

2012-13

RIVERSIDE CITY COLLEGE

Student Financial Services Office



Consumer Information Guide


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Helping to Build Dreams

Riverside City College

Student Financial Services

Student Financial Services Mission Statement

The Student Financial Services Office is dedicated to providing current, accurate information and service in a professional manner to all individuals who seek to apply for financial assistance.

What You Should Know About Applying for Financial Assistance

Completing a Free Application for Federal Student Aid (FAFSA) *and* an admissions application to Riverside City College is the way to start your educational journey! By completing the FAFSA application, current and prospective students can be considered for several state, federal and institutional financial assistance opportunities. Student Financial Services (SFS) provides assistance to all students by helping to relieve the financial burden of paying for college expenses. Financial assistance through these programs is considered supplemental to family resources, student earnings, and assistance from other sources. Remember that financial assistance is ***not*** designed to meet all your basic living expenses and needs.

Complete the Applications

1. Complete an admissions application online at www.rcc.edu. If you do not have computer access at home you can come on campus and apply online in the Admissions and Records Office.
2. After you have completed your admission application you will need to activate your RCCD student E-mail account (See RCC E-mail in the table of contents for additional information). Your RCCD student E-mail account is how SFS will contact you concerning your financial assistance.
3. Complete the FAFSA application. You can complete it free online at www.fafsa.gov or on the phone by calling 1-800-433-3243. If you would like assistance, we offer FAFSA workshops year- round. Our workshop locations and times can be found on our website at www.rcc.edu/services/studentfinancialservices under workshops or in our office. When you are completing your FAFSA application you will need to add the school code for Riverside City College, 001270, so that we may receive your information.

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

An accurate SAR requires no corrections. Be sure to read the “Comments” section of your SAR. If corrections are necessary, you may consult with an SFS staff member for assistance prior to submitting corrections to the Central Processing Center. Use your Personal Identification Number (PIN) to make corrections to your SAR online on the FAFSA application.

Students should submit corrections if:

- RCC school code 001270 is not listed under the school section of your SAR.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank.
- Income information is incorrect and your SAR was not selected for “Verification” by the Central Processing Center.
- To use the IRS Data Retrieval tool to load your (your parents) tax information onto your FAFSA.
- Other conflicting or incorrect information is listed.

If you are not sure that corrections are needed or what corrections to make please contact SFS at (951) 222-8710. Corrections can be made online at www.fafsa.gov or by correcting and mailing Part II of your SAR if you received one by mail. You may also attend one of our FAFSA on the Web workshops and we will assist you in making the necessary corrections.

Completing Your File

Submitting your FAFSA application is the gateway to funding your educational future.

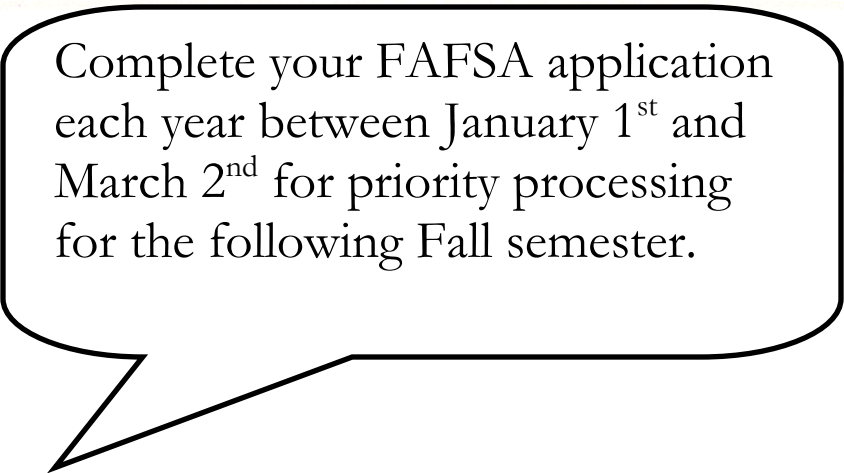
- The FAFSA determines your eligibility for various federal and state grants as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively enrolled in and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the programs listed in this guide.
- Once you have completed your FAFSA and Student Financial Services (SFS) has received your information from the Department of Education Central Processing Center, our office will send an e-mail to your RCCD student E-mail account requesting that you turn in any required documents necessary to Student Financial Services at Riverside City College.
- Required SFS forms will be listed on WebAdvisor and available to download and print at www.rcc.edu/studentfinancialservices under “Required Documents by Year.” Certain documentation will be requested from you, such as a Statement of Fact/Student Information Form, Income Information Form, 2011 Tax Transcripts (Request for Tax Transcripts can be made by calling the IRS @ 1-800-829-3676), 2011 W-2’s or other documents needed to complete your file. Necessary SFS forms are available for download on our website at www.rcc.edu/studentfinancialservices under “FA Forms.”
- Turn in all required documents as soon as possible. A list of deadline dates will be located on our disbursement schedule in this consumer guide or on our website www.rcc.edu/studentfinancialservices.

Notification

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

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

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



Complete your FAFSA application each year between January 1st and March 2nd for priority processing for the following Fall semester.

Why should I complete the FAFSA Online?

- It is the easiest way for the fastest result!
- Paper applications are only available by download at www.fafsa.gov or by phone at 1-800-4FED-AID (1-800-433-3243). Paper applications must be mailed to the Department of Education and that takes longer than submitting the FAFSA online.
- It's easier than ever! Online instructions are available to help answer every question and the FAFSA online lets you skip questions that do not apply to you.

Tips for Completing the FAFSA Online

- Apply for a Personal Identification Number (PIN) at www.pin.ed.gov so you can electronically sign the online FAFSA. If you are a dependent student, have a parent apply for their own PIN. Parents will need to sign the FAFSA until you are 24 years of age or no longer considered a dependent student.
- Students requesting a duplicate PIN will receive it at once using the “Display Now” option if the security question is answered correctly.

IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the Free Application for Federal Student Aid (FAFSA). Students and parents may transfer the data directly into their FAFSA.

If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:

1. It's the easiest way to provide your tax data.
2. It's the best way of ensuring that your FAFSA has accurate tax information.
3. You won't need to provide a copy of your or your parents' tax returns to your college.

If you do not use the IRS Data Retrieval Tool to provide tax information and your college requests a copy of your tax return or your parents' tax return, you may be required to obtain an official tax return transcript from the IRS.

- Collect all asset information such as savings, investments, and business values, bank statements, records of untaxed income such as Child Support, Worker's Compensation, Disability or Pensions. This information will be needed when completing the FAFSA.
- You will need your driver's license number (if you have one), your social security number and your alien registration number if you are not a citizen. If you are a dependent student, you will need your parent's social security number. If they do not have a social security number, use 000-00-0000.
- Read all instructions, work through each step carefully and save the FAFSA application often by using the “save” button. If you lose your Internet connection or if you need to exit and return later, saving your application will allow you to continue to work or make corrections before submitting your FAFSA.
- Never click the “Back” or “Refresh” buttons on your browser. Always click the “Previous” button.

- There is help available on the website as you answer each question. The “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked.
- Assistance is available to students by attending one of our FAFSA On The Web Workshops which are listed on our website at <http://www.rcc.edu/studentfinancialservices/workshops.cfm>.

Accountability

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

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

E-mail Accounts

Riverside Community College District (RCCD) provides all students free student email accounts. The Student Financial Services Department will use the RCCD Student email to communicate with students regarding their financial assistance file. All students must activate their email accounts in order to receive any correspondence regarding financial assistance, registration appointments, faculty emails and more. To learn more on how to activate your RCCD student email visit the [RCCD website](#) and click on the college you will be attending; then click on Admission and Records. A tutorial is available that will explain the activation process.

Important Notice Regarding Approved Courses

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

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 is effective beginning the Fall 2010 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.

Repeat Course Information

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

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

Fall	3 unit math class (math101)	eligible for financial aid, received passing grade
Spring	3 unit math class (math 101)	eligible for financial aid
Summer or beyond	3 units math class (math 101)	no longer eligible for financial aid for that class

Types of Financial Assistance

Federal Pell Grant

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

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

The maximum Pell grant award for the 2012-2013 academic year is \$5,550 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of grants is prorated based on the amount of units you are taking in each semester. Students enrolled in less than 6 units who are eligible for a Pell grant may receive their disbursement near the end of the semester. Students who have received their Bachelors degree or higher are not eligible to receive the Pell grant.

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

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

Board of Governor's Enrollment Fee Waiver (BOGW)

The Board of Governors Fee Waiver (BOGW) is a state program that waives enrollment fees for qualifying students at California Community Colleges. The BOGW will also reduce parking fees for fall and spring semesters. However, the BOGW does not pay for books or other educational supplies, the student services fees, the health fees, or additional class fees (such as art, CPR fees or other required fees as listed in the schedule of classes).

The 2012-2013 Free Application for Federal Student Aid (FAFSA) is considered the *primary* application for the BOGW. It is to the student's advantage to have just one application for all forms of financial assistance. The BOGW will automatically be awarded, if eligible, using the information from the 2012-13 FAFSA.

If you are eligible for the BOGW, an email will be sent to your RCC student email account with your BOGW award information. The BOGW is valid for the academic year beginning with summer and ending with the spring semester.

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

1. You are eligible for any type of **need-based financial assistance as determined by the FAFSA (no other application is necessary).**

If you have **special circumstances and are not able to complete the FAFSA**, you may fill out a separate BOGW application and take it to the Student Financial Services (SFS) office along with the **required supporting documentation** of **Income, Benefits or Special Classifications**.

BOGW applications that are mailed to the RCC SFS office **without supporting documentation** of Income, Benefits or Special Classifications, **will not be processed**.

2. Your total income for 2011, or your parents' total income for 2011 (if you're a dependent student) was within the following income standards (**documentation is required**):

Number in Household

Total 2011 family income

(including student adjusted gross income and/ or untaxed income)

1	\$16,355 or less
2	\$22,065 or less
3	\$27,795 or less
4	\$33,525 or less
5	\$39,255 or less
6	\$44,985 or less

**Add \$5,730 for each additional dependent*

3. If you or your family currently receive TANF/Cal Works, SSI or General Assistance payments (**documentation is required along with a BOGW application**).

4. If you qualify under any of the following Special Classifications:

- You are a **dependent of a deceased or disabled veteran** and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General.
- You are a Congressional Medal of Honor **recipient or child of a recipient**.
- You are a **dependent of a victim of the 9/11 terrorist attack**.
- You are a **dependent of a deceased law enforcement or fire personnel** killed in the line of duty.

For any of these Special Classifications, a letter or Certificate of Eligibility is required along with a completed BOGW application.

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

BOGW applications are available in the RCC Student Financial Services office.

You must re-apply for the BOGW using the FAFSA before each **summer** semester, preferably in January or February.

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

- If you have paid for classes and then are determined eligible for a BOGW, your account will be updated for the **current semester** and you will automatically be sent a refund.

- A refund will **not** be automatically generated for **prior** semesters, only for current semesters. **You must request the account billing be updated in the Student Accounts office for any prior semester if determined BOGW eligible after the semester has ended.**
- However, if you drop your classes after the refund deadline established by Admissions & Records, you will not be eligible for a BOGW refund for the dropped classes.

FSEOG

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

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

- Complete a 2012-13 FAFSA by March 2nd
- Submit all documents requested by our office by the first priority filing deadline
- Have an eligible Expected Family Contribution (EFC)
- Meet the SFS Satisfactory Academic Progress (SAP) Standard

Cal Grant

Cal Grants are State grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents to assist them in paying their educational expenses at any qualifying college or institution. The DREAM Act (AB 131) for Cal Grant applicants will not be implemented until January 2013 for the 2013-2014 academic year. Additional information on the application process will be made available next year.

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

- 1) You must complete the 2012-2013 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov by the March 2nd deadline (or the September 2nd deadline for Community College students) AND
- 2) You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College Students) by one or more of the following methods:
 - If you have completed at least 16 degree applicable units at RCCD with a 2.0 GPA and have attended RCCD since the fall of 2010 semester, RCCD will electronically submit your GPA to CSAC by the March 2nd/September 2nd deadline.
 - If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by the March 2nd/September 2nd deadline.
 - If you have completed less than 16 degree applicable units but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2nd/September 2nd deadline.
 - If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the

GPA verification form by the March 2nd/September 2nd deadline. Go to www.collegeboard.com for testing dates and locations.

For information on the specific types of Cal Grant awards, or for more information about CSAC programs, you can visit the CSAC website at www.csac.ca.gov.

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

- Complete the 2012-2013 FAFSA and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a California resident.
- Be a U.S. citizen or eligible non-citizen and have a valid social security number.
- Have registered with Selective Service System if required to do so.
- Have not yet received a Bachelor's or professional degree.
- Not owe on an overpayment of any state/federal grants or be in default on a student loan.
- Show financial need at Riverside City College.
- Be enrolled at least half time in six or more units.
- Meet the Riverside City College Student Financial Services Satisfactory Academic Progress standard (SAP).

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

- Complete your financial assistance file at Riverside City College.
- Have an active program (major), other than Undecided, declared in the Admissions and Records office.
- Meet all of the above requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before Riverside City College is permitted to release funds. You may self-certify your high school graduation by logging on to "Webgrants for students" at www.webgrants4students.org.

New California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school July 2, 2000 or after, and attend a California Community College.

These funds are for the students use at a four year college. Students are guaranteed an award if they have at least:

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

Students who received a Cal Grant within a year of graduating from high school are not eligible.

**If awarded a Cal Grant, you must complete your FAFSA application every year by the March 2nd deadline in order to renew your award.

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

NOTE: The Governor's proposed 2012-2013 State Budget could potentially impact the California Student Aid Commission's Cal Grant. The proposal may raise the required Grade Point Average (GPA) and establish in statute the prior Commission practice of requiring uninterrupted enrollment between community college and transfer to a four-year college or university to meet Cal Grant Transfer Entitlement requirements.

Child Development Grant

The Child Development grant is designed for students who:

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

The program provides benefits to selected applicants who:

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

Teacher
Master Teacher
Site Supervisor
Program Director

- Maintain at least half-time enrollment and Satisfactory Academic Progress as defined by the post-secondary institution, and
- Demonstrate financial need

Grant Amounts

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

Applicant Eligibility Criteria

- You must be a U.S. citizen or eligible noncitizen.
- You must be a California resident.
- You must meet federal Selective Service System filing requirements.

- You must submit a complete 2012-13 FAFSA to the federal processor (CPS) prior to the final filing date of the 2012-13 Child Development Grant listed on the application. You can apply for the 2012-13 FAFSA online at www.fafsa.gov.
- You must be nominated by an eligible postsecondary institution.
- You must maintain at least half-time enrollment in approved courses leading to a permit.
- You must meet and maintain Satisfactory Academic Progress (SAP) as defined by postsecondary education institution.
- You must commit to full-time employment in a licensed children's center in California for a period of one year for each year of benefits received.

Applications are available early each year at the Student Financial Services (SFS) Office until the deadline listed on the application. Applications may be printed from the SFS website at www.rcc.edu/studentfinancialservices.

Students selected by CSAC to receive the grant will be notified by an email from CSAC.

Riverside City College Application Process

- Complete the 2012-12 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.
- Submit the 2012-13 Child Development Grant Application or 2012-13 Renewal Application to the Shari Yates, Associate Professor, RCC Early Childhood Education Department or RCC SFS Office before the application deadline date. Applications can be picked up from the Early Childhood Studies Department or SFS Office. You may also print it from our website at www.rcc.edu/studentfinancialservices.
- Complete your 2012-13 financial aid file by June 30, 2012 for priority processing.
- Meet with SFS Academic Counselor, Garth Schultz, prior to Fall 2012 registration to complete a Student Educational Plan (SEP). Please call (951) 328-3690 to schedule an appointment.
- Enroll in 6 or more units from your SEP for Fall 2012 and Spring 2013.
- When Child Development Grant funds are available, CSAC will send you an award email. The check will be mailed to the RCC Auxiliary Business Services office for student pick up. When the Child Development Grant funds are available for student pick up, the SFS office will send an award email to you.

Riverside City College cannot determine a student's eligibility for the 2012-13 Child Development Grant if any of these items is not complete!

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

Chafee Grant

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

Student Qualifications

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

Riverside City College Application Process

- Complete the 2012-13 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or request a paper FAFSA from 1-800-4FEDAID (Undocumented students may contact CSAC at 1-888-224-7268 for further instructions).
- Submit the California Chafee Grant Program Online Application at www.csac.ca.gov or pick up a paper application at the SFS office, complete it and mail to CSAC. **Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year.**
- Complete your 2012-13 financial assistance file by June 30, 2012 for priority processing.
- Enroll in 6 or more units per semester as early as possible. Check WebAdvisor for registration dates.
- The RCC SFS office will send a Financial Needs Analysis Report to CSAC when student's financial aid file is complete and student is enrolled in 6 or more units.
- When Chafee funds are available CSAC will send the student an email. The check is mailed to the RCC Auxiliary Business Services office. When the Chafee funds are available for student pick up the SFS office will send an award email to the student. Picture ID must be presented before the check can be released.

Priority of Chafee Grant payments sent from CSAC

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

* Student who have received a Chafee payment

** Students who have not received a Chafee payment

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

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

Federal Work Study (FWS)

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

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

You will receive your FWS award as earnings from your job by means of submitting a timesheet which is paid monthly. Direct deposit is available. In order to be considered for FWS, you must apply for and be eligible to receive federal financial assistance through the FAFSA. The FWS positions are available on and off-campus. Due to limited funding, awarding is on a first come first served basis. The Student Employment Department also offers District (non work study) positions for those that do not qualify for financial assistance, exhaust their FWS award, or when funding is not available.

FWS Eligibility Requirements:

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

- Must apply for the FAFSA at www.fafsa.gov, list the RCC school code #001270 and demonstrate financial need which is determined by the Riverside City College SFS office.
- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled in half time units or more at RCC (6.0 units is considered half time in Fall/Spring semesters).
- Must have a valid, **non-laminated and signed** social security card.
- TB test, fingerprinting, and food handler's card may be required for certain positions upon hire as a condition for employment.
- Must be meeting the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, the student may be placed on warning and ultimately become ineligible for financial assistance which will result in the loss of their financial assistance and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through the SFS office and a written notification to return to work has been issued by the Student Employment Office.

What are the benefits of the FWS Program?

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

How do I apply for an FWS position?

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

1. Complete your 2012-2013 financial aid file (FWS only).
2. Visit www.rcc.edu/services/workforce/studentEmploy.cfm to view positions that are available and click on the “Job Posting” link. To better serve our students computer workstations are available at the following locations:

***Riverside City Campus- Student Employment Area, Lovekin F2
Admissions and Records
Transcripts Area***

3. Download, print and complete a “Referral Request Form” with the job information that interests you.
4. Bring the completed Referral Request Form (if applicable) to the Student Employment Office in Lovekin Field Room F2 at Riverside City College to obtain a referral card which gives the supervisor’s contact information for the position being offered.
5. Contact the supervisor to set up an interview. Make sure to bring the referral card with you to the interview.
6. If and when hired, the supervisor will provide you with all of the required hire forms.
7. Once the hire process has been completed and approved, the supervisor will be e-mailed an approval along with a timesheet so that you may begin your employment.

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

Federal Direct Loan Program (DL Stafford Subsidized Loans or DL Stafford Unsubsidized Loans)

Unlike grants or work-study, Direct Loans (DL) are borrowed funds that *must* be repaid with interest. They are a very serious obligation, so think about the amount you will have to repay over the years before you apply for a loan. When applying for a loan, it is important to understand how much your monthly payments will be once your repayment period begins. To estimate your monthly loan repayment amount and for additional information on student loans, please visit www.studentloans.gov.

RCC offers both Subsidized and Unsubsidized Federal Direct Stafford loans for the fall and spring semesters. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education DL program. You will **repay these loans to the Department of Education DL program or its servicing agent**. Please make sure that you stay in constant contact with Direct Loans in order to avoid delays in student loan payment and to ensure successful repayment.

At RCC, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. RCC does not recommend borrowing more than \$10,000 at the community college level (*this includes loans from any other institution that you attended*). Students who already owe \$10,000 or more will be required to meet with a financial assistance representative prior to a loan being approved. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history

at www.nslds.ed.gov (National Student Loan Data System) – **your FAFSA PIN is required to access this website. (This is the same PIN number that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To obtain a PIN, go to www.pin.ed.gov.)**

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

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time. RCC recommends that students make interest payments while they are in college.

How to apply for a Student Loan at RCC:

1. You must fill out the Free Application for Federal Student Aid online at www.fafsa.gov and list Riverside City College title IV code #001270.
2. You must complete your Riverside City College financial assistance file by turning in all required documents listed on Web Advisor at www.rcc.edu under "Required Documents by Year".
3. You must have received your final revised award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
4. You must be meeting the RCC SFS Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SFS SAP standard.
5. You must have a current full program Student Educational Plan (SEP), dated within one year of your loan request.
6. You must be enrolled in at least 6 units on the SEP that are applicable and required towards your degree.
7. You must have a declared academic program (major) on file with Admissions and Records which matches your SEP.
8. You must successfully complete with a score of 100%, the Direct Loan entrance counseling at www.studentloans.gov.
9. You must successfully complete your electronic Master Promissory Note (eMPN) online at www.studentloans.gov prior to applying for a student loan at RCC.
10. If you meet the above requirements, you may request a loan packet from the Student Financial Services office throughout the fall and spring semesters according to posted deadlines.
11. Submit the Federal Stafford Loan Request Form along with any other required forms.

After you have turned in your loan request and required documents:

- You will receive notification within two weeks from the deadline date you submitted the "Loan Request Form" regarding the status of your loan. Please refer to the loan request receipt for deadline and notification dates.
- You will need to complete a loan appeal request form at the time of application, if you fall into any of the following categories. Loan appeal forms are located in the SFS office and must be turned in with the loan request form for timely processing. Failure to turn in a loan appeal form for the below circumstances will delay your loan request processing and disbursement.

- You are applying to exceed the RCC recommended total borrowing limit of \$10,000 (loan limit includes loans from other schools) and you are not in a high cost academic program (Dental Hygiene, Physician Assistant, Basic Peace Officer Academy). You will be required to meet with a SFS representative to turn in this appeal request.
- You are applying for an additional unsubsidized loan and are not in any of the above high cost academic programs.
- You are on SFS warning or probation/appeal (see the SFS SAP policy for additional information).
- You have previous adverse loan history.
- All loan disbursements are loaded onto the Sallie Mae Debit Card. If you have not already signed up to receive your Sallie Mae Debit card, you can do so by choosing the “Debit Card” link on our website at www.rcc.edu/studentfinancialservices. Failure to sign up for the Sallie Mae debit card will cause a delay in your loan disbursement. See the Sallie Mae section of this guide for additional information.
- **ALL students who receive a loan are required to complete a Direct Loan EXIT counseling online at www.nslds.ed.gov prior to receiving your final disbursement. Failure to complete the exit interview will result in your loan disbursement being delayed and a hold being placed on your RCC records, which will block your registration, your ability to view your grades or to request official transcripts.**
- If your loan is denied, you will be notified within two weeks from the deadline date you submitted the “Loan Request Form”.
- You may appeal a loan denial with a “Loan Appeal Request Form”. The Loan Appeal Request form must be submitted to the SFS office. All loan appeals are reviewed on a case-by-case basis and you will be notified by mail regarding the decision of your Loan Appeal within two weeks of the submission date. All decisions are final.

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it’s smart to explore other options that don’t require repayment! Student Employment is an option for students to work part-time on campus and off campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review our section on Federal Work Study before deciding to borrow a student loan or visit the RCC Student Employment office located in Lovekin Field Building F2.

Scholarships are another student loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are www.fastweb.com, www.scholarships.com, www.scholarshiphunter.com and www.scholarshipexpert.com.

Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The RCC Federal Student Loan Default Management Plan requires all students who receive a loan at RCC to complete a Loan Entrance and Exit Counseling session each academic year. Students may complete the loan entrance counseling online at www.studentloans.gov and the loan exit counseling online at www.nslds.ed.gov. Complete the Entrance counseling when applying for a loan and complete the Exit counseling prior to your final loan disbursement. If this requirement is not met your loan funds will be delayed and a hold will be placed on your academic file at RCC.

Facts You Need to Know When Completing the FAFSA

Dependent or Independent

When completing the Free Application for Federal Student Aid (FAFSA), you'll need to know if you are considered "independent" or "dependent" by the U.S. Department of Education. You will be asked certain questions on the FAFSA to determine your dependency status for financial aid purposes. Your answers to these questions will let you know whose information to include on the FAFSA. If you are considered independent, you will report your (and if married, your spouse's) information. If you are considered dependent, you will report your and your parents' information (even if you do not live with them, they do not claim you as a dependent on their taxes, or they do not provide financial support for you). Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying for their child's education.

For the 2012-2013 academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1989?
- As of today, are you married?
- At the beginning of the 2012-2013 school year, will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, Graduate Certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2013?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2011, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answer "No" to all of the questions listed above, you are considered a *dependent* student and must include parental information and their signature on the FAFSA. Your parents' ability to contribute to your college expenses will be taken into account when determining your eligibility for financial assistance. Be sure to use your *birth* or *adoptive* parent's information. Do not use information from grandparents, legal guardians or foster parents. If your parents are divorced or separated, read the FAFSA instructions for guidance on which parent's information to include.

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

Petition for Independent Status (Dependency Override)

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

A student cannot be determined to be independent just because:

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

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

- You have no contact with your parents and do not know where they are.
- You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents.

If you have extenuating circumstances and are unable to complete the parent(s) section on the FAFSA application, it is recommended that you complete the 2012-2013 FAFSA with your information, mark the section of the FAFSA that says “I am unable to provide parental information” and apply for a Petition for Independent Status at the Student Financial Services office. The petition forms are available in the Student Financial Services Office. The petition must be submitted with official supporting documentation. If the Student Financial Services Office approves your Petition for Independent Status, a dependency override will be granted. The decision is based on the professional judgment of the SFS office and is final and cannot be appealed to the Department of Education.

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

California High School Exit Exam (CAHSEE)

What is the CAHSEE?

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

When do High School students take the CAHSEE?

All high school students must take the CAHSEE beginning in the tenth grade.

How many times does a student have to pass the CAHSEE?

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

What happens for students who do not pass the CAHSEE?

School districts are required to provide additional assistance and instruction to assist students who do not pass the CAHSEE. Please see your local school district's website or go to www.cde.ca.gov for more information on how to receive assistance on passing the CAHSEE.

Are there any exemptions or waivers of the CAHSEE?

Yes, there are specific exemptions or waivers of the CAHSEE. *Education Code 60852.4* allows an exemption or waiver of the requirement to pass the CAHSEE exam under specific requirements. Exemption information for the CAHSEE exam can be found at www.cde.ca.gov website under the CAHSEE frequently asked questions section.

Ability to Benefit (ATB)

The Ability to Benefit test option will no longer be offered to **new students** after July 1, 2012 based on the new regulations set by the Department of Education.

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

- A high school diploma
- A General Education Development (GED) certificate
- Completed an approved Home School program
- Passed the California High School Proficiency Exam
- Meets one of the Ability to Benefit requirements for students enrolled in an eligible program prior to July 1, 2012

Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial assistance by meeting one of the following Ability To Benefit (ATB) requirements:

- Pass a federally approved ATB test. At RCC this test is administered by the Assessment Center. You can contact the assessment center for testing times by calling 951-222-8451 or check the assessment center website at www.rcc.edu/services/assessment/index.cfm. **OR**
- ***Satisfactorily complete six units that are applicable toward a degree or certificate offered at RCC. You must meet with an SFS academic counselor to determine if you meet this requirement. Appointments can be scheduled by calling 951-328-3690. Although you cannot receive financial grant or loan assistance while you are earning these units, you may still be eligible for the Board of Governor's Fee Waiver (BOGW). Please refer to the BOGW section of this consumer guide for additional information.***

The ATB test is administered by staff in the Assessment Center. The test consists of reading comprehension, sentence skills, and arithmetic. There is no time limit to complete the test, however it must be completed in one sitting and a valid/not valid result is provided at the end of the test.

A result of “valid” indicates that you have met the “Ability to Benefit” requirement. SFS will be notified of your results or you may bring your results by our office. A result of “not valid” indicates that you have not met the ATB requirement and must retake the test or meet the 6 unit requirement as defined above.

- If you fail one part of the ATB test, you will need to repeat the entire exam.
- If you do not pass the test the first time, Assessment staff will provide you with information on re-taking the test.
- If you do not pass the test the second time, you must speak with an SFS Academic Counselor to discuss further options.

The assessment test is required for all new students. It can also be used to assess your eligibility for the ATB requirement. To schedule an appointment for further information, you may stop by or call the assessment center at 951-222-8451 or visit their website listed above.

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 Disabled Student Programs and Services to determine eligibility for the accommodation.

Information for Non-Resident Students

A student's residency is determined by the Riverside City College Admissions and Records office. Students are considered Non-Residents if they have relocated to California from another state within the past 1 year and 1 day. You can find more detailed information at <http://rcc.edu/students/apply/nonresident.cfm>. You may also obtain information in regards to the non-resident tuition fees by going to <http://rcc.edu/services/admissions/fees.cfm>.

The Student Financial Services (SFS) Office offers a Non-Resident Tuition Deferment to assist students in securing enrollment if eligible, while waiting for student grants and/or student loans to credit their Admissions and Records account balance. Non-Resident Tuition Deferment Forms must be submitted each semester and/or 30 days within disbursement of a Direct Loan fund.

To request this deferment, please stop by the SFS office. After your request is received, SFS will update your student record and a financial hold will be placed on your account until your Admissions & Records balance has been paid in full.

All federal financial assistance received will be applied to non-resident fees. If applicable, the Direct Loan will be applied if grant awards are not enough to cover the entire balance. **If there is a remaining balance owed after the disbursement is posted to your account, you are responsible for paying off the balance before the end of the semester. If you do not meet the Satisfactory Academic Standards (SAP) you may also be responsible for paying off the balance with Admissions and Records before the end of the semester.**

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

It is important to keep your address and contact phone number up to date with the Admissions and Records office at all times. Please note: You may be responsible to repay any federal assistance disbursement if you withdraw from your classes or do not complete your course(s) successfully.

Satisfactory Academic Progress Standard (SAP)

Riverside Community College District Moreno Valley College/Norco College/ Riverside City College Satisfactory Academic Progress Standard (SAP) 2012-13

The United States Department of Education requires that students applying for financial assistance must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial assistance meet two standards:

Qualitative Standard

All students at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard

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

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

Evaluation

All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above, beginning with the Fall 2011 semester.

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

Grade Standards

All semester units at RCCD include:

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

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

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

Adding and/or dropping units after the first grant disbursement will require a review and possible adjustment of any future disbursements. Student Financial Services follows all Title IV regulations in relation to financial assistance for repeated courses and IP grades.

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

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

SAP Warning Students’ Responsibilities

Students on SAP Warning must complete a Warning Success Workshop Quiz. The Warning Success Workshop Quiz is available on the Student Financial Services website at www.rcc.edu/studentfinancialservices under “Workshops.” Warning students must also have a 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 a SFS Academic Counselor to complete an SEP, please call (951) 328-3690 or 222-8710. Students must bring official transcripts from all other colleges and universities attended to the appointment, unless the transcripts have already been received by RCCD. Students on financial aid Warning status will continue to receive certain types of financial assistance during the Warning period. Students on financial aid Warning who do not have a current two year Academic/Educational Plan/Evaluation and who do not submit proof of successfully completing the Warning Success Workshop Quiz may risk delay of financial assistance disbursement(s). Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared **Ineligible** for financial assistance.

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

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

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

- Death of an immediate family member (i.e. mother, father, sister, brother, spouse & child)
- Documented illness
- Major accident or injury of yourself or an immediate family member
- Change in major and/or goal (1 time only)

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

- Extenuating Circumstances Appeal form with a written statement of those circumstances
- Official Documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate...)
- Current (less than one year) official two year Academic Plan/Student Educational Plan/Academic Evaluation (PA or DH)
- Completed SAP 101 Quiz (Note: Student must score 100% on the SAP 101 Quiz)

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

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

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

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

- Extenuating Circumstances Appeal form with a written statement explaining the valid reason for exceeding the Maximum Time Frame
- Current (less than one year) official two year Academic Plan/Student Educational Plan/Academic Evaluation
- Completed SAP 101 Quiz (Note: Student must score 100% on the SAP 101 Quiz)

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

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

Students must turn in their Extenuating Circumstances Appeal to their home college only. Each student who is approved for a "probation" period must have an **Academic Plan/Student Educational Plan or Academic Evaluation** developed, which will outline the courses for which the student may receive financial assistance.

SAP Probation (PE): Students will be placed on "Probation" only if their appeal of Ineligible status is approved. Students on Probation must meet the SAP standard each semester beginning with the semester of approval in order to maintain their status.

If students fail to meet SAP while in a Probation status, they will become Ineligible to receive financial assistance until they bring their SAP up to the minimum cumulative standards.

Approved Class List

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

Student Financial Services (SFS) Academic Counselors

SFS Academic Counselors are available for appointments. You may meet with your SFS Academic Counselor to develop your two year Academic Plan (AP)/Student Educational Plan (SEP), seek career and academic guidance; seek guidance regarding your appeal; to review, revise and update your Approved Class List; and for many other Academic Counseling functions. To schedule an appointment for Riverside City College, please call (951) 328-3690 or 222-8710.

Please meet with your Student Financial Services Academic Counselor at your home college and utilize tutorial services and time management in order to maintain your financial assistance eligibility.

NOTE: If you need a current two year Academic Plan (AP)/Student Educational Plan (SEP) to submit with your Appeal or for the purpose of applying for a Student Loan, you can also meet with any General Counselor in the Counseling Department in Admissions and Records to have one prepared.

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

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

If a student starts the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he or she will not receive ANY second payment, since he or she would have already been paid the equivalent of half-time for the entire semester.

If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9 to 11.5 units, he or she will receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester.

If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he or she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.

If a student starts the semester with 9 to 11.5 units, is paid three-quarter time on the first disbursement and then drops below 6 units, he or she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.

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

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

You Totally Withdrew From All of Your Classes or Received all FW Grades for the Semester.

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

If you received Federal grant and/or loan funds and withdrew from school before completing 60% of the semester successfully, the amount of grant or loan funds you earned must be determined.

- If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned.
- If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those earned funds not yet received.

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

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

- The date you dropped your last class in the Admissions and Records office or on WebAdvisor
- The midpoint of the semester if you did not officially withdraw and received all FW grades (combination of all FW and/or W grades)
- The date posted by the instructor indicating your last date of attendance in class

Example of withdrawal calculation

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

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

\$1179 grant money received + \$1178 you could have received = \$2357 X 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 X 85.5% (unearned) = \$205.20 the college has to pay back to the federal program and you will have to repay to the college

- Student Portion of the calculation

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

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

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

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

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

If you are required to repay funds back to the school, you will have 30-45 days from the date you are notified to repay the amount owed in full. On the day after the deadline, if the amount due has not been paid in full, you will be reported in an overpayment status to the Department of Education and you will not be able to receive financial assistance at any school until the overpayment has been resolved.

If RCC 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 RCC. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCC records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCC.

****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.

GRANT OVER AWARDS

There are occasions when students receive money based upon misreported information on their FAFSA (for example: income, prior loan defaults or grant overpayment, BA Degree received or high school graduate/GED status) to name a few. Per Federal regulations, the Financial Aid Office is **REQUIRED** to establish a repayment policy and maintain due diligence in collecting overpayments of grants.

Students who receive grant funds due to misinformation as noted above, are required to repay **THE ENTIRE SUM RECEIVED** unless the situation causing the overpayment can be remedied to the satisfaction of the Financial Aid Office. If you don't repay or take action to remedy the situation, the information will be reported to the Department of Education which could affect your eligibility for future grants at any institution.

Failure to repay the overaward/ overpayment may lead to a hold on all of the student's records at RCC, MVC and NC and the student will be unable to register for future classes, request official transcripts, and their eligibility for future financial assistance from any educational institution will be affected until they resolve this matter.

“NO SHOW” classes: If you receive a grant disbursement and never attend a class or classes, you will owe back a portion of the financial aid you received. Once the Financial Aid Office becomes aware that you did not attend the class or classes (usually at the end of the semester), you will be notified how much of the grant you must repay.

Winter Pell Grants

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

Income Re-Evaluations

When you completed your FAFSA application for the 2012-2013 academic year, you were required to report 2011 income information. If you have had a drastic change in income in 2012 due to an unforeseen or special circumstance, the Department of Education and RCC will allow you to have your financial assistance eligibility re-evaluated.

Special circumstances may include:

- Unemployment or change in employment
- Death of student's spouse or parent
 - High cost medical bills not covered by insurance
 - One time lump sum payment in 2011

To apply for a 2012-2013 Income Re-Evaluation at RCC you must:

- Submit your 2012-2013 FAFSA Application
- Complete your 2012-2013 RCC financial assistance file and have received a final revised award notification
- Provide a copy of your signed 2011 and 2012 Federal tax returns and W2's and/or year end statements for other income received
- Be meeting the RCC Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information)

Additional Types of Financial Assistance

Veterans Services

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

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the Board of Governor's Fee Waiver (BOGW). For more information on how to qualify to have your fees waived contact the Riverside City College Veterans office or the Student Financial Services office. Remember, in addition to your Veterans education benefits, you may be eligible for other forms of financial assistance. You may apply for additional financial assistance by completing the 2012-2013 FAFSA application online at www.fafsa.gov. **Financial assistance is in addition to and does not affect your Veterans education benefits. Explore the possibilities!**

Extended Opportunity Programs and Services (EOPS)

EOPS is a student support program implemented and funded by the state of California (as per Title V) that helps recruit, retain, and assist the academic success of low-income and educationally disadvantaged students

by providing them with the resources and tools necessary to achieving a higher education. EOPS services include counseling (academic, career, personal), priority registration, book services and tutoring. A student must be a California resident and qualify for BOGW A or B through the SFS office to be eligible for this service. EOPS book services are considered a financial assistance resource and may reduce your eligibility for Federal Work-study or student loans. If you have applied for and been awarded an EOPS book service, this award will be listed on your financial assistance award letter. For more information regarding this program and other eligibility requirements please contact the EOPS office at Riverside City College at (951) 222-8045.

Student Support Services Grant (SSS)

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

- 1st generation college student (neither parent has a 4 year degree)
- Low income (based on taxes or completed FAFSA)
- Academic Need
- Completed less than 30 college credits
- US Citizen or CA resident

Bureau of Indian Education Grant/Scholarship

If you are a student who is a member or a close dependent of a federally recognized American Indian Tribe or Nation, you may be eligible for grants or scholarships from your Tribe/Nation or the Bureau of Indian Education (BIE). To participate in BIE grants and scholarships, please contact the education office of your Tribe/Nation for the application and steps you must take in order to become eligible. For more information regarding Indian Education Programs please visit www.bie.edu

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

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

Gear Up Scholarship Program

(Gaining Early Awareness and Readiness for Undergraduate Programs)

STUDENT FINANCIAL SERVICES

GEAR UP is a discretionary grant program designed to increase the numbers of low-income students who are prepared to enter and succeed in postsecondary education. Under the GEAR UP program, the U.S. Department of Education provides grants to States and partnerships to provide services at high poverty middle and high schools.

GEAR UP is also to prepare and motivate students for postsecondary education opportunities by providing early developmental outreach services, along with career planning and parent workshops on related topics.

There are three high schools that participate in this program: Ramona, Arlington and Norte Vista. Gear Up students must meet the following requirements:

- Have a 2012-2013 FAFSA completed with a valid EFC
- Complete a 2012-2013 financial assistance file at RCC
- Have graduated with a high school diploma
- Have passed the CAHSEE by the end of summer 2006

If students are eligible for the Board of Governor's Fee Waiver (BOGW), class fees will be waived.

The Gear Up Scholarship award must not exceed the maximum amount of 2012-2013 Federal Pell Grant – up to \$5550 per academic year for students with a 0 EFC or up to the student's unmet need. For students with a higher EFC the maximum amount of the scholarship is \$5000 or up to the student's unmet need. The award shall be divided into two disbursements, half for each semester with a maximum of two semesters. Students must meet SFS Satisfactory Academic Progress and be in enrolled in or eligible for at least .5 unit (1/2 unit).

For questions regarding application process or eligibility for the Gear Up Scholarship please contact the Riverside City College Outreach Department at (951) 222-8574.

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

AmeriCorps

The AmeriCorps National Service is a program for individuals to gain new skills and experiences by serving in a network of local and national non-profit organizations meeting needs in the community. After successfully completing a term of service through the AmeriCorps National Service program, you may be eligible to receive an AmeriCorps Education Award. The amount of the AmeriCorps Education Award depends on the length of the term of service. For more information on how to become a member of the AmeriCorps National Service and the AmeriCorps Education Award, please visit www.americorps.gov.

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

If approved, the AmeriCorps award funds will be sent to RCC in approximately three to six weeks. You will be emailed notification to your RCC student email account that RCC has received your AmeriCorps funds. The RCC SFS office will verify that you are enrolled in classes and disburse the AmeriCorps funds via the

Sallie Mae debit card. Please see the information in this guide regarding how to sign up for the Sallie Mae debit card if you have not already done so.

Workforce Preparation and Services

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

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

Gateway to College

If you are 16 through 20 years of age and have dropped out of high school, or are near dropping out of high school, Gateway to College can provide you with an opportunity to earn a high school diploma while achieving college success. Our scholarship program is designed for you to accumulate high school and college credits. You earn your high school diploma while progressing towards an Associate's degree, occupational certificate or college transfer program. For more information, call (951) 222-8931.

Foster & Kinship CARE Education (FKCE)

This program provides California and Riverside county continuing education workshops for licensed foster parents. These classes are also applicable for all "D" rated Los Angeles county licensed homes. Professionals working with children (childcare providers, teachers, counselors, social workers) and parents are also welcome to attend the workshops. Training covers a wide variety of topics and is held mornings and evenings in various locations throughout Riverside County, in both English and Spanish. For a schedule, to register for a class or for more information, please contact the FKCE program at (951) 222-8198.

Independent Living Program (ILP@RCCD)

RCC is committed to meeting the educational, personal growth and employment preparation needs of current and former foster youth, ages 16-21, living throughout Riverside County. As an ILP youth referred to our program, you are assigned an emancipation coach(EC), who serves as your advocate, advisor and adult role model. Your EC will work very hard to mentor and help you successfully prepare for a life of independence after foster care. Your coach will customize the ILP services that best meet your unique needs. If you think you might qualify for our program then please don't hesitate to call us (951) 222-8198 or (951) 571-6154. We can also be reached at any of our ILP staff e-mails listed in the campus directory and on our weblink at <http://www.rcc.edu/services/workforce/ilp.cfm>.

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

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

CalWORKs

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

Study Abroad/International Education Program

The Study Abroad/International Education Program is an opportunity to learn from new or different perspectives, to absorb another culture and gain an appreciation for another way of life. Classes are counted just as if they were taken at RCC. The 2012-13 Board of Governors Fee Waiver (BOGW) will waive class fees for the units of enrollment taken during the Study Abroad program. For those students that have completed their 2012-13 FAFSA and 2012-13 financial assistance file, grants and/or a Direct Loan can assist towards the payment of the trip after deposits are made to Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program please contact Jan Schall, Professor at (951) 222-8340.

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

Scholarships

Scholarships are another resource that can provide financial assistance for students to successfully obtain their educational goals. Scholarships are available for application by all students at Riverside City College. Scholarships may be based on financial need and/or GPA and academic performance. Other qualifications for scholarships vary, such as your selected major or academic program, career goal, club or volunteer and community involvement, etc. To receive a scholarship, you must complete the scholarship application and go through the eligibility and selection process. Scholarships are usually awarded to the student(s) who best fit the criteria as established by the donor or organization providing the scholarship funds. The scholarship programs available for students at all colleges in the Riverside Community College District are as follows:

RCCD Foundation Scholarships

Riverside Community College District offers scholarships for continuing and transferring students. The online scholarship application for the next academic year is available every fall semester on the RCC Student Financial Services website with a variety of scholarships for all types of students and academic programs. Information and instructions on how to complete the scholarship application process, a list of available scholarships, personal essay and evaluation/recommendation guidelines are available beginning in October of each year at www.rcc.edu/studentfinancialservices on the “Scholarship Information” page. The deadline for submitting the Scholarship application is in early December.

Scholarship information workshops are held at the college and are also available on the SFS webpage prior to the scholarship deadline date. The Scholarship workshops provide students with information on how to complete the scholarship application, write their personal essay, request recommendations and other tips for applying. Scholarship recipients are chosen by the Riverside City College Scholarship Committee, the RCCD Scholarship Committee and/or scholarship Donors.

Scholarships are generally disbursed half in the fall semester and half in the spring semester. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If you do not meet the scholarship GPA and unit requirements in the fall semester you may not be eligible to receive the fall and/or spring semester disbursement of your scholarship. If this is the case, you will be contacted by mail and may have the chance to appeal the decision. If, for any reason, the awarded recipient does not meet the requirements or the appeal is denied, an alternate recipient will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to your Sallie Mae debit card (please see the information regarding the Sallie Mae card in this guide).

Important Dates for the RCCD Foundation Scholarship program for the 2013-14 academic year:

October-December 2012: Online Scholarship Application available

October-November 2012: Scholarship workshops available

Third week in December 2012: Scholarship applications due

December 2012-April 2013: Scholarship screening to determine recipients

Early May 2013: All students notified of their application status

May-June 2013: Scholarship award ceremonies held

Late August 2013: Fall portion of scholarship funds disbursed (after verification of enrollment)

January 2014: Ineligible recipients notified with chance to appeal

Early February 2014: Spring portion of scholarship funds disbursed (after verification of enrollment)

High School Senior Scholarships

The RCCD High School Senior Scholarship application is available during January to early March of each year. There are a variety of scholarships to be awarded to high school seniors who will be attending any college within RCCD during the upcoming academic year. Information regarding how to apply is available at the Riverside City College Student Financial Services website at www.rcc.edu/studentfinancialservices, on the “Scholarship Information” page.

The High School Scholarship information includes a list of available scholarships, instructions on how to complete the online scholarship application, and personal essay and evaluation/recommendation guidelines. The deadline for submitting the RCCD High School Scholarship application is in early March. Scholarship recipients are chosen by the RCCD Scholarship Committee and donors. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility.

If, for any reason, the awarded recipient does not meet the requirements, an alternate will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to your Sallie Mae debit card (please see the information regarding the Sallie Mae card in this guide).

The Community Scholars Program

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

The Community Scholars program is valued at \$7,000 and is disbursed over a four-year period. The recipients will receive \$1,000 per year for two years while at RCCD and \$2,500 per year for two years at one of the four-year participating universities chosen at the time of application. In addition to the monetary award for this scholarship, recipients will benefit from joint counseling sessions with RCCD and participating university counseling staff to ensure completion of required classes for transfer from RCCD within the two-year time limit. Community Scholars recipients will also benefit from priority registration for classes at any college in RCCD. Students awarded this scholarship must also meet the eligibility requirements each semester to remain in the program. All scholarship awards are contingent upon available funding and will be disbursed to your Sallie Mae debit card (please see the information regarding the Sallie Mae card in this guide).

To apply for the Community Scholars program, complete the Community Scholars application available at www.rcc.edu/studentfinancialservices on the “Scholarship Information” page by early May of your senior year. Additional criteria are as follows:

- Must be a current high school senior who is a Riverside County resident and will be graduating from a Riverside County High School during the current academic year.
- Must be a U.S. citizen, permanent resident, immigrant, or refugee. Students in the U.S. on an F-1 Visa are not eligible.
- Must have at least a cumulative GPA of 3.0.

Outside Scholarships

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

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

Scholarships are also available from other sources such as your college or local library, your parent's or your employers, community organizations, etc. You may also search for scholarships on the internet; however, beware of sites requesting fees for their services.

The following is a list of free websites you can use in your search for scholarships:

www.fastweb.com

www.freescholarshipguide.com

www.scholarshipexperts.com

www.studentscholarshipsearch.com

www.scholarshiphunter.com

www.collegenet.com

www.scholarsite.com

www.scholarships.com

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

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

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

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

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

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

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

If you are awarded a scholarship from a source outside of RCC, the procedures to use your scholarship at RCC are as follows:

1. The organization or donor providing the scholarship will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor's directions for the procedure to have your scholarship funds sent to RCC. If proof of enrollment is required, you may submit your printed class schedule from WebAdvisor, or, if they are requesting "official" proof of enrollment, contact the RCC Admissions and Records office at (951) 222-8600.
3. For students who receive the Governor's Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor's Scholarship Program. The Qualified Withdrawal Form is available at www.cagovernorsscholars.org. For help in filling out the form, call 1-866-477-9665.
4. Once RCC receives your scholarship funds, you will be sent an email to your RCC student email account acknowledging receipt of the funds.
5. The RCC SFS office will verify that you are enrolled in classes and disburse the scholarship funds via the Sallie Mae debit card.
6. Once you have received the acknowledgement email, you must sign up for the Sallie Mae debit card at www.rcc.edu/studentfinancialservices. Click on "Debit Card" on the right side of the page, and then "Sign Up".
7. If you are a returning student and have already received the Sallie Mae debit card, you will receive your scholarship funds disbursement on that debit card.

It is your responsibility to use the scholarship funds for educational expenses as directed by the donor.

Scholarship Scams

There is no shortage of con artists and scams when it comes to paying for college and spotting them can save you money and heartbreak.

Any scholarship, grant, foundation, or organization that's legitimate won't ask for a penny out of your pocket.

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

- Asking for money. Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as "reserve your scholarship with your credit card number". Reputable scholarships never need to charge money.
- Asking for lots of non-relevant personal information. Scams using identity theft ask lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially-related information.
- Claims of exclusivity. A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Do not pay!

- Claims of guarantees. The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.
- Receiving letters of potential awards you never applied for. Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes email notifications of any kind about scholarships that you never applied for.
- “Free” seminars with an up sell. The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those seminars.

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

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

Additional Financial Assistance and RCC Information

Citizenship

The U.S. Department of Education performs matches against the FAFSA application to verify a student’s citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial assistance programs. A student must submit documentation to the Student Financial Services office to confirm citizenship or immigration status if this information is requested on WebAdvisor. Some of the documents that may be submitted to confirm citizenship are: a copy of the student’s Certificate of Birth, an original valid U.S. Passport or Passport Card, or an original Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: an original Alien Registration Card, I-551, or I-94 Stamp. All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact Student Financial Services at (951) 222-8710.

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

Selective Service System

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

Who is required to register?

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

How do I know if I need to register?

- Your FAFSA Student Aid Report will indicate that your Selective Service status must be confirmed or that you have not registered with Selective Service.

How can I register?

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

Please note that if you did not register with Selective Service, and because of your age can no longer register (26 years and older), you must provide our office with documentation of your status from Selective Service along with a personal letter indicating why you failed to register. Please visit www.sss.gov, click on “Men 26 and Older,” and then select the link “Request for Status Information Letter.” Download, complete and submit it to the indicated address. Finally, submit the response from Selective Service along with your personal letter to the Student Financial Services office.

To receive documentation or additional information regarding your Selective Service registration status, you may visit the website at www.sss.gov or call (847) 688-6868.

1098-T

The Form 1098T (Tuition Payments Statement) is available on Web Advisor in late January for the previous tax year if you were enrolled in courses at RCC.

The 1098T Form is used to calculate any student tax credits you may be eligible for. You or your parents may be able to take either the tuition and fees deduction or claim an education credit on your tax return for the qualified tuition and related expenses that were actually paid in the year.

To access, view, and/or print your 1098T Tax Form, click on the WebAdvisor link. If you have any problems logging into WebAdvisor, please email studenttechhelp@rcc.edu for a tutorial and helpful links. If you have any questions regarding the information on your 1098T Form, please contact the 1098T Information Line at (951) 328-3500.

RCC cannot answer tax questions so for any other information regarding the 1098T eligibility and how to figure out the tax credit please contact your tax preparer or the IRS at 1-800-829-1040 or www.irs.gov. Tax credits for students may change from year to year so be sure to view any updates on the IRS website.

Disabled Students

The office of Disabled Student Programs and Services (DSPS) offers services to ensure access and accommodations to individuals with disabilities. Some of the services that are offered for students in need of accommodations are: hearing impairments, learning disabilities, and visual impairments. The U.S. Department of Education's Federal Aid Office also offers resources for students with a documented qualifying disability. For more information about the Disabled Student Programs and Services department please contact (951) 222-8060.

Types of Media and Resources

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

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

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

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

Students may listen to the *Student Aid Audio Guide* online at www.studentaid.ed.gov/audioguide or a student can request a CD by calling the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243) or 1-319-336-5665.

Transfer Tips

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

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

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

1. Using your Department of Education PIN, go to www.fafsa.gov, Under "FAFSA follow-up" choose "Add a School Code" and follow the directions to add **Riverside City College** using our **Title IV School code "001270"**. ***Or,***
2. Add **RCC** to of your SAR, sign it and mail it to the address listed at the bottom of page under "If you made changes". ***Or,***

3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have **RCC** added to your SAR. Have the following information ready:
 - Name and Date of Birth
 - DRN Number (Located on page 1 of SAR)
 - Social Security Number
 - **RCC's** Title IV School Code **001270**

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

If you have not set up your RCC email account, you will want to do so at <http://www.rcc.edu/students/email.cfm> follow the steps to set up your email account.

Drug-Related Convictions

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

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

It is the mission of Riverside City College to provide a drug-free academic environment for our students that maximizes academic achievement and personal growth. The college recognizes that any type of substance abuse poses a significant threat to the health, safety, and well-being of users and the people around them. Students can seek help through the Student Health Services Center. Health professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health Services Center at (951) 222-8151.

Release of Financial Assistance Information (FERPA)

STUDENT FINANCIAL SERVICES

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. FERPA requires that information, written or verbal, regarding student education and financial assistance records cannot be released to any person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, i.e. parent, grandparent or friend, the RCC SFS Consent to Release Information form (CRI) must be completed by the student each academic year. The CRI form is available on our website at www.rcc.edu/studentfinancialservices under FA Forms and is to be filled out at the student's home college. The CRI form may be cancelled in person at the SFS office.

For student confidentiality, a picture I.D will be required when a student is requesting information from his/her financial assistance file. All documents contained in the student's file are the property of the RCC SFS office and will not be returned. Please request and retain copies of all your paperwork before submitting it to our office. To protect students' privacy, no detailed student information will be given out over the phone or via the internet.

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

California Domestic Partner Rights Act

What is the California Domestic Partners Rights and Responsibilities Act?

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect in January 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the college Student Financial Services (SFS) office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership, the SFS office should re-evaluate the student's BOG Fee Waiver eligibility. Eligibility for aid may increase or decrease.

For the purposes of federal student financial aid programs, California's recognition of registered domestic partnerships does not apply. If you are in a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded student financial assistance (BOGW and Cal Grant) and will need to provide income and household information for your domestic partner.

If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner.

These provisions apply to state funded student financial aid ONLY, and not to federal student financial assistance.

AB 540 & The California Dream Act

Students who are exempt from paying nonresident tuition under Education Code Section

68130.5 (AB 540) are not considered California residents. If you are not a California resident, you are not eligible to have your fees waived using the BOGW for the Fall 2012 semester. However, you may be exempt from paying the out of state tuition fee under the AB 540 State law. Since January 1, 2002, California's AB 540 **allows undocumented immigrant students** in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

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

- 1) High school attendance in California for three or more full academic years (between grade 9 and 12, inclusive and do not need to be consecutive years);
- 2.) Must have or will graduate from a California High School or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE).
- 3) Must register or is currently enrolled at an accredited institution of public higher education in California.
- 4) In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
- 5) Must not hold a valid non-immigrant visa (F, J, H,L,A,E etc.)

Students eligible for the AB 540 program must fill out the **California Nonresident Tuition Exemption Form**, this application is available in the Admissions and Records office.

Additional Information Regarding Undocumented Students

The **California Dream Act of 2011** became law through the passage of two Assembly Bills, AB 130 and AB 131.

AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for, and receive privately funded scholarships at California public colleges and universities. Riverside City College students who meet AB 540 criteria may apply for general Riverside City College Scholarships.

AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and Board of Governors Fee waivers (BOG) at California community colleges. California Student Aid Commission is currently developing the Cal Grant Dream Application.

For more information about AB 131 and when the Cal Grant Dream Application will be available please go to: www.csac.ca.gov/dream_act.asp

Frequently Asked Questions

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

AB 540, passed in 2001, allows students meeting all of the following criteria to pay the same tuition and fees as resident students at California public colleges and universities. Starting on January 1, 2013, the California Dream Act extends Cal Grant A & B Entitlement awards, Cal Grant C awards, institutional grants, and community college fee waivers to students that meet these same criteria.

To receive Dream Act aid, AB 540 and AB 131 students must:

- Have attended a California high school for a minimum of three years
- Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED, also called General Educational Development test)
- Enroll in an accredited California institution of higher education
- In the case of students without legal immigration status, fill out an affidavit stating that they have filed or will file an application to legalize their immigration status as soon as they are eligible to do so
- To get a Cal Grant, they must also meet all other Cal Grant eligibility.

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

Dream Act students without legal immigration status will be required to fill out the CA Student Aid Commission's own Dream Application in lieu of the Free Application for Federal Student Aid (FAFSA).

- Like all other dependent Cal Grant applicants, Dream Act students will be required to submit parental income and asset information. The demographic information students will provide on the Cal Dream Application is largely the same as the information that students have already supplied to their high schools and colleges
- There are no checks and matches between the Cal Dream App and any federal databases
- Dream Act students' and their parents' information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants

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

You may be eligible for:

- **NOW:** AB 540 In-State Tuition Assistance
- **NOW:** AB 130 private scholarships (see your intended college or university for applications and deadlines)
- **JAN 1, 2013:** Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines)
- **JAN 1, 2013:** California Community Colleges Board of Governor's fee waiver (BOG fee waiver). Complete the Dream Application for the 2012-2013 academic year at www.dream.csac.ca.gov, listing the RCC school code #001270.
- **JAN 1, 2013:** Cal Grant (applications start January 1, 2013; awards can be used beginning Fall Term 2013) and other State-administered financial aid.

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

You may qualify for:

- Chafee Foster Youth aid
- AB 540 in-state tuition assistance
- AB 130 private scholarship aid offered through California public colleges and universities
- California Dream Act Cal Grants or institutional grants (starting in 2013)
- Board of Governors fee waivers at California community colleges

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

You may be eligible for:

- **NOW:** AB 540 In-State Tuition Assistance
- **NOW:** AB 130 private scholarships (see your intended college or university for applications and deadlines)
- **JAN 1, 2013:** Institutional grants like the UC “University Grant”, the CSU “State University Grant”, the CSU Extended Opportunity Program (EOP) or the California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college or university for applications and deadlines)
- **JAN 1, 2013:** California Community Colleges Board of Governor’s fee waiver (BOG fee waiver). Complete the Dream Application for the 2012-2013 academic year at www.dream.csac.ca.gov, listing the RCC school code #001270.
- **Fall Term 2013:** If you are attending a California Community College and plan to transfer to a 4-year institution in the fall of 2013 or later, you may qualify for a Community College Transfer Entitlement Cal Grant (**Apply JAN-MAR 2013**)
- **Fall Term 2013:** If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C (**Apply JAN-MAR 2013**)

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

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

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

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

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

STUDENT FINANCIAL SERVICES

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

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

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

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

NO. The date of high school graduation does not affect a student's eligibility for the AB 540 tuition exemption. So long as the student attended a California high school for at least 3 years prior to graduation, the student will be eligible to apply for the AB 540 exemption.



Cost of Attendance

STUDENT FINANCIAL SERVICES

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

2012-13 Nine Month Student Expense Cost of Attendance Budget

<u>Allowance</u>	<u>Living at home</u>	<u>Living Away from home</u>
Books and Supplies	\$1,666.00	\$1,666.00
Room and Board	\$4,402.00	\$13,558.00
Transportation	\$1,170.00	\$1,314.00
Personal Expenses	\$3,106.00	\$2,844.00
Enrollment Fees	\$1,380.00	\$1,380.00
Health Fees	\$36.00	\$36.00
Total	\$11,760.00	\$20,798.00

Non California Resident fees:

(\$180 per unit X 30 units) = \$5400.00 is added to the applicable budget

Fees that are excluded from this budget are parking at \$80 or more, Student Service fee, non-U.S. citizen fee of \$24 per unit and audit fees at \$15 per unit.

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

Total 2012-13 RCCD Cost of Attendance Budget

Living at home	\$11,760.00
Living away from home	\$20,798.00
Non-Resident living at home	\$17,160.00
Non-Resident living away from home	\$26,198.00

Frequently Asked Questions

Q. Where can I get help completing my FAFSA?

A. The SFS office schedules FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA online. Look for announcement flyers or visit our website at www.rcc.edu/studentfinancialservices for future workshops and dates.

There is help available on the FAFSA website as you enter the information. The “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked.

FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer services representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243.

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

A. No, not every semester. The FAFSA must be filled out for each academic year and the award will be for fall, spring and summer semesters. Applications are available at www.fafsa.gov on January 1st for the following academic year.

By filling out the FAFSA, you will automatically be considered for the BOGW for the academic year beginning with summer and ending with spring (summer, fall, winter, spring).

To qualify for the Cal Grant, you must complete and submit the FAFSA by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA by March 2nd to maintain your eligibility status.

Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, BOGW, Cal Grant, etc.).

Q. I submitted my FAFSA and received my SAR (Student Aid Report). Do I need to do anything else?

A. Yes! Completing the FAFSA is only the first step in applying for financial assistance. The next step is to complete your financial assistance file by turning in the required documents to the RCC Student Financial Services office. A current admissions application for RCC is also required.

If you listed Riverside City College as one of your schools, the SFS office will automatically receive your FAFSA information from the Department of Education. Certain forms or documents must be submitted to the SFS office to complete your file and to assist in determining eligibility.

You will be notified through your RCC student e-mail as to what forms or documents are required to complete the financial assistance process. To access your email address, please go to www.rcc.edu/students/email.cfm. Required forms/documents will also be posted on WebAdvisor.

After the required forms/documents have been submitted, your file will be reviewed for eligibility and you will be notified by email of your status. Your award will be available on WebAdvisor.

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

A. For financial assistance purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Step Three of the FAFSA.

If you answer “NO” to every question in Step Three of the FAFSA, you are a **DEPENDENT STUDENT**. Dependent students must include their parent’s income information on the FAFSA.

If you answer “YES” to any one of the questions in Step Three of the FAFSA, you are an **INDEPENDENT STUDENT**.

Whether or not you live with your parents, they claim you on their tax return or they give you money are **NOT** factors in determining dependency status. Please see our section on “Dependent or Independent” in this guide for additional information.

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

A. No, it is not a waste of time! The only way to find out if you are eligible for financial assistance is to submit the FAFSA application. If you do not qualify for the Federal Pell Grant, you may still be eligible for other types of aid, such as the Board of Governor’s Fee Waiver (BOGW) or the Cal Grant. If you do not fill out the FAFSA application, you will be disqualifying yourself from getting financial assistance. Remember, FAFSA is the **Free** Application for Federal Student Aid. There is no fee charged to apply for financial assistance.

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

A. To avoid any delays in the processing of the financial assistance application, FAFSA, be sure to accurately enter the information and review and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process.

Remember, completing the FAFSA is just the first step in the application process. You must turn in the required forms and/or documents to complete your financial assistance file so that the awarding process may continue. The SFS office will not be able to process an application with missing documents or conflicting information. The later you apply, the later your application will be processed, so avoid delays and apply early. Be sure to keep all documents you used when completing the FAFSA, such as tax returns and W-2s as copies of these documents may be required to complete your financial assistance file with our office. The SFS office at RCC is committed to processing applications and files as quickly and accurately as possible.

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

A. The amounts listed on your award letter are the awards for a full-time student (12 units). Your actual disbursements may be less depending on the number of units you are actually enrolled in at the time of disbursement. Keep in mind that grants are disbursed in payments throughout the semester. Therefore, the amount you receive may not reflect the entire semester award. Also, late starting classes have a different disbursement schedule. Finally, if you have an approved financial assistance appeal, you will only be paid for classes on your approved class list.

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

A. No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the BOGW. Students eligible for Cal Grant must be enrolled in at least 6 units to receive

disbursement. With the Pell Grant, the amount of money disbursed depends on the number of units a student is enrolled in each semester. In some cases, a student may have to be enrolled at least half time (6 units) to receive the Pell Grant. That is determined by the information submitted on the FAFSA and the calculation of the EFC (Expected Family Contribution) by the Department of Education.

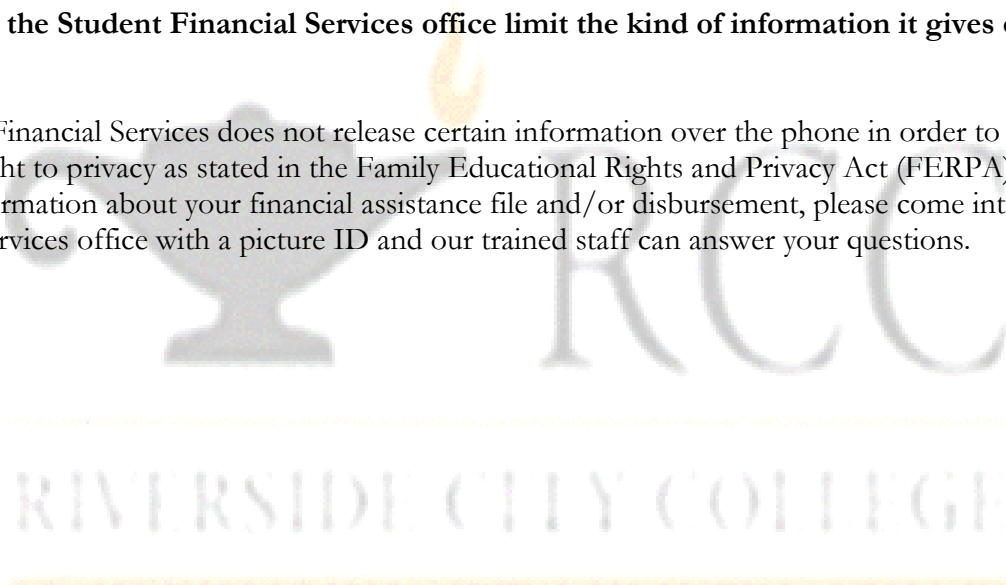
Q. What happens to my financial assistance if I drop classes? Do I have to pay back the money?

A. That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial assistance.

If you withdraw from all of your classes, you will be notified if you must repay any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our financial assistance academic counselors and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes will affect your G.P.A, class completion ratio and future disbursements.

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

A. Student Financial Services does not release certain information over the phone in order to protect the student's right to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial assistance file and/or disbursement, please come into the Student Financial Services office with a picture ID and our trained staff can answer your questions.



Financial Assistance Common Acronyms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SAP-Satisfactory Academic Progress: Federal and state regulations require that students receiving federal and state financial aid meet certain standards. Meeting Satisfactory Academic Progress (SAP) consists of maintaining a minimum Grade Point Average (GPA) of 2.0 (qualitative standards) and completing 67% of units attempted (quantitative standards). Additionally, students must also complete their program of study within 150% of the published time frame.

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

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

Commonly Used Financial Aid Terms

Ability-to-Benefit	One of the criteria used to establish student eligibility in order for students to receive Title IV program assistance is that a student must have earned 1) a high school diploma or, 2) its equivalent. Students who are not high school graduates (or who have not earned a <u>General Education Development (GED) Certificate</u>) can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability-to-benefit (ATB) test or complete six semester approved units.
Academic Year	A period of time that schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.
Accreditation	The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.
Accrue	The process where interest accumulates on a student loan.
Award Letter	The award letter can be found on Web Advisor under the financial assistance section. The award letter explains the type(s) and amount(s) of financial assistance that the student may be eligible for based on the various determining factors.
Borrower	Individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.
Capitalized	With certain loans, such as the subsidized loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least <u>half-time</u> and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is <i>capitalized</i> or added to the principal balance, which increases the outstanding principal amount due on this loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan.
Consolidation	The process of combining one or more loans into a single new loan.
Cost of Attendance (COA)	The total annual cost of attending college for any given academic year. The COA includes tuition and fees, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.
Default	If a student does not repay their loan according to the terms and agreements of the signed promissory note, they may enter into a default status. A student's credit status, future financial assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

Dependent student	A student who does not meet one of the criteria for an independent student. Be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse.
Disbursement	Scheduled dates in which students will be disbursed their financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). <i>*For a list of the 2012-2013 scheduled disbursement dates, please see the disbursement schedule section of this consumer guide.</i>
Direct Loans	<u>William D. Ford Federal Direct Loan (Direct Loan) Program</u> . Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You repay these loans directly to the U.S. Department of Education.
Educational Goal	A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credential. To receive financial assistance, you must be enrolled in an eligible program. For questions, please contact the SFS office for more information.
Expected Family Contribution	Your Expected Family Contribution (EFC) is the number that is used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA application. Your EFC number is located on your Student Aid Report (SAR).
Grace period	After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 6 months before payments are due. This period is called the "grace period." During the grace period, no interest accrues on subsidized loans. Interest accrues on unsubsidized loans during grace periods, and this interest is capitalized when borrowers' loans enter <i>repayment</i> .
Half-time	At least six semester hours/units of active enrollment per semester at RCC.
Independent Student	An independent student meets the requirements on the FAFSA to list only their (and their spouse's if applicable) information.
Interest	A loan expense charged by the lender and paid by the borrower for the use of borrowed money.
National Student Loan Data System (NSLDS)	NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at www.nsls.ed.gov .
Principal	The amount of money borrowed by the student. Interest is charged on this amount.
Promissory Note	A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions

are available to the borrower. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Satisfactory
Academic
Progress**

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

**Selective
Service
Registration**

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

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

**Student Aid
Report**

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

Subsidized

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

Unsubsidized

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



RIVERSIDE CITY COLLEGE

Useful References

Apply for the FAFSA Online	www.fafsa.gov
Apply for a PIN	www.pin.gov
Federal Student Aid Information Center	1-800-4FEDAID (1-800-433-3243)
Federal Student Aid Information	www.studentaid.ed.gov
California Grant Programs	1-888-CALGRANT (1-888-224-7268)
	or www.csac.ca.gov or... www.webgrants4students.org
California Dream Application.....	https://dream.csac.ca.gov
California Student Aid Commission California	
CHAFEE Grant for Foster Youth	www.chafee.csac.ca.gov
National Student Loan Data System.....	www.nslds.ed.gov
Loan Entrance/Exit Counseling	www.studentloans.gov
Golden State Scholarshare & Governor's Scholarship	www.scholarshare.com
Social Security Office	www.ssa.gov (1-800-772-1213)
Selective Service	www.sss.gov (1-847-688-6888)
IRS- Student Tax Credits, Copies of Taxes	www.irs.gov (1-800-829-1040)
Immigration and Citizenship.....	www.uscis.gov (1-800-375-5283)
AmeriCorps State and National.....	www.americorps.gov
Fin Aid- Student smart guide to financial aid.....	www.finaid.com
ICANAFFORDCOLLEGE.....	www.ICANAFFORDCOLLEGE.COM
Student Loans.....	www.studentloans.gov
Who do you want to be	http://whodouwant2b.com/
California Career Zone	http://www.cacareerzone.org/
Scholarship Search Sites:	

- Fastweb.com
- Scholarships.com
- Scholarshiphunter.com
- Scholarsite.com
- Cashforcollege.com

Please view the RCC Student handbook at: <http://www.rcc.edu/services/counseling/files/StudentHandbook.pdf> for the following important regulations and policies.

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

Please view the RCC Student Catalog at:

<http://www.rccd.edu/services/counseling/Documents/Riverside%202011-12%20Complete%20Catalog/2011-12%20riverside%20catalog%20complete.pdf> for the following important regulations and policies

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

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

Students Rights

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

- Completing the FAFSA (Free Application for Federal Student Aid). There is never a fee to apply for federal assistance. Go to www.fafsa.gov to apply.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act (FERPA).
- Policies on refunds, dropping classes and what it costs to attend RCC.
- How RCC determines satisfactory academic progress and what happens if you don't meet the standard.
- Various financial assistance programs available such as scholarships, federal, state and college financial assistance programs.
- The deadlines for submitting applications for various financial assistance programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by RCC, is met.
- The various programs in your financial assistance package and when and how you will receive your funds.
- How to appeal a denied financial assistance application, if you believe you have extenuating circumstances.
- How you may be able to get additional assistance if your financial circumstance changes.
- How outside resources, such as scholarships, may impact your financial assistance award.
- How to close your RCC financial aid file if you change schools.
- How much of your financial assistance must be paid back, 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 assistance awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.
- How to close or re-open your financial assistance file at RCC.
- How to apply for the Sallie Mae Debit card.
- How to file a Mid-Year transfer.

Students Responsibilities

You have the responsibility to:

- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about RCC's programs before enrolling.
- Read and keep copies of all forms and agreements you sign.
- Activate your RCCD student email account and check it regularly for updates and requests.
- Promptly respond to all requests and return all required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at RCC immediately.
- Ensure all classes you take will fulfill your educational goal requirements.
- Be aware of and comply with all deadlines and understand the school's refund policy.
- Be aware of the Satisfactory Academic Progress (SAP) Standard as defined by the RCC SFS office and maintain your SAP in order to continue receiving financial assistance.
- Secure your federal Personal Identification Number (PIN), and know that your PIN serves as your electronic signature, and has the same legal status as a written signature. You should not share this information with anyone.
- Report in writing all additional financial assistance resources you receive to the RCC Student Financial Services office.
- Complete your online entrance counseling requirement prior to applying for a loan disbursement; as well as completing your exit counseling before your 2nd disbursement.
- Compare your anticipated monthly student loan payments and other expenses to your expected take home pay after college.
- Notify your school and Direct Lending if there is a change in your name, permanent mailing address or enrollment status.
- Repay your student loans, even if you do not complete your education, aren't happy with your education or can't find a job.
- File for a deferment or forbearance or change your repayment plan, if you are at risk of defaulting on your federal loan(s).
- Abide by all rules and regulations as outlined in the RCC Student Handbook, RCC Catalog and RCC course schedule.

2012 – 2013 GRANT DISBURSEMENT SCHEDULE

2012 Fall Semester

Student Deadline*	E-mail Notification of Eligibility Sent	1st Disbursement Applied to Debit Card	2nd Disbursement applied to Debit Card
7/12/2012	Mid August	50% of fall grants on 8/31/12	50% of fall grants on 11/9/12**
8/09/2012	Mid September	50% of fall grants on 10/5/12	50% of fall grants on 11/9/12**
9/20/2012	Mid October	100% of fall grants on 11/9/12	N/A
10/25/2012	End of November	100% of fall grants on 12/14/12	N/A
11/21/2012	Early January	100% of fall grants on 01/18/13	N/A

2013 Spring Semester

Student Deadline*	E-mail Notification of Eligibility Sent	1st Disbursement Applied to Debit Card	2nd Disbursement Applied to Debit Card
12/20/2012 (including all above deadlines)	End of January (new applicants only)	50% of spring grants on 2/14/13 100% Fall Retro	50% of spring grants on 5/3/13**
1/24/2013	Early March	50% of spring grants on 3/22/13 100% Fall Retro	50% of spring grants on 5/3/13**
3/7/2013	Mid April	100% of spring grants on 5/3/13 100% Fall Retro	N/A
4/18/2013	Mid May	100% of spring grants on 6/6/13 100% Fall Retro	N/A
6/7/2013	End of June	100% of spring grants on 7/19/13 100% Fall Retro	N/A

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

****Final adjustment done for changes in enrollment**

NOTE: All disbursement dates are contingent upon funding and subject to change. Payment for classes that start after the first day of the semester and payment for classes added late are included with your final disbursement of the semester. If you have applied for a Direct Loan, you will be notified separately of your loan disbursement dates. Grant disbursements are based on your enrollment status and units will be checked *approximately* 2 weeks before each disbursement date:

Enrollment Status	Units Enrolled In	Percentage of Grant Disbursement
Full Time	12 or more units	100%
Three Quarter Time	9.0—11.5 units	75%
Half Time	6.0—8.5 units	50%
Less than 1/2 time	5.5 or less units	Pell to be determined if eligible (not eligible for FSEOG or Cal Grants)

Sallie Mae Debit Card

All Financial Aid disbursements of grants, loans, and scholarship funds are electronically deposited onto a Sallie Mae Debit Card. Please visit www.rcc.edu/studentfinancialservices to learn more about the Sallie Mae Debit Card and to sign up.

There are many benefits in signing up for the Sallie Mae Debit Card, some of which are:

- It's Safe, Secure and Convenient
- No waiting for a check in the mail and no waiting in long lines at the bank to cash your check.
- Easy Online Enrollment
- 24/7 Account management
- You can use your card anywhere Debit MasterCard is accepted
- You may view the status of your refund and/or financial aid disbursement through Sallie Mae's online platform (debit card loaded, debit card mailed).

The Sallie Mae Debit Card is used like a regular debit card. This card can be used to make purchase transactions, to withdraw cash, etc. You can withdraw money at no charge from any Allpoint ATM machine. You may visit the Allpoint website www.allpointnetwork.com and enter your zip code to find the surcharge-free ATM closest to you!

Signing up for the Sallie Mae Debit Card is easy and the card is the fastest way for you to receive your grant, loan, and scholarship disbursements if eligible.

To sign up and/or get directions on signing up go to www.rcc.edu/studentfinancialservices and choose the “debit card” link. All you have to do is provide your last name, Riverside City College Student ID number, Date of Birth, accept the Terms and Conditions and furnish some basic demographic information.

Your Sallie Mae Debit Card will be mailed to you **when your first disbursement has been completed** by Riverside City College. Please **allow at least 10 business days from the date of your disbursement** to receive your card, if eligible. You must use a permanent address when you apply for a debit card. If you have a P.O. Box you will need to call Sallie Mae at 1-888-553-4108 on the day of your disbursement and update your address with Sallie Mae as well as with your school. The card will be mailed to you containing your disbursement; any time you are due another financial aid disbursement, it will be electronically loaded onto your Sallie Mae Debit Card.

If your Sallie Mae debit card is lost or stolen, you must report it to Sallie Mae at (888) 553-4108. Your card will be replaced at your expense. Please check your RCC e-mail regularly for any updated information.

Sallie Mae complies with the USA PATRIOT Act, which is a federal law that, among other things, requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account with any financial institution. If you sign up for the debit card and you do not pass the USA Patriot

Act with Sallie Mae, you will be required to fax over documents to confirm your identity (Social Security Card, Driver's License and/or Birth Certificate). Sallie Mae will contact you at the e-mail address you provided at the time you signed up for the debit card.

If you do not supply those necessary documents to Sallie Mae by their deadline date, any funds to be disbursed to you will instead be returned to your college, and you may need to wait 2-3 weeks for a check to be issued. Before your check can be released, you will be asked to clear the Patriot Act with Sallie Mae and provide proof to your college. The proof consists of the e-mail from Sallie Mae stating that your card has been cleared and you can now activate it.

For more Questions and Answers from Sallie Mae you may visit their website at:

<https://bosebill.salliemae.com/NETPAY/Templates/inc/html/faq.html>

For Sallie Mae's Terms and Conditions please visit their website at:

<https://bosebill.salliemae.com/NETPAY/Templates/inc/html/terms.html>

For information on Card Use and Limitations please visit Sallie Mae's website at:

<https://bosebill.salliemae.com/NETPAY/Templates/inc/html/terms.html>

For a schedule of fees from Sallie Mae please see below: (This information is also listed under the Terms and Conditions on the Sallie Mae Website).

Transaction / Service	Fee
Monthly Servicing Fee:	None
Signature Transaction:	None
PIN-Based Debit Transaction:	None
Reload Fee	3% of transaction amount charged to depositor
Allpoint™, Presto! or SUM ATM Withdrawal:	None
Allpoint™, Presto! or SUM ATM Balance Inquiry:	None
Electronic Transfers (Out):	None
Online Statement:	None
Other Domestic ATM Balance Inquiry:*	\$0.50
International ATM Balance Inquiry:*	\$1.00
Other Domestic ATM Withdrawal:*	\$1.50
International ATM Withdrawal:*	\$3.00
Foreign Currency Conversion:	1% of transaction amount after conversion to USD
Paper Statement: You can see all account activity online for free. If you choose to have a paper copy mailed to you, you will be charged \$3.00 for each paper statement mailed to you.	\$3.00 each statement
Document Copy Request: This would include copies of transaction records, correspondence related to disputed transactions, etc. For example, if you purchased a bike using your debit card and lost the sales receipt from the bike shop, you could contact us to obtain a copy of the record of the	\$5.00

STUDENT FINANCIAL SERVICES

transaction. We would charge you a \$5.00 fee to provide the copy. Often, store Merchants require proof of purchase before issuing credits, making repairs to or replacements of purchased items, etc.	
Lost/Stolen Replacement Card:	\$15.00
Overnight Delivery for Replacement Card:	\$35.00
Check Requests:**	\$10.00
Inactivity Fee: If you have an activated debit card that has a balance on it and you do not use the card or access your account for a period of 9 consecutive months, you will be charged \$3.00 per month starting in the 10th month.	\$3.00 per month after 9 consecutive months of inactivity

Additional Information about your Disbursement

Please read the following BEFORE you accept the disbursement:

Remaining in all of your classes is critical to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes, you **MUST** return the funds to the College. If you receive all FW grades for a semester which you received Title IV funds, you may be required to repay a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs, and is thus subject to change.

You will only be paid for classes you are actively attending. The Board of Governors Fee Waiver (BOGW) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards distributed by the SFS office. If you have already paid your fees, you may be eligible for a refund.



English/Spanish Glossary

-A

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

-B

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

-C

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

-D

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

-E

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

-F

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

-G

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

-H

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

-I

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

-J

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

-L

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

-M

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

-N

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

-O

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

-P

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

-Q

qualification requisito

-R

register with the Selective Service inscribirse en los registros militares del Selectivo Selectivo
 repaying Your Student Loans cómo pagar sus préstamos estudiantiles

-S

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

-T

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

-U

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

-V

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

-W

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

-Z

zip code código postal, zona postal

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

Available in alternate formats.

Very Important Information – Please Read!

All students enrolled in Riverside City College have a free student email account provided by Windows Live E-mail by Microsoft. If you need assistance accessing your email account please contact the RCC Admissions and Records office.

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

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



Student Financial Services

Riverside City College

Office Contact Information

Important Information
Title IV School code for Riverside City College: **001270**

Office Hours

Monday 8:00am to 4:45pm
Tuesday 8:00am to 5:45pm
Wednesday 8:00am to 4:45pm
Thursday 8:00am to 4:45pm
Friday 8:00am to 12:00pm

*Office hours and closures may vary throughout the school year. Please contact the Student Financial Services Office for these dates and times.

Mailing Address

Riverside City College
4800 Magnolia Avenue
Riverside, CA 92506-1299
Attn: Student Financial Services

Phone Numbers

Riverside City Campus
(951)222-8710

Spanish Speaking Phone Line
(951) 328-3849

Our Web Site:
www.rcc.edu/studentfinancialservices

E-mail Address:
studentfinancialservices@rcc.edu
(Please include name and student ID# number with each e-mail)