eligible Dreamer student
- Students must meet one (2) of the following:
  - Qualify for Federal Pell Grant
  - Qualify for a Cal Grant
  - Qualify for a California College Promise Grant
- Student needs to work part-time and/or borrow student loans
- Complete all background checks upon hire. (Not required for AB540 Dreamer students)

Contact Darci Manzo Piron Director, College Corps [Darci.Manzo@rcc.edu](mailto:Darci.Manzo@rcc.edu) with questions.

Application deadline is May 1, 2024. Visit our [website](#) for more information and apply today!

## Gateway College and Career Academy

Gateway College and Career Academy (GCCA), formerly Gateway to College, 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 diploma. The school not only supports students in meeting their high school goals but also gives students direct access to, and an understanding of, the benefits of obtaining a higher education. GCCA serves students from a variety of backgrounds and works to address their diverse needs. Highly qualified teaching and counseling staff meet and supports those needs while guiding our students on their educational pathways and, in turn, establishing a bond of trust that keep them motivated to make it to the finish line.

For more information, feel free to visit our website at <https://www.rcc.edu/community/gateway.html> or call us at (951) 222-8934.

## 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 have earned an AmeriCorps Education Award, and wish to use your award at Riverside City College:

- 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**, you will be sent an email informing you that you have 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 will be sent via BankMobile Disbursements. See the BankMobile Disbursements chapter in this guide for more information on how to receive your AmeriCorps 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 in regard to 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. Semester-long programs in Florence, Italy, Barcelona and Spain 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 2024-25 CCPG will waive class fees for eligible units of enrollment taken during the Study Abroad program. For those students that have completed their 2024-25 FAFSA, financial aid file, and who have been determined to be meeting SAP may have grants and/or a Direct 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](http://www.rccd.edu/studyabroad) or contact Nassef Girgis at (951) 222-8374, or by email at [Nassef.Girgis@rccd.edu](mailto:Nassef.Girgis@rccd.edu)

## **Disability Resource Center**

For individuals with disabilities, the Disability Resource Center (DRC) offers services to ensure access to education through academic accommodations services and campus resources. Some of the services that are offered for students in need of academic accommodations are: sign language interpreters, note taking or NCR paper, extended time on exams and accessible formats for reading material.

For more information about Disability Resource Center at RCC contact (951) 222-8060 (Video Phone for Deaf/Hard-of-Hearing) (951) 801-5675 or via email at [drc@rcc.edu](mailto:drc@rcc.edu).

## **RCC College Promise Program**

RCC Promise Program joins the national and statewide effort to provide affordable community college education by supporting full-time students in their goals to graduate and be transfer-ready in a timely manner. The Promise Program offers access to a high-quality education tailored especially for transfer-minded students. The Promise Program provides students with free tuition and fees, priority registration for up to 60 units per academic year (including fall, winter, spring, and summer) and a \$250 book voucher for both fall and spring semesters to support increasing the student's chance of graduating and transferring in two years. Students can find more information by emailing the Promise Program at [The.Promise@rcc.edu](mailto:The.Promise@rcc.edu) or visit the website at <https://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/SSS program provides comprehensive academic support to low-income, first-generation Veterans and students with disabilities to increase their retention, graduation, and transfer rates.

Services Includes:

- Personalized academic advising and monitoring
- Tutoring services
- Financial aid information and application assistance
- Transfer information and assistance
- Financial literacy information
- Early registration
- Personal and career development

To be eligible, you must:

- Be a U.S. citizen, or permanent resident, and
  - Have an academic need or educational disadvantage, and
  - Have completed 30 college units or less, and
  - Be low-income, or
  - Qualify as a first-generation college student (neither parent has a four-year degree), or
  - Have a documented disability, or
  - Be a Veteran of the Armed Forces
- 
- The Classic SSS currently admits undocumented students

For more information, contact the SSS program at (951) 222-8312



## **RCC Engagement Centers**

### **Basic Needs Resource Center**

The Basic Needs Resource Center (BNRC) is available to all RCC students in need of food support, personal hygiene resources, and those experiencing homelessness or housing insecurity by offering rental assistance, and community resources. BNRC's goal is to help supplement basic needs and promote sustainability for overall student wellness and success.

BNRC is located in CAK Room 104, first floor.

Hours of Operation: Monday, Wednesday, Thursday, and Friday from 8 am-5 pm, and Tuesday from 8 am- 6 pm. Contact number: (951) 328-3777; Instagram: @rccbasicneeds

### **La Casa Program**

La Casa is a college equity program and Latino student engagement center with a mission to increase Latino, Chicano, and Indigenous student retention, degree completion, and transfer rates. The program and engagement center are designed to build community, empower cultural identity, and offer services and resources for academic success. La Casa intentionally creates a safe and welcoming environment for students to receive academic counseling, educational advising, textbook support, peer mentoring, and much more. For information and eligibility criteria, visit our website at <https://www.rcc.edu/student-support/cultural-engagement-resources/la-casa.html>.

Visit La Casa: Bradshaw Building, Room 202, Monday-Friday: 8:30 am-4:30 pm.  
(951) 222-8168 [LaCasa@rcc.edu](mailto:LaCasa@rcc.edu)

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

The RCC Athletics department has designed the T.I.G.E.R.S program for student athlete academic success and support, implementing persistence, graduation, and transfer goals for our student athletes located in the Athletic Learning Center. The T.I.G.E.R.S. program services student athletes with a host of academic services including, but not limited to, academic planning, academic probation/dismissal recovery, athletic eligibility for transfer advisement and in-season eligibility, student educational plan scheduling, athletic orientation, tutoring, and study hall.

Athletic Learning Center (ALC)-Wheelock Gymnasium, Lower South Lobby. Educational Advisor's Contact Information- Loren Overbo (951) 222-8571- [Loren.Overbo@rcc.edu](mailto:Loren.Overbo@rcc.edu) and Jaclyn Geiger (951) 328-3708- [Jaclyn.Geiger@rcc.edu](mailto:Jaclyn.Geiger@rcc.edu)



## **Umoja Community**

The UMOJA program is a community and critical resource dedicated to enhancing the cultural and educational experiences of African American students. UMOJA believes that when the voices and histories of students are deliberately and intentionally recognized, the opportunity or self-efficacy emerges and a foundation is formed for academic success. UMOJA actively serves and promotes student success for all students through a curriculum and pedagogy responsive to the legacy of the African and African American Diasporas.

The program is located in the Bradshaw Building, Room 110

For more information, visit the website at: <https://rcc.edu/student-support/cultural-engagement-resources/umoja.html>

## **RCC Guardian Scholars**

RCC Guardian Scholars Foster Youth support services program is designed to assist current and former foster youth with reaching their goals. Through advocacy and support the Guardian Scholars program is dedicated to assisting students in navigating on and off campus resources and activities to support success at RCC.

### **Program Eligibility**

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

### **Program Services include access to:**

- The Foster Youth Specialists who are the contacts for services, which include coaching, mentoring, assistance with admissions, financial aid, transfer opportunities, CHAFEE grant requirements, student employment and scholarship opportunities.
- Campus and community resources
- Access to computers, printers and other important resources in the Guardian Scholars engagement center
- Engage and interact with peers, staff, and faculty, the campus and community
- Academic support and student accountability
- Priority registration
- Payment of student fees (per semester as funding allows)
- Laptop loan program

Location: Digital Library (DL), Room 112

Contact Information: Jeremy Johnson- Foster Youth Specialist/Academic Counselor

(951) 222-8251- Email: [Jeremy.johnson@rcc.edu](mailto:Jeremy.johnson@rcc.edu)- Email: [Guardian.Scholars@rcc.edu](mailto:Guardian.Scholars@rcc.edu)

Website: <https://rcc.edu/student-support/cultural-engagement-resources/foster-support.html>

## **Rainbow Engagement Center (REC)**

The Rainbow Engagement Center (REC) provides a space for lesbian, gay, bisexual, transgender, queer, questioning, intersex, asexual, and Two-Spirit (LGBTQA2+) students to study, receive academic support through meeting with a counselor, tutor, or professor; learn about on-and-off campus resources, hang out with other students, attend club meetings or events, or relax in an affirming environment. Includes participation in the Rainbow Learning Community, a cohort of students who complete ENG-1A, ENG-1B, and other general education courses together, each with an LGBTQA2+ focus.

For more information, visit our website: <https://rcc.edu/student-support/cultural-engagement-resources/rainbow.html>

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

## **Student-Parents Resources**

Student-Parents at RCC can receive priority registration, take advantage of academic and health counseling, and join clubs and organizations across campus. For more information, visit our website at: <https://rcc.edu/student-support/cultural-engagement-resources/parent-resources.html>.

## **Academic Engagement Centers**

The dedicated academic engagement centers help students through their college journey. You can visit your instructional pathway engagement center to receive support and guidance. Educational Advisors, Counselors, Enrollment and Evaluations Specialist, Peer Mentors, and Faculty Center Coordinators provide academic and career support in every pathway. The academic engagement centers consist of CTE Engagement Center, Health-Related Sciences Engagement Center, Language and Humanities/Social and Behavioral Sciences Engagement Center, STEM Engagement Center, and Visual, Performing and Creative Arts Engagement Center. More information can be found at <https://rcc.edu/student-support/academic-engagement-centers/index.html>.

## 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 and College-Level Examination Program (CLEP) credits will be included in the SAP calculation
- Remedial courses, up to 30 units, are not calculated in the quantitative standard per 34 CFR 668.20.
- 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.

| <b>Grade</b> | <b>Definition</b>   |
|--------------|---|
| 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) 222-8440. 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 2<sup>nd</sup> 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 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?

If a class and/or classes are dropped this will cause a change in your enrollment and financial aid eligibility. Financial aid will determine if you are eligible for a final grant disbursement for the semester and if it 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.

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 financial aid to inquire how that reduction in units will affect your financial aid and if you may owe a portion or all of the funds back. If you owe you will be in overpayment. See section of “Grant Overawards and Overpayments.”

Dropping and/or withdrawing from any units may affect your SAP. 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 Direct 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](mailto: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 MyPortal at [www.rcc.edu](http://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. Direct Loan recipients must contact the Direct Loan program for additional repayment arrangements.

Example of withdrawal calculation

You received \$1179 Pell grant and could have received an additional \$1178 if you had finished the semester, equaling a total award of \$2357 for the semester. There are 117 days in the semester and you withdrew on the 17<sup>th</sup> 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.

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# 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 by, but not limited to, the following reasons:

- Withdrawal from class(es) after receiving a disbursement
- A change to your FAFSA information
- A change in your financial aid package due to an extension to work-study employment
- A change in your financial aid package due to the awarding of a scholarship or grant 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.

- Before dropping classes, you should contact financial aid to see how dropping may affect your financial aid.
- Dropping and/or withdrawing from classes may affect your SAP (Satisfactory Academic Progress). See the SAP section in this Consumer Guide for more information.

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

Failure to repay the overaward/overpayment by the due date 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 DOE. Once reported, you will need to contact DOE directly to make payment arrangements or to pay the amount in full. It could take 6-8 weeks, or even longer, before DOE 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 DOE debt collections at 1-800-621-3115 and request that they fax a resolution letter to our office at 951-222-8006. Once the resolution 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 DOE 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, our office will submit your letter to NSLDS to request that they update your account to “repaid.”



## Financial Aid Disbursements

### Know your disbursement dates

Once you have completed and submitted your FAFSA it may take RCC a few days to receive your results. Once RCC receives your FAFSA results we will communicate to you via your RCCD student email. The email will inform you if you have financial aid tasks to complete. 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 will be pending until ALL tasks are completed.
- If you do not have any financial aid tasks to complete, your file will be processed and an updated award notice will be sent via email once review is complete.

Changes and/or corrections you make to your FAFSA/CADAA and/or Admissions applications, including changing your Home College location, WILL cause delays to your financial aid eligibility and disbursements. Contact financial aid if changes to your application were or need to be made.

- Pell grant disbursement amounts are based on your enrollment intensity and eligibility
- Unit checks are done approximately 2 weeks before each disbursement date.
- Late start classes will be paid on the next fall and/or spring disbursement date after the start of the class.
- Cal Grant and Direct Loan recipients must be enrolled at least half time (6 units) and must have an approved academic program of study. If you need to update your academic program of study, contact Counseling to update your 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 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 updated and information about your award offer.

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.

## How to calculate your disbursement amount

Your Pell Grant disbursement amounts are determined based on your scheduled Pell award and Enrollment intensity. The scheduled Pell award is the maximum amount a student can receive during the award year if the student attends full time.

Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest \$. Enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.

### Calculate Your 2024-2025 Pell Term Disbursement

| Enrollment Intensity Chart % |                           |                            |
|------------------------------|---------------------------|----------------------------|
| Credit Hours (Units)         | Enrollment Category (Old) | Enrollment Intensity (New) |
| 12                           | Full-Time                 | 100%                       |
| 11.5                         | Three-Quarter Time        | 95%                        |
| 11                           |                           | 92%                        |
| 10.5                         |                           | 88%                        |
| 10                           |                           | 83%                        |
| 9.5                          |                           | 79%                        |
| 9                            |                           | 75%                        |
| 8.5                          | Half-Time                 | 71%                        |
| 8                            |                           | 67%                        |
| 7.5                          |                           | 63%                        |
| 7                            |                           | 58%                        |
| 6.5                          |                           | 54%                        |
| 6                            |                           | 50%                        |
| 5.5                          | Less-than-Half-Time       | 45%                        |
| 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%                        |                            |

To calculate your **Pell Grant** disbursement, you must access your Financial Aid award via your student portal. Download your award and fill in the amounts below.

2024-2025 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 multiply by % Pell Enrollment intensity (refer to chart) = New Term Pell Grant

\$ \_\_\_\_\_ X \_\_\_\_\_ % = \$ \_\_\_\_\_

Take your New Term Pell Grant amount and divide it by 2. This will give you your two disbursements for the term.

1<sup>st</sup> Pell Disbursement \_\_\_\_\_ \* 2<sup>nd</sup> Pell Disbursement \_\_\_\_\_ \*  
 \* The disbursement amounts are approximate and maybe rounded to the nearest \$5

**Student Example:**

2024-2025 Full Year Pell Grant Total \$ 7395 . Fall Units 11

Fall Term Pell Grant Award \$ 3698 Spring Term Pell Grant Award \$ 3697

Term Calculation: 11 units is 92% enrollment intensity

Term Award \$3698 x 92% (Pell Enrollment Intensity) = \$ 3402

1<sup>st</sup> Pell Disbursement \$ 1701 \* 2<sup>nd</sup> Pell Disbursement \$ 1701 \*  
 \* The disbursement amounts are approximate and maybe rounded to the nearest \$5

The Enrollment Intensity Chart % calculation **ONLY** applies to the Federal Pell Grant.  
 Amounts are subject to change due to your enrollment intensity or withdrawal  
 Winter enrollment will be included as part of your Spring disbursement

Cal grant and SEOG amounts are determined by your enrollment status using the below schedule. Cal Grant is issued once per term.

| 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%  |
| <b>5.5 or fewer units</b>   | <b>Less than Half Time</b> | <b>(Not eligible for loans, or Cal Grant, or Chafee)</b> |



## Disbursement Schedule



### 2024 FALL DISBURSEMENT SCHEDULE

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

| Disbursement Dates           | Award Type  |
|------------------------------|---|
| Thursday, August 22, 2024    | <b>1st Disbursement: Pell 50%, 50% SEOG</b><br>100% Cal Grant, Scholarships               |
| Thursday, September 5, 2024  | Unit increases/new applicants: 50% Pell, 50% SEOG,<br>100% Cal Grant & SSCG, Scholarships |
| Thursday, September 26, 2024 | Unit increases/new applicants: 50% Pell, 50% SEOG,<br>100% Cal Grant & SSCG, Scholarships |
| Thursday, October 17, 2024   | Unit increases/new applicants: 50% Pell, 50% SEOG,<br>100% Cal Grant & SSCG, Scholarships |
| Thursday, November 7, 2024   | <b>2nd Pell Disbursement (50%), 50% SEOG,</b><br>100% Cal Grant, SSCG, Scholarships       |
| Thursday, December 12, 2024  | 100% Pell, 100% SEOG<br>100% Cal Grant & SSCG Scholarships                                |

#### 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 for free tuition; **CCPG is not issued as a cash payment**; it waives the \$48 per unit enrollment fee.

**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](http://www.refundselection.com).

**Disbursement Options:**

- 1. Direct Deposit to your personal bank account**  
Takes 1-3 business days for the receiving bank to credit your account
- 2. BankMobile Prepaid VIBE Card**  
Funds are credited in the afternoon of the disbursement. New Cards require activation. Fee-free AllPoint ATMs are located in CAK and MLK buildings.
- 3. Paper Check**  
Mailed on disbursement day, takes 5-7 business days for the check to arrive to your preferred mailing address (checks expire in 90 days)

- Retroactive payments are issued to students who were enrolled and eligible during the given semester
- Award amounts are based on active enrollment; see reverse side for percentage by award type
- Loan disbursements will vary. Review your Loan Information guide for loan disbursement dates

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

All applications for financial assistance programs (i.e., student loans, work compensation, grants, scholarships, 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, color, ancestry, genetic information, sexual orientation, physical or mental disability, primary language spoken or birthplace or ancestry of the applicant, color, or any other status prohibited by law, administrative policies for the students are available to individuals requiring disability accommodations. Please contact student financial services at (951) 941-2222 or the office of diversity, equity and compliance at (951) 941-2222. Independencia de raza, nacionalidad, origen, religión, edad, género, identidad de género, expresión de género, raza, color, ascendencia, información genética, orientación sexual, identidad de género, expresión de género, raza, color, ascendencia, idioma hablado o lugar de nacimiento o ascendencia del solicitante, cualquier otro estatus prohibido por ley, políticas administrativas para los estudiantes que requieren servicios de accesibilidad están disponibles en el sitio web de los servicios de asistencia estudiantil en (951) 941-2222 o en el correo electrónico de diversidad, equidad y cumplimiento en (951) 941-2222.



### 2024 FALL DISBURSEMENT SCHEDULE

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

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

| Credit Hours (Units) | Enrollment Category (Old) | Enrollment Intensity (New) |
|----------------------|---------------------------|----------------------------|
| 12                   | Full-Time                 | 100%                       |
| 11.5                 | Three-Quarter Time        | 96%                        |
| 11                   |                           | 92%                        |
| 10.5                 |                           | 88%                        |
| 10                   |                           | 83%                        |
| 9.5                  |                           | 79%                        |
| 9                    |                           | 75%                        |
| 8.5                  | Half-Time                 | 71%                        |
| 8                    |                           | 67%                        |
| 7.5                  |                           | 63%                        |
| 7                    |                           | 58%                        |
| 6.5                  |                           | 54%                        |
| 6                    |                           | 50%                        |
| 5.5                  | Less-than-Half-Time       | 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**

2024-2025 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:

1<sup>st</sup> Pell Disbursement is \$\_\_\_\_\_ and 2<sup>nd</sup> Pell Disbursement is \$\_\_\_\_\_

\*The disbursement amounts are approximate and may be rounded to the nearest \$5.

**Student Example:**

2024-2025 Full Year Pell Grant Total: \$7395 Fall Units: 11 Winter + Spring Units: \_\_\_\_

Fall Term Pell Grant Award: \$3648 Spring Term Pell Grant Award: \$3647

Term Calculation: 11 units is 92% Enrollment Intensity  
Term Award \$ 3648 X 92% = \$3402

1<sup>st</sup> Pell Disbursement is \$1701\* and 2<sup>nd</sup> Pell Disbursement is \$1701\*

\*The disbursement amounts are approximate and may be rounded to the nearest \$5.

Amounts are subject to change due to your enrollment intensity. Winter enrollment is included as part of the Spring 2025 disbursement. **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%  |
| 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.

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, Inc. a wholly owned subsidiary of BM Technologies, Inc. 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** make a selection in order 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/CADAA and submit the necessary tasks/forms 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](http://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” with your personal code from BankMobile Disbursements will be mailed to you AND
- Email- the personal code will be emailed to your RCCD email student.

Personal Codes are **only** sent to students who are new to with BankMobile Disbursements through Riverside Community College District.

Once you receive the green disbursement selection packet with the personal code or receive the personal code by email you will need to:

- Go to [www.RefundSelection.com](http://www.RefundSelection.com).
- Enter your unique personal code from the green envelope or email. If you do not have a code, click on "Need a Code" enter "Riverside Community College District," enter your "Student ID" number and enter your “rccd.edu" student email address. A personal code will be given to the you instantly from BankMobile Disbursements.

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

You can change your disbursement option at any time by logging into your account on [www.RefundSelection.com](http://www.RefundSelection.com) and selecting another disbursement option on the BankMobile Disbursements website.

If you have activated your account, have chosen the BankMobile Vibe Card, and have 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. Update it on the RCC My Portal. Your address must be marked as “Preferred Mailing” to be valid AND
2. Update your address with BankMobile Disbursements by logging into your BankMobile Disbursements account at [www.RefundSelection.com](http://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 CCPG and have already paid your enrollment tuition fees, you may be eligible for a refund. You must contact the Student Accounts Office at 951-222-8604 or visit the cashier counter in the CAK Student Service building to see if you are eligible for refund.

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 and are still enrolled in units, you may be in overpayment and may owe all or a portion of your disbursement back. Withdrawals may affect your SAP. For more information on the consequences of dropping a class or classes, refer to our chapters in this guide regarding dropping classes and overpayments.

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 funds to the college. If the funds are not returned, a hold will be placed on your records and you may be reported to DOE affecting your ability to receive financial aid at any other school.

If you receive all FW’s/W’s grade for the semester which you received financial aid 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 MyPortal.

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>

## **Voter Registration**

Voter registration forms are available to students, faculty and staff.

### 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, call 1(800)345-8683 or email Elections Division staff.

Register to vote online at <https://www.sos.ca.gov/elections/where-and-how#reg-to-vote>

## **Transfer Tips**

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

Once your 2024–25 FAFSA form is processed, you can add or delete a school on your FAFSA form by doing the following steps:

1. Login to your account dashboard at [www.studentaid.gov](http://www.studentaid.gov).
2. Select the submitted FAFSA form.
3. Select the processed FAFSA submission in the “My Activity” section.
4. Select the “Add or Remove Schools” button.
5. Search for the school by entering either the school code (RCC’s School Code: 001270) or the state, city, and/or school name and then select “Search.”
6. Select the school from the search results. The school’s Federal School Code will appear in the form.
7. Submit the update.

No more than 20 schools may be listed on your 2024–25 FAFSA form at one time. (The FAFSA PDF has space for only 10 schools, while the online FAFSA form allows 20 to be listed.) If there are 20 schools on your FAFSA form, any new school codes that are added will replace one or more of the school codes already listed. Any school removed from the list won’t have automatic access to new FAFSA information you provided after you removed that school. The school will still have the data you submitted when you listed that school on the FAFSA form.

Within a few weeks, you will receive a new FAFSA Submission Summary (formerly called the SAR) from Federal Student Aid by mail or email. RCC will receive your information electronically. You will then receive a communication, via email, from RCC (to your RCCD student email address) letting you know what is required to complete your file with RCC.

### **FOR CADAA APPLICANTS**

1. Using your student information log into: [www.dream.csac.ca.gov](http://www.dream.csac.ca.gov).
2. Add the RCC school code: 00127000
3. You will then receive a communication, via email, from RCC (to your RCCD student email address) letting you know what is required to complete your file with RCC.

If you have not yet set up your RCC email account, you will want to do so at <https://www.rcc.edu/student-support/student-technology-support.html#email> and follow the steps to set up your 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](mailto: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](http://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](http://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 MyPortal. 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 Pell grant, the amount of money disbursed depends on your SAI and 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 1<sup>st</sup> each year and end June 30<sup>th</sup>. All applications are available on October 1<sup>st</sup> for the following academic year. Completing FAFSA early each year assists in determining eligibility for all types of financial aid (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 or CADAA by posted deadliness to maintain your eligibility status

The 2024-25 application is for summer 2024, fall 2024, winter 2025 and spring 2025.

**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 (Page 14)**

**BMTX: BankMobile Disbursements (Page 48)** – Third party agency that RCC contracts with to disburse financial aid funds to students in multiple formats.

**CADAA: California DREAM Act Application (Page 22)**

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

**CAR: California Aid Report (Page 22)** -- contains the information provided in the 2024-25 California DREAM Act Application

**CCPG: California College Promise Grant (Page 36)**

**CE: Certificate** – a non-degree option

**CHSPE: California High School Proficiency Exam (Page 14)**

**COA: Cost of Attendance (Page 26)**

**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 2024-25 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 2024-25 by the Student Aid Index (see SAI, below)

**DL: Direct Federal Stafford Loan (page 20)**

**DSIG: Dreamer Service Incentive Grant (Page 42)**

**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 (Page 6)**

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

**FSA ID: Federal Student Aid Identification (Page 7)** -- refers to the website login credentials to federal applications available with the US Department of Education

**FSEOG: Federal Supplemental Educational Opportunity Grant (Page 29)**

**FERPA: Family Educational Rights Privacy Act (Page 77)**

**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 (Page 29)**

**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 (page 86)**

**MPN: Master Promissory Note (Page 34)**

**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 (page 20)** -- 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 (Page 59)**

**SAR: Student Aid Report** --has been replaced in 2024-25 by 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 (page 42)**

**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](http://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 Direct 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 Pell 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 Direct Lending if there is a change in your name, permanent mailing address or enrollment status.
- Repay your student loans, even if you do not complete your education, 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](http://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](http://www.csac.ca.gov)

California CHAFEE Grant for Foster Youth

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

National Student Loan Data System

- [www.nsls.ed.gov](http://www.nsls.ed.gov)

Loan Entrance/Exit Counseling

- <https://studentaid.gov>

Golden State Scholar share & Governor's Scholarship

- [www.scholarshare.com](http://www.scholarshare.com)

Social Security Office

- [www.ssa.gov](http://www.ssa.gov)
- 1-800-772-1213

IRS- Student Tax Credits, Copies of Taxes

- [www.irs.gov](http://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](http://www.uscis.gov)
- 1-800-375-5283

AmeriCorps State and National

- [www.americorps.gov](http://www.americorps.gov)

FinAid- Student smart guide to financial aid

- <https://finaid.org>

College Pathways

- [www.cacollegepathways.org](http://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](http://www.Fastweb.com) [www.Scholarsite.com](http://www.Scholarsite.com)
- [www.Scholarships.com](http://www.Scholarships.com) [www.cashforcollege.com](http://www.cashforcollege.com)
- [www.Scholarshiphunter.com](http://www.Scholarshiphunter.com)

RCC Student forms financial aid forms portal

- [rcc.studentforms.com](http://rcc.studentforms.com)

View the RCC Student handbook at: [https://www.rcc.edu/assets/documents/student-support/documents\\_counseling/Student%20Handbook.pdf](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 aid ..... | necesidad financiera demostrada           |
| Department of Education .....    | Departamento de Educación                 |
| Dependency .....                 | dependencia                               |
| Disabled.....                    | discapacitado, incapacitado               |
| Driver’s license.....            | licencia de conducir, licencia de manejar |

**E**

|                                 |   |
|---------------------------------|---|
| Earnings .....                  | ganancias, ingresos, sueldo             |
| Education expenses .....        | gastos de estudio                       |
| Email .....                     | correo electrónico, mensaje electrónico |
| Enrolled .....                  | inscrito                                |
| Enrollment period .....         | periodo de matricula                    |
| Extenuating circumstances ..... | circunstancias extenuates               |

**F**

|   |  |
|---|--|
| FAFSA on the Web .....                              | FAFSA en la web                                      |
| Federal school code .....                           | código federal de la institución postsecundaria      |
| Federal Work-Study Program .....                    | programa federal de trabajo y estudio                |
| Field of study .....                                | campo de estudio                                     |
| Financial aid administrator .....                   | administrador de ayuda financiera                    |
| First name .....                                    | primer nombre  |
| Forbearance .....                                   | indulgencia  |
| Free Application for Federal Student Aid (FAFSA)... | solicitud gratuita de ayuda federal para estudiantes |
| Full-time student .....                             | estudiante de tiempo completo                        |

**G**

|  |   |
|--|---|
| General Education Development (GED) 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 income .....ingresos tributables (o libre de impuestos)  
Independent student .....alumno independiente  
Interest rate .....tasa de interés  
IRS form 1040 .....formulario de IRS 1040

**J**

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

**L**

Last name .....apellido  
Legal dependent .....dependiente legal  
Living expenses .....gastos de subsistencia  
Loan .....préstamo

**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 General .....oficina del inspector general  
Online FAFSA .....FAFSA electrónica  
Overpayment .....pago en exceso

**P**

Paper FAFSA .....FAFSA impresa, la versión impresa de la FAFSA  
Password .....contraseña  
Pell Grant .....beca federal  
Permanent mailing address .....dirección postal permanente  
Permanent resident .....residente permanente

Permanent telephone number .....número de teléfono permanente  
PIN (personal identification number) .....PIN (número de identificación personal)  
Power of attorney .....poder, 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

Spouse .....cónyuge, esposa/esposo

State of legal residence .....estado de residencia legal

**Student Aid Index (SAI)..... Índice de Ayuda Estudiantil (SAI)**

Student eligibility..... elegibilidad de los estudiantes

Student financial aid/student financial assistance .....ayuda financiera estudiantil

**Student Aid Summary**.....Resumen de tramitación del formulario FAFSA

## T

Taxable income .....ingresos sujetos a impuesto

Teacher .....maestro, docente, profesor

## U

U.S. Department of Education .....departamento de educación de EE UU

U.S. permanent resident .....residente permanente de EE UU

Unmet need .....necesidad (financiera) no cubierta

## V

Verify .....verificar, comprobar, confirmar

Veteran .....veterano de las fuerzas armadas

## W

W-2 form .....formulario W-2

Wages..... salario, pagos por trabajos

## Z

Zip code .....código 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](http://www.rcc.edu) or in person at the RCC Admissions and Records counter (forms are available at [www.rcc.edu](http://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](mailto:studentfinancialservices@rcc.edu)

(include name and student ID number with each email)