



2009 - 2010

Academic Year

FINANCIAL AID AND YOU:

"Working Together for Student Success"

Financial Aid is available in the form of grants, scholarships, work-study and student loans. Don't disqualify yourself by not applying and don't assume you will not qualify. Students normally receive one or more types of funds.

FINANCIAL AID OFFICE MISSION:

The mission of the Financial Aid Department is to provide information and financial aid support to all eligible students attending Fullerton College. We are devoted to the educational needs of all individuals in the community and the varying specific educational needs of our students. Whatever your major or career goal, we hope this publication will answer some of the questions you may have regarding Financial Aid and the application process at Fullerton College. We hope to give you a clear picture of the options available to you as you plan your educational goals and budget for related expenses. Our motto is "Financial Aid and You: Working Together for Student Success." We are eager to serve you and wish you success!

INTRODUCTION:

Any student or potential student is encouraged to inquire about the eligibility requirements for receiving financial aid. We believe no student should be denied access to the educational experience because of lack of funds. If you need help with the cost of attending Fullerton College, the Financial Aid Office may be able to assist you. Our office has information on the Federal Pell Grant, Academic Competitiveness Grant, Cal Grant, Board of Governor's Fee Waiver, Federal Work Study, Federal Family Education Loan Program, Supplemental Educational Opportunity Grant, Chafee Grant, Scholarships and VA benefits.

Since financial aid opportunities and regulations change periodically, you should check with the Financial Aid Office each semester, regardless of how successful you were in obtaining aid in the past.

We are located in the 100 Building (Room 115) on the Fullerton College campus.

You may also reach us by telephone at (714) 992-7091

or on the web at <http://financialaid.fullcoll.edu>



FINANCIAL AID OFFICE STAFF:

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FINANCIAL AID OFFICE HOURS:

FALL AND SPRING HOURS:

Monday and Tuesday	8:00 AM – 6:30 PM
Wednesday, Thursday	8:00 AM – 5:00 PM
Friday	8:00 AM – 2:00 PM
Saturday (1st two Saturdays of the month)	9:00 AM – 2:00 PM

(Please Arrive 30 minutes before closing to ensure service)

SUMMER HOURS:

Monday through Thursday	8:00 AM – 6:00 PM
Friday	CLOSED

(Please Arrive 30 minutes before closing to ensure service)

FINANCIAL AID LABS:

The Financial Aid Office offers labs and assistance on completing the FAFSA application throughout the academic year. Students do not need to make an appointment, as labs are offered various times per month. Students should be familiar with the computer before attending the FAFSA lab. The labs are approximately one hour in duration, and students are asked to show up not less than ten minutes before the scheduled start time, as seating is limited.

Please check our website for current dates, times and locations, at <http://financialaid.fullcoll.edu>, click "FAFSA Labs."

FINANCIAL AID WEBSITE:

The Financial Aid Office Website is located at <http://financialaid.fullcoll.edu>. The website includes information on workshops, program requirements, and Financial Aid information. In addition, you can access and print Financial Aid forms, the BOGG Fee Waiver, apply for a loan, check disbursement dates, apply for internal scholarships and access Scholarship Applications. You can email all Financial Aid Staff, or check the Financial Aid Website for the latest information. All students receiving Financial Aid should regularly check the the Financial Aid Website for the latest information.

FINANCIAL AID INFORMATION MONITOR:

The Financial Aid Office has installed a LCD monitor in the area in front of the Financial Aid Office (Building 100, room 115.) The monitor disseminates general financial aid information beneficial to students in a slide show format. This information is updated regularly throughout the academic year. The next time you are in line waiting to be assisted, watch the monitor while you wait. You may find your question is answered without the need to continue waiting!

STEPS TO COMPLETING THE FINANCIAL AID PROCESS:

Complete the FAFSA application online at: www.fafsa.ed.gov and list Fullerton College's school code, which is 001201.

After you receive your SAR (Student Aid Report) from the Department of Education, go to the Fullerton College Website, sign in to myGateway, click on Student Links and follow the applicable steps.

Complete any supporting documentation as requested on myGateway. Most forms are available on the financial aid website.

View your award information on myGateway! (usually within 30 days of submitting your documentation to our office.)

DISBURSEMENT:

Since disbursement dates vary by semester, consult the Financial Aid website under the "FA Check Disbursement" link.

FINANCIAL AID Q&A:

WHAT IS FINANCIAL AID?

Financial Aid is designed to bridge the gap between a students resources and the college's cost of education. Financial Aid is comprised of grants, scholarships, work study, fee waivers, loans and VA benefits.

HOW DO I APPLY FOR FINANCIAL AID?

The first step in applying for Financial Aid is the FAFSA (Free Application for Federal Student Aid.) This form must be completed every academic year. The form may be completed on line at www.fafsa.ed.gov. FAFSA worksheets are available on the financial aid office website, to assist you prior to completing the application on the web. The academic year runs from July 1 – June 30, and you must re-apply every academic year.

CAN I APPLY BEFORE I COMPLETE AND TURN IN MY ADMISSIONS APPLICATION?

Absolutely! Both applications can be done concurrently, and due to various program deadlines, students are encouraged to apply well in advance of enrollment. For example, for Fall enrollment, the FAFSA application can be completed as early as the preceding January 1st.

DO I HAVE TO BE A HIGH SCHOOL GRADUATE TO RECEIVE FINANCIAL AID?

No. If a student does not have a high school diploma, they may have a GED or pass the ATB (Ability to Benefit) test, and must be 18 years of age. The ATB test is offered in the Fullerton College assessment center. Students who complete 6 degree-applicable, non-remedial, non-PE. units may also qualify. Either a high school diploma, GED, or passing the ATB test will suffice for the purpose of receiving financial aid. However, current high school students are considered concurrently enrolled, and do not qualify for financial aid until they are no longer enrolled in high school and one of the above mentioned criteria are met.

HOW DO I MAKE A CORRECTION ON MY SAR?

The quickest way is to go to the FAFSA website at www.fafsa.ed.gov and select the "Make Corrections to a Processed FAFSA" button. Students will need to have a valid PIN (Personal Identification Number) in order to access their application. Students who do not have a PIN or who forgot or misplaced their PIN may request one at www.pin.ed.gov. The correction process can take anywhere from 4 hours to 2 weeks, depending on if the student has a valid email address to receive the response.

Alternatively, students can make corrections directly on their SAR copy and mailing back to the address on the form. This process takes approximately 4 to 6 weeks. Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process.

HOW DO I RECEIVE MY FINANCIAL AID FUNDS?

Financial Aid funds will first pay any expenses that you owe the college. If the student has a credit balance remaining after these expenses are paid, or if the student does not owe any money to the college, then a North Orange Card will be sent to the student to activate and the funds will be deposited into an account for use with the card after their enrollment is confirmed. The student will receive half of their yearly disbursement in the fall semester, and half in the spring semester. For 2009/2010 disbursements are made in at least three disbursements per semester. The proceeds should be used to pay their indirect expenses (Books and supplies, room and board, and transportation) throughout the semester. Because disbursement dates vary, students should check the Financial Aid Office website for the most recent disbursement dates.

HOW LONG WILL IT TAKE FOR MY FINANCIAL AID APPLICATION TO BE PROCESSED?

The entire process can take several months to complete, so students should apply as early as possible. After the initial FAFSA application, students will need to review their application and make any corrections, as well as respond to any follow up request from the Financial Aid Office for additional documentation. Since students can not be awarded until they satisfy all requests for follow up documentation and complete their application file, it is imperative that they respond in a timely fashion to any request received, whether from the Department of Education, or the Fullerton College Financial Aid Office.

You may check the status of an incomplete file at myGateway, under "Student Links".

HOW MUCH FINANCIAL AID MONEY WILL I RECEIVE IF I AM ATTENDING PART TIME, HALF TIME, OR LESS THAN HALF TIME?

Students are paid both on units enrolled (less than half time, half time, three quarter time, or full time), and based on their EFC. In general, 12 or more units constitutes full time enrollment, 9-11.5 units for three quarter time, and 6-8.5 units for half time enrollment and .5-5.5 units for less than half time. Once the student completes their financial aid file, they will be able to view their award notice from Financial Aid on myGateway that outlines their award based on full time attendance. Students may want to check with the Financial Aid Office if they are enrolling in less than half time to ensure they are still eligible to receive payment. It is important to note that students are ultimately paid on the number of units enrolled, and their disbursement amount may differ from what is notated on the award notice if they are not enrolled in full time units at the time of disbursement.

HOW MUCH FINANCIAL AID MONEY WILL I RECEIVE?

The amount a student will receive will be determined based on what they qualify for (their EFC from the SAR) and what funds are currently available at the time they complete their financial aid file. Because some financial aid funds are limited, and because some funds have deadlines, it is important for students to apply early, meet all deadlines, and complete their financial aid file as soon as possible, so that the Financial Aid Office (FAO) can best meet their needs. Students should refer to their award notice to understand what funds they have received. Their award is based on full time attendance, and will differ if enrolled in less than full time attendance at the time of disbursement. Students can always inquire at the FAO if they are unsure how their award will be affected if less than full time.

HOW OFTEN DO I HAVE TO APPLY FOR FINANCIAL AID?

Students must apply each academic year for financial aid. The award cycle for Federal aid (FAFSA) is Fall, Spring, and Summer. Students can apply as early as January 1st for the following Fall semester. The quickest way to reapply if the student was on financial aid the prior year is to complete an application with their PIN at www.fafsa.ed.gov. This will pull up a pre-populated application on which the student only needs to list their income and make any changes.

IF I GET A FEE WAIVER, WILL I GET BACK THE MONEY I ALREADY PAID?

Yes. If a student previously paid fees, and is later awarded a BOGG (Board of Governor's Fee Waiver) as part of their financial aid award, students will receive a refund check for the amount they paid, as long as the amount they paid and the BOGG is for the same academic year. Refunds are processed through the Bursar's Office. Students should be aware that the BOGG pays registration fees only, and students will still need to pay any additional fees, such as parking, health fee, ID and ASB fees.

WHAT IS THE BOARD OF GOVERNOR'S FEE WAIVER AND HOW DO I APPLY?

The Board of Governor's Fee Waiver (BOGG) is financial aid offered by the State of California for Community College students. The BOGG pays registration fees only. It also reduces the parking fee. The student must be a California resident in order to qualify. Qualification is also based on prior year income. Students may qualify either by completing a FAFSA application, or the BOGG application available by signing into the student myGateway account and clicking on the Webstar financial aid link. The application covers summer, fall, and winter/spring semesters, and students must reapply every academic year.

WHAT HAPPENS IF I DROP A CLASS OR WITHDRAW FROM ALL OF MY CLASSES?

Since disbursement is paid based on current units enrolled, students would not be paid for the dropped classes if the student withdrew prior to the disbursement run. If the student drops a class or withdraws from all classes after disbursement was received, the student may need to pay back some, or all, of the money owed. Students should refer to the college's SAP (Satisfactory Academic Progress) policy regarding this, and are advised to inquire at financial aid before dropping or withdrawing from classes. Specifically, students who withdraw or drop classes prior to the 60% semester mark will need to repay a portion of their disbursement. The amount will be determined based on their withdrawal date. After the 60% mark in the semester, students do not need to repay any monies, however, the SAP policy also states that students must pass at least 75% of their classes each semester in order to not be disqualified from Financial Aid in the subsequent academic year.

RETURN OF TITLE IV FUNDS

There is a federal law about paying money back if you leave school. If you receive a grant and then withdraw from all of your classes, you may owe money back to the Federal Program. Here's how it works:

According to the day you withdraw, the Financial Aid Office will calculate the part of the grant you have earned and what you owe. Note: If you withdraw after you have earned 60% of your grant, you will not owe any repayment.

Example: Say you get a \$1000 grant. If there are 131 days in the term and you drop out on the 34th day, then you earned 26% of your grant.

The financial aid office will multiply your grant money and figure out what you earned, and did not earn.

$\$1000 \text{ grant} \times 26\% = \$260 \text{ earned}; \$1000 \times 74\% = \740 unearned.

The college will owe some money back depending on the number of units you took:

You took 12 units @ \$26 each = $\$312 \times 74\%$ (unearned) = \$231 the college has to pay.

You will have to pay back the unearned amount, minus the college share, times 50%.

$\$740 - \$231 = \$509 \times 50\% = \255 you have to pay the federal program.

Income earned from Federal Work Study (FWS) Program does not have to be repaid. That is money you have earned from working and is not required to be repaid under this law.

Planning to withdraw from your classes or drop out of school? Please think again.

Consider discussing your decision with your instructor(s) and/or counselor. There may be programs or services to help you stay on track with your educational goals.

However, if you must leave, begin with the Admissions and Records Office. They will inform you of the steps to take.

Also, you must inform the Financial Aid Office as well to avoid any possible penalties or delays that could affect future aid. If you owe money and it is not taken care of, the Financial Aid Office will have to put a national HOLD on your student aid eligibility.

REGULATION

All students receiving federal financial aid who completely withdraw within the first 60% of a term, payment period, or period of enrollment, are subject to the refund provision.

Effective Fall 2000, the responsibility to repay unearned aid is shared by the Institution and the student in proportion to the aid each is assumed to possess.

During the first 60% of the enrollment period, the student "earns" Title IV aid in direct proportion to the length of time he or she remains enrolled.

Percentage is calculated by dividing the number of days completed in the term by the number of calendar days in the term. Percentage is applied to the amount of disbursable aid to the student for that period of enrollment.

REQUIREMENTS

Student: Shares in repayment of Title IV Funds awarded that are unearned. The student's share is the difference between the total unearned amount and the Institution's share of unearned aid. The student must repay their share of the unearned funds within 45 days after being billed by the District or set up a repayment schedule with the Department of Education.

Institution: Shares in the repayment of Title IV Funds for the unearned portion of tuition and fees. Institutional share is the lesser of the total amount of unearned aid or institutional charges multiplied by the percentage of aid that was unearned. The Institution must make post-withdrawal disbursements to eligible students who earned more aid than was disbursed prior to withdrawal. The Institution must define and publicize its withdrawal process.

OPTIONS

Student repays the funds in full within 45 days of notification.

Student is referred to the Department of Education for collections after the District notifies the student of overpayment and affords the student 45 days to repay overpayment in full or sets up a repayment schedule.

The District must return its share of unearned Title IV Funds no later than 30 days after it determines that the student withdrew.

The District has the option to bill the student for the Institution's share of Title IV overpayment

IMPACT

The District must bill and collect the overpayment within 45 days. If the student does not adhere to the repayment plan, the Financial Aid Office must be notified and the student must be referred to the Department of Education for collection. The District must bill and attempt to collect the overpayment from the student within 45 days of notification. The District has no further collection obligation after 45 days has expired. Students will incur an additional liability if they are billed for the institutional share of Title IV overpayments. Students will have an institutional liability that will prevent them from enrolling, per Board Policy, until the funds are repaid.

WHAT IS FEDERAL WORK-STUDY AND HOW DO I APPLY?

Federal Work-Study is a financial aid award eligible to qualified students. Students must complete the FAFSA application in order to be considered, and show sufficient need. Students must ask for and turn in a Work-Study request form to the Financial Aid Office. The student must have a complete financial aid file/award in order to apply for Federal Work Study jobs. Since funding is limited, early file completion is essential.

WHAT IS THE FEDERAL SCHOOL CODE FOR FULLERTON COLLEGE?

The college's Title IV school code for the FAFSA is 001201. Students need to be sure to list our code on their FAFSA application in order for the Department of Education to release the student's FAFSA results to the college. Students that do not list our code on their application will need to make an application correction before processing can continue.

WHAT IS THE STUDENT AID REPORT?

The Student Aid Report (SAR) is a confirmation of the student's FAFSA application. The SAR may be received in the mail or via email, based on how the student initially filed the application, and if a valid email address was listed on the initial application. Students should immediately review their SAR upon receipt, checking for any errors or changes and make appropriate corrections. They should also make sure that Fullerton College is listed in the school section on the SAR. It is important to note that errors can be made through typing errors, or legibility (if mailed), which can affect a student's eligibility, so students should go over the SAR thoroughly. Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process.

WHEN WILL MY FINANCIAL AID MONEY BE DISBURSED?

Regularly scheduled disbursements occur throughout the semester. Students are paid based on units enrolled at the time of disbursement on the nearest disbursement date after they complete their financial aid file. Completing a financial aid file is not the same as completing the FAFSA application, as additional documentation is necessary before any award can be made. Students should ensure that they respond in a timely fashion to any request received for additional documentation, as not doing so will delay their award notification, and ultimately their disbursement. Students should be aware that there are file cut off dates in order to meet particular disbursement dates. Students who have already been awarded may check with the Financial Aid Office website for current scheduled disbursement dates. The college has ongoing disbursement dates throughout the semester, however, due to Federal regulations; students may not receive payment for classes more than 10 days prior to the start date of that class.

WHO IS ELIGIBLE FOR FINANCIAL AID AT FULLERTON COLLEGE?

In order to be eligible for Federal financial aid, students must be United States citizens or permanent residents, not be in default on a prior education loan, not be convicted of selling or possessing illegal substances*, and have a high school diploma, pass the GED, pass the ATB test, or complete 6 degree-applicable units.

In order to be eligible for the BOGG (Board of Governor's Fee Waiver), students must be California residents.

Furthermore, all students must qualify based on prior year income.

(* does not necessarily disqualify student if completion of approved rehabilitation program documentation can be submitted.)

ARE THERE SCHOLARSHIPS FOR WHICH I CAN APPLY?

Yes, students may apply for a variety of scholarships that are offered from the local community, state, and national levels. Students can contact a variety of websites such as www.scholarships.com or www.fastweb.com. The Foundation Office at 315 N. Pomona Ave, Fullerton, CA 92832 offers scholarship information. Students can contact the office at (714) 525-5651 or visit their website at www.fullertoncollegescholarships.com.

HOW DO I BECOME ELIGIBLE FOR GI BILL EDUCATION BENEFITS?

Fullerton College does not determine a student's eligibility for GI Bill Education benefits. If a student feels they might be eligible, they are encouraged to contact the Fullerton College Veterans Office for assistance in completing the application to submit to the VA, or apply online at www.gibill.va.gov

WHAT GI BILL EDUCATION BENEFITS DOES FULLERTON COLLEGE OFFER?

Fullerton College is authorized to certify for Chapter 30, 31, 33, 35, 1606, and 1607.

WHO DO I CONTACT FOR GI BILL EDUCATION BENEFITS?

Students may contact the Fullerton College VA Office for further information, or go to the VA website at <http://www.va.gov> or www.gibill.va.gov.

FINANCIAL AID PROGRAMS:

All students should complete the FAFSA (Free Application for Federal Student Aid) each academic year in order to be considered for financial aid. Application links and forms are available on the Financial Aid Office website. Students are encouraged to file on-line at www.fafsa.ed.gov. Labs are offered each week on campus, offering assistance in completing the application on line. For current hours and locations, visit <http://financialaid.fullcoll.edu>.

STATE PROGRAMS:

BOGG FEE WAIVER

The Board of Governor's Fee Waiver is available to California residents attending California Community Colleges, and waives enrollment fees. Students must qualify based on income, and must reapply each academic year. The application is available at the Financial Aid link on Webstar. Students may also apply and qualify for a BOGG Fee Waiver by completing the FAFSA application and listing our school code (001201.)

CAL GRANT

Cal Grant is a grant offered by the State of California and is open to California residents attending a college or university in California. The grant has an annual application deadline of March 2nd for the following academic year, and is based on both need and income. There is an additional deadline of September 2nd for California Community College only. Students must file both a completed FAFSA and a GPA Verification Form prior to the deadline, in order to be considered. Note: Students who have over 24 completed units at Fullerton College (not counting the preceding Fall semester), will have their GPA transmitted automatically to the state and do not need to complete the GPA Verification process. All other students need to complete a GPA Verification form and take the form to their prior high school or college to be certified. Additional information on Cal Grant is available by picking up Fullerton College's Cal Grant brochure. This brochure is available from our office and is also on our website under the link "Cal Grant Information."

FEDERAL PROGRAMS:

FEDERAL PELL GRANT

Pell Grants provide financial assistance to eligible part-time and full-time students based on need. Awards range from \$609-\$5,350. Applicants must be US citizens or eligible non-citizens and complete the FAFSA and other required supplemental materials. Students may apply for a Federal Pell Grant any time after January 1st of each year, for the subsequent Fall semester.

FEDERAL ACADEMIC COMPETITIVENESS GRANT

The Federal Academic Competitiveness Grant (ACG) is awarded to students who are eligible to receive a Federal Pell Grant. Students must be in the first or second year of their program, must have graduated high school after January 1st, 2006 for a first year student and after January 1st, 2005 for a second year student, and have been enrolled in a rigorous secondary school course of study, as defined by state and recognized by the United States Department of Education. First year award recipients must be a first time college student at the time of award. Second year award recipients for the ACG must also have maintained a cumulative GPA of 3.0 or better during their first year of college. Award amounts are \$750 for a first year student; and up to \$1300 for a second year student, based on full-time attendance. Potentially eligible students for the ACG will be notified via regular mail or email by the Department of Education (on the Student's SAR).

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

The Federal Supplemental Educational Opportunity Grant, also known as SEOG, is a campus based program, which means funding is limited. SEOG provides federal grants up to a maximum of \$1,000 per year for CA resident students or \$1,200 per year for non-resident students who qualify. A student must be eligible for the Pell Grant in order to qualify. Students with the lowest EFC and the highest need are given priority.

FEDERAL WORK STUDY

Students who are interested in Federal Work Study, have applied for financial aid, completed their file with the Financial Aid Office, need to ask for a Work-Study Request Form. The Federal Work Study (FWS) program provides opportunities to students who have financial need and want to earn a part of their educational expenses through employment. Community service work opportunities are also available through the Federal Work Study Program. Students who are interested are required to complete a FAFSA and other supplemental materials. Average award is \$2,500 per school year.

FEDERAL WORK STUDY CRITERIA

Students may work up to 6 semesters and must:
Be awarded federal student aid
Enroll and maintain 6 units or more during the winter/spring and fall semesters

FEDERAL WORK STUDY STEPS

- Step 1: Students should inquire at the Financial Aid Office upon completion of financial aid process.
- Step 2: Students must take the following original documents to the Financial Aid Office:
 - Photo ID and Social Security Card
 - Completed work-study application packet
- Step 3: If required, fingerprints will need to be submitted to the Human Resources Department on campus. Then, return fingerprint copy to the Financial Aid Office and wait for clearance.
- Step 4: The Financial Aid Office will contact approved students and will notify worksite.

FEDERAL STAFFORD STUDENT LOANS

Fullerton College participates in the FFELP (Federal Family Education Loan Program.) The Federal Subsidized Stafford Student Loan Program is a federal education loan available to students. Eligible Fullerton College students may borrow between \$500 and \$4,500 based on their need, year in school, and satisfactory academic progress. Students must show need in order to receive a Subsidized Stafford Loan. Students who do not show need, or who are classified as independent students on their FAFSA, may also apply for Federal Unsubsidized Stafford loans. There is no interest accrual or repayment for Subsidized Stafford loans while the borrower is enrolled at least half time (6 units.) Interest will accrue on Unsubsidized loans from the time of disbursement, though the student borrower may choose whether to pay the interest while enrolled in at least half time enrollment. For both Subsidized and Unsubsidized loans, six months after ceasing at least half time enrollment, the borrower will begin to make payments of principal and interest. The interest rate is fixed and adjusted once annually on July 1st by the Federal government, and has a cap of 8.25%. The current interest rate for subsidized loans at the time of publication is 5.6% through June 30th, 2010. The current interest rate for unsubsidized loans is 6.8%. Students interested in applying for a Federal Stafford Loan need to complete a loan application after they complete their financial aid file at the FC Financial Aid Office. Stafford Loan information is available on the Financial Aid Office website <http://financialaid.fullcoll.edu>. Students are required to complete loan entrance and exit counseling each academic school year in which they apply for a loan. First time borrowers applying for a loan are required to complete a

loan orientation workshop in order to have their loan certified (times available on our website), be enrolled in at least 6 active units (half time enrollment) at the time the disbursement is received, and be enrolled in classes listed on their education plan.

FEDERAL PLUS LOAN PROGRAM

Students classified as dependent students on their FAFSA may also be eligible for a Federal PLUS Loan. PLUS (Parent Loan for Undergraduate Students) are loans borrowed for the dependent student by the parent. The maximum amount a parent may borrow is the cost of education less all other aid awarded the student. The interest rate on the PLUS loan through June 30th, 2010 is a fixed rate of 8.5%. Additional information on the PLUS loan is available on our website.

Note: Loans are not packaged as part of a student's Financial Aid Award at Fullerton College. Loans are awarded by request only. If you are interested in applying for a loan, come by the Financial Aid Office and ask for a loan packet.

OTHER ASSISTANCE:

SCHOLARSHIPS

There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that does not need to be repaid. Scholarship information can be accessed on the FC Foundation website <http://www.fullertoncollegescholarships.com>.

GI BILL EDUCATION BENEFITS

Fullerton College also participates in the GI Bill Education Benefits program, and is authorized to certify for Chapter 30, 31, 33, 35, 1606, and 1607. GI Bill students must meet all academic standards as defined by the FC college catalog. More information on GI Bill Education Benefits is available from the Fullerton College VA office, room 712.

SATISFACTORY ACADEMIC PROGRESS:

In accordance with Federal and State regulations, these guidelines apply to all students requesting Title IV funds regardless of whether the student has previously received Title IV aid. Financial aid recipients are required to meet Fullerton College's Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and incremental standards by which the college can determine that students receiving federal financial aid funds are maintaining the satisfactory academic progress required for their course of study. Failure to maintain SAP will result in the loss of financial assistance (other than the fee waiver). The financial aid office reviews academic progress each semester for Fullerton College (which includes attempted units at Cypress College).

When a student is not meeting SAP, Fullerton College will offer 2 semesters (maximum) of probationary periods before aid is disqualified.

Probation: Students who fail to complete SAP standards (indicated above) will be placed on Probation I. This is a warning to students and will not affect their financial aid. If, while on Probation I, students fail to meet the SAP standards for the second time they will be placed on Probation II status. Probation II status is the second and final warning. Students on Probation II status who do not complete the SAP requirements for the following semester will be placed on Disqualified status and all aid for the term will be cancelled.

Attempted 90 Units or more: Students who have attempted 90 units (the maximum time frame limit) or more are required to petition each semester/ school year to receive financial aid. If petitioning for the Fall, the Student Educational Program Plan (SEPP) should include the Spring classes (if applicable) and the counselor must indicate an eligible major and transfer status. If approved for the Fall aid and counselor approval was already written for the Spring program, AND SAP has been met, the student will automatically be approved for the Spring semester and will not need to petition again. A student who does not meet SAP during the Fall may be disqualified or have to petition again for Spring financial aid.

Important Information: If at any point in time it is determined that the student cannot complete their course of study within the 150% timeframe, they will be immediately disqualified from future financial aid (with the exception of the BOG-FW), for the remainder of their program, even if currently meeting the SAP standards.

Remedial and ESL Courses: Financial aid may be received for remedial (basic skills) courses if the remedial courses are a prerequisite for entrance into a regular college program. Aid cannot be received for more than 30 attempted units of remedial coursework. ESL coursework must be part of an eligible program of study to receive financial aid. ESL coursework is not an approved program in itself. A student enrolled in ESL classes, who is not in an eligible program of study, is not eligible for financial aid funds. ESL and remedial coursework will count toward the 2.0 GPA and 75% units completion requirements (SAP Standard). However, ESL units will not count towards the maximum time frame limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum time frame units are being counted.

Regaining Eligibility: Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards which would be to complete the required 75% of the attempted units and raise the cumulative GPA to at least 2.0. The student would be placed on Probation II status the following semester.

ELIGIBILITY

To become eligible to receive financial aid from Fullerton College, students must: Submit a completed Free Application for Federal Student Aid (FAFSA) to the Department of Education (DOE) to establish eligibility; and

Submit completed Student Aid package to the Financial Aid Office; and

In order for students to receive financial aid at Fullerton College, they must adhere to the following requirements:

1. Enroll in an eligible program for the purpose of completing an Associate Degree, an eligible certificate program or transfer requirements.
2. Maintain a Fullerton College cumulative GPA of 2.0 or above and successfully complete the units they have attempted.
3. A Maximum timeframe is set in which students must complete their educational program as 150% of the published program's required units at Fullerton College.
 - a. AA, AS Program = 90 units attempted
 - b. Certificate Program = 60 units attempted
4. Complete 75% of the total number of units attempted at Fullerton College.

UNITS ATTEMPTED:	MUST COMPLETE	UNITS ATTEMPTED	MUST COMPLETE
1	1	14	11
2	2	15	12
3	3	16	12
4	3	17	13
5	4	18	14
6	5	19	15
7	6	20	15
8	6	21	16
9	7	22	17
10	8	23	18
11	9	24	18
12	9	25	19
13	10	26	20

PLEASE NOTE:

Attempted units are all units/classes in which the student was enrolled thru census week (3rd week of school). Therefore some W's may be included in the "attempted unit" total.

NOTE:SAP status at Cypress College is carried over and shared with Fullerton College, ie. Students on Probation I at Cypress College, who later attend Fullerton College and do not meet the SAP requirements at Fullerton, will be placed on Probation II at Fullerton College. Units are added together when determining the maximum timeframe limit.

FINANCIAL AID DISMISSAL

Students who do not meet the SAP standards listed above will be subject to dismissal from receiving further financial aid (other than the BOGG Fee Waiver.) SAP standards are checked and verified each semester. Generally, a student who is dismissed from financial aid must meet SAP standards by completing at least a successful semester without financial aid, and meet all SAP eligibility criteria to regain eligibility.

APPEAL PROCESS

Appeals/ Petitions: Students may not meet SAP for the following reasons:

- 90 or more units have been attempted.
- Student is disqualified but requests reinstatement due to mitigating circumstances.
- Aggregate Loan amount has exceeded Fullerton College standards:
(Dependent students - \$10,500 Independent students - \$23,000 which includes previous institutions!)
- BA/BS Degree completed. Not eligible for grants, loans only.

Petitions are required if the following conditions exist (which need to be addressed on the petition form):

- Disqualified student has mitigating circumstances or extenuating circumstances (beyond the student's control) that prevented him/her from meeting SAP standards (documentation substantiating statements must be submitted.) A SEPP form (or Student Educational Program Plan) would not be required.
- Change in major or program of study or coursework for transfer to a 4-year college or university. (Note: Only students completing a program at Fullerton College, and completing transfer requirements in order to transfer to a 4 year institution will be considered for reinstatement. A student coming to Fullerton College from a university, taking classes, and then returning to a university would not be eligible for Title IV funds at Fullerton College) A SEPP form (Student Educational Program Plan) would be required.
- Student has reached 90 attempted units, but a portion of the unit total is comprised of remedial coursework which would reduce the 90 unit attempted total. A SEPP form (or Student Educational Program Plan) would not be required.
- Student has reached 90 units and is working on transfer units/program. A SEPP form (Student Educational Program Plan) would be required.
- Student has reached 90 units and has a change in program. A SEPP form (Student Educational Program Plan) would be required.
- Student has reached 90 units and has mitigating circumstances which must be documented — SEPP is required.

NOTE: Although some conditions (above) do not "require" a SEPP form, students are encouraged to see a counselor and develop a Student Educational Program Plan within completion of their first calendar year at Fullerton College.

Mitigating circumstances must ALWAYS be documented or the petition will not be accepted. Mitigating circumstances are considered to be (but not limited to):

1. Serious illness, injury or medical condition requiring doctor's care.
2. Death of an immediate family member or
3. Extenuating Circumstances that were beyond the student's control.

A thorough and clearly written explanation, indicating the mitigating circumstance that prevented the student from making SAP, must be submitted along with the supporting documents. Each appeal will be reviewed by the Director of Financial aid and approved or denied based upon the student's individual circumstances.

Award Limitations: All students will be limited to receiving a maximum of 18 full time semesters of Title IV aid as of July 1, 2008. Students who have earned a BA/BS degree may be eligible to apply for one student loan IF enrolled in prerequisite courses for a graduate program OR can show that they have changed major and indicate to us the exact units that are not "applicable" to the new course of study. These classes must be indicated on the SEPP form. A petition/ appeal must be submitted and approved by the Director of Financial Aid in order to apply for the loan.

All petition decisions from the Director of Financial Aid are FINAL.

Revised 10/02/09, effective 01/01/2010

CURRENT VALID ID:

Please bring a valid, unexpired photo ID with you each time you visit the Financial Aid Office. You must have a current driver's license or State issued (DMV) ID card, or school ID in order to receive personal financial aid assistance at the financial aid window. Confidential student information will not be released without proof of your identification.

CURRENT EDUCATION PLAN:

You must have a current education plan on file in the Financial Aid Office in order to receive aid if you have to petition for Satisfactory Academic Policy (SAP). Other students are strongly encouraged to see a counselor. One of the eligibility requirements for Federal financial aid is that you are enrolled in a program to obtain a degree or certificate.

LOAN POLICIES:

Students applying for a loan through Fullerton College will have the following additional requirements:

Students must be enrolled in a minimum of 6 active units in order to apply for and receive their loan disbursement. Active units refer to classes that have already begun, not those that will start later in the semester.

Both entrance and exit counseling are required each academic year when a student applies for a student loan at Fullerton College.

First time borrowers applying for a loan must attend a loan orientation workshop in order for their loan to be certified. The workshops are posted on our website at <http://financialaid.fullcoll.edu>.

MYTHS REGARDING FINANCIAL AID:

If you don't live with your parents, you're an independent student. False. Except for the Board of Governors Fee Waiver Application, by the Federal definition you're considered to be an independent student only if any of the following are true.

- You are 24 years old or older
- You are married at the time you file your FAFSA
- You are working on a Master's or Doctorate program
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training
- You are a veteran of the U.S. Armed Forces
- You have children who receive more than half of their support from you
- You have dependents (other than your children or spouse) who live with you and receive more than half of their support from you
- Since you turned 13, both your parents were deceased, or you were in foster care or were a dependent or ward of the court
- You are or were an emancipated minor as determined by a court in your state of legal residence
- You are or were in legal guardianship as determined by a court in your state of legal residence
- A high school or school district homeless liaison has determined that you are an unaccompanied youth who is homeless
- A director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development has determined that you are an unaccompanied youth who is homeless
- A director of a runaway or homeless youth basic center or transitional living program has determined that you are an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless

If you believe you have unusual circumstances that can be documented, but do not fall into the above mentioned categories, contact the Financial Aid Office for more information.

You or your parents cannot receive financial aid because your family income is too high. False. Income is only one of the criteria on which financial aid is based. If the school's costs exceed your family's means, you will qualify for some form of financial aid. Also, some scholarships are based on merit.

I'm not a straight "A" student, so I won't get aid. False. It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need.

My chances of receiving financial aid are the same no matter when I apply. False. Your safest bet is to submit your application at the earliest possible date. That is because funds are often limited and many financial aid programs work on the first come, first served policy.

There is no need for me to complete the FAFSA; I know I won't qualify for a grant. False. The FAFSA serves several purposes, not just determining your eligibility for a grant. Students applying for scholarships, loans, and federal work-study also need to complete the FAFSA.

I can't apply for financial aid because I cannot attend full time. False. Students do not have to attend full time to receive a Pell Grant or other financial aid. Amounts received are based on income and enrollment status, and are paid based on full time (12 or more units), three quarter time (9-11.5 units), half time (6-8.5 units), or less than half time enrollment (less than 6 units.)

I don't have to reapply for financial aid every year. False. Students must reapply for financial aid every year. Aid does not carry forward from one academic year to another. Fall semester is the start of the new academic year, and applications may be filed as early as the preceding January 1st.

I have to be a minority to receive financial aid. False. Funds from federal student aid and state aid are awarded on the basis of financial need, NOT on the basis of race, creed, or gender. The FAFSA does not even ask for such information.

I'll receive my financial aid immediately after applying. False. The FAFSA is the first step in the financial aid process, which may include additional paperwork and forms. The entire process can take anywhere from one to three months, so students are advised to apply early, meet deadlines, and respond to any requests in a timely fashion to ensure that the college

has the best opportunity to meet the student's need, and so that the student is awarded on the first disbursement. Applications are processed on a first come-first served basis, until funding is exhausted. Financial aid is designed to assist students with their education.

You've got my FAFSA. You don't need anything else. False. Once the FAFSA is processed, students will need to complete their file with the Fullerton College Financial Aid Office, (providing they listed Fullerton College on the FAFSA application.) Students must check myGateway under "Student Links" and provide any additional documentation requested to the Financial Aid Office, in order to complete their financial aid file. After the file is completed, students will receive their Financial Aid Award announcement on myGateway. Students who neglected to list Fullerton College on their FAFSA should contact our office for further assistance.

WHAT IS BOG-FW?:

BOG-FW, or Board of Governor's Fee Waiver, is a state sponsored program that waives enrollment fees for qualifying students. You may be eligible for a fee waiver even if you are not eligible for other financial aid.

BOG-FW applicants do not have to be enrolled in a minimum number of courses—whether you take 1 unit or 26 units, the enrollment fee may be waived

BOG-FW applicants only need to apply once to have fees waived for the academic year: summer, fall, winter and spring.

HOW DO I APPLY?

To apply for the BOG-FW, you must complete the application which can be accessed through myGateway and clicking on the financial aid link on Webstar. There are three methods under which you may apply. You only need to qualify under one method, in order for your fees to be waived. Students submitting a BOGG application may also need to submit proof of prior year income, such as 1040 Federal tax return and W2's.

METHOD A:

Is for students on public assistance programs: TANF/CalWORKS, SSI/SSP, SSAI, SSAS, or General Assistance. It is also for the following: Dependents of Disabled or Deceased California Veterans or National Guard, recipients of the Congressional Medal of Honor, children of recipients of the Congressional Medal of Honor, or dependents of victims of the September 11, 2001 terrorist attack. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. This documentation must be dated within the last 30 days.

METHOD B:

Is for low income students whose previous year income was within qualifying income guidelines. Federal tax returns may be required.

METHOD C:

Is awarded to students who applied through the FAFSA and were eligible according to Federal guidelines. Students who qualify under Method C do not need to complete a separate BOG-FW application.

ADDITIONAL INFORMATION

Your application is reviewed by the Financial Aid Office

You must be a California resident

The BOG-FW will cover summer, fall, winter and spring semesters

BOG-FW covers only enrollment fees

BOG-FW is not a book award or book grant

BOG-FW is not a loan

If you apply for the BOG-FW after you pay your fees, you may be reimbursed, as long as you complete and submit your application prior to the end of the semester

SCHOLARSHIP SCAMS:

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud. Estimates show that families lose millions of dollars to scholarship fraud every year.

The College Scholarship Prevention Act enhances protection against fraud in student financial assistance. The Federal Trade Commission (FTC) cautions students to look for these telltale signs:

Someone claims that "The scholarship is guaranteed or your money back."

"You can't get this information anywhere else."

"I just need your credit card or bank account number to hold this scholarship."

"We'll do all the work."

"The scholarship will cost some money."

"You've been selected by a 'national foundation' to receive a scholarship."

"You're a finalist" in a contest you never entered.

To file a complaint, or for free information, call 1-877-FTC-HELP (1-877-382-4357), or visit www.ftc.gov/scholarshipcams.

ASSISTANCE FOR COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):

Get an early start. Apply on-line at www.fafsa.ed.gov. You may pick up a paper FAFSA Worksheet at the Financial Aid Office to get an idea of the questions you'll need to answer.

Apply for a PIN at www.pin.ed.gov to electronically sign your FAFSA on the Web application. Also, ask one of your parents to get a PIN, if you're a dependent student.

Gather materials ahead of time:

The FAFSA worksheet

The Pre-Application workshop at www.fafsa.ed.gov if filing on line (or from our website).

Your PIN, if filing on line

Your Driver's License or State Identification Card

Your Social Security Number and your parent's Social Security Numbers if dependent. If you don't have a number, apply for one at your local post office or Social Security Office. To learn more go to www.ssa.gov or call 800-772-1213 or (TTY) 800-325-0778

Your federal income tax return and parent's federal income tax return (if dependent) and all W2's and 1099's

Current bank statements, business, farm or investment records, records of untaxed income-welfare, Social Security, Veterans or Temporary Assistance to Needy Families (TANF) benefits

Your Alien Registration Number if you are not a U.S. Citizen

Read all instructions thoroughly. Work through each step carefully to avoid mistakes. Careless errors can cause processing delays, which could mean missed deadlines and dollars.

Spell your name as it appears on your Social Security card. Using a nickname or other name will delay processing.

Be sure to indicate if either of your parents went to college for maximum consideration for the Cal Grant competitive awards.

Write in "CA" if California is your state of legal residence for the residency question. If left blank, you can't be considered for a Cal Grant or any other California student aid. Be sure to indicate the month and year you became a legal California resident.

Use estimates if you haven't completed your tax return. It's easier to fill out the FAFSA if you have a completed return, but if you don't, use estimates rather than missing a deadline.

Once you file your tax return, you must correct any information. (If your actual numbers are significantly higher or lower, your Expected Family Contribution (EFC) will change and your financial aid assistance may need to be reviewed.)

Be sure to provide your parents' income information if you're a dependent student (you answered no to all questions in Step Three)-otherwise your SAR will not be complete and you may be disqualified for Federal and State aid consideration.

Don't skip the drug question. A drug conviction doesn't necessarily make you ineligible for federal aid, but colleges are not allowed to provide federal aid to students who do not answer this question. Students with convictions will receive a worksheet to determine if their conviction affects their eligibility for federal aid. Those ineligible for federal aid may still be eligible for state, college or private aid and can regain their eligibility by completing a drug rehabilitation program or having their conviction reversed or set aside.

Use only Federal Title IV school codes for colleges. For Title IV codes, ask your high school counselor or college or go to www.fafsa.ed.gov. Fullerton College's Title IV School Code is 001201.

Be sure to list at least one eligible California college to be considered for a Cal Grant. If you're considering a California four-year college or university, be sure to put that school first, with any California Community College listed further down.

Be sure you and at least one parent, if you're dependent, sign the FAFSA. Unsigned forms will not be processed.

Be sure to submit your FAFSA by the earliest deadline. Some deadlines for private or college aid may be earlier than March 2nd, the Cal Grant deadline.

Keep a photocopy or printout of your FAFSA. Also keep copies of all the worksheets and records you used to complete the FAFSA. Your college may ask to see them.

Don't date or mail your FAFSA before January 1st for the following academic year that begins in the fall. If you do, it will be returned unprocessed and you'll need to file again.

FINANCIAL AID CONSULTANTS:

Financial Aid Consultants provide assistance in completion of the FAFSA application, estimate the amount of money you may receive, and describe the types of aid available. These consultants generally charge a fee for their services. Before you pay for any services, be aware that these services are also offered by the Fullerton College Financial Aid Office for free.

We advise you to contact our office for assistance before deciding to hire the services of an outside consultant. If you decide to hire the services of a consultant, we advise you to do your research beforehand, as, like most things in life, there are both legitimate businesses and scam artists. Pay attention to the following:

Never agree to a fee based on the percentage of aid you will receive from the college

Never sign a blank form (FAFSA), only sign the document once you have reviewed it

Be sure to mail the application (FAFSA) yourself. Do not rely on the consultant to mail it for you

Keep copies for your records of everything you submit to the consultant

You may want to request a list of references before hiring the services of a consultant

Bear in mind that no consultant can guarantee the amount of money you may receive

You are legally responsible and accountable for information contained on your FAFSA. Never allow a consultant to complete the application before you have reviewed it, and submit it yourself.

RIGHTS AND RESPONSIBILITIES:

As a financial aid recipient, you have certain rights and responsibilities.

YOUR RIGHTS ARE:

You have the right to know what financial aid programs are available at your school.

You have the right to know the deadlines for submitting applications for each of the programs available.

You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.

You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

You have the right to know how much of your financial need has been met.

You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.

You have the right to request an explanation of the various programs in your student aid package.

You have the right to know the school's refund policy.

You have the right to know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.

You have the right to know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.

YOUR RESPONSIBILITIES ARE:

You must complete all application forms accurately.

You must submit them on time to the correct destination. This includes all applications for loans.

You must provide correct information. In most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.

You must return all additional documentation, verification, corrections, and/or new information requested by either the Fullerton College Financial Aid Office or the agency to which you submitted your application.

You are responsible for reading and understanding all forms that you were asked to sign.

You must perform the work that is agreed upon in accepting a Federal Work-Study award.

You must be aware of Fullerton College's refund procedures.

If borrowing a student loan, you must complete loan entrance and exit counseling for each academic year in which you are applying for a loan.

First-time borrowers at Fullerton College must attend a loan orientation workshop.

As a recipient of a student loan, you must notify the lender if any of the following occur before the loan is repaid:

You change your address

Graduation from college

Withdrawal from school or less than half-time attendance

Name change (for example, maiden name to married name)

You transfer to another school

All information contained in a student's financial aid application and file is handled confidentially by the Financial Aid Office. This is governed under the terms of the Family Educational Rights and Privacy Act of 1974 (FERPA.) All documentation submitted becomes part of the student's file and will not be returned. Due to FERPA, we are unable to answer specific questions on a student's file over the telephone unless the student answers the security questions provided to the Financial Aid Office at the time of file completion. The student must be present in order to discuss his/her file at the financial aid window, with a valid California I.D. or Driver's License.

TERMS AND CONDITIONS OF FINANCIAL AID AWARDS:

Although the primary responsibility for paying for a college education rests with the student and their families, financial aid is available to help you. It is intended to supplement, not replace, the resources students and their families have.

Your Financial Aid package is based both on your predetermined need and the funds available at the college at the time you complete your file. Your need is determined by taking the Cost of Education at the college and subtracting your EFC from your SAR. The Department of Education has an established formula and the information you provide on your FAFSA is used to determine your EFC. The Cost of Education includes not only direct expenses (tuition and fees), but also an estimate of indirect costs (transportation, books, and living expenses.)

Financial Aid awards are based on the assumption that students and parents have submitted truthful and correct information. If information used in awarding financial aid is determined to be incorrect, the financial aid awarded may be adjusted or changed. This applies to instances where incorrect information is used in the calculation due to:

Estimated information which proves to be incorrect

Incorrect information due to misunderstanding of instructions

Additional outside grants or scholarships received from any source

Data entry errors on the part of the FAFSA processor or Fullerton College

False information

In cases of fraudulent information, any financial aid awarded will be cancelled and the case referred to the proper authorities.

Students must inform the Financial Aid Office of any change in unit load from that initially reported on the financial aid application. Financial aid awards are based in part on unit load, and any change may result in a change in eligibility.

Regardless of the amount of financial aid anticipated, students are expected to arrive on campus with sufficient cash for expenses that will be incurred at the beginning of the year. Students should plan on bringing at least \$300-\$600 to cover these expenses. Financial aid proceeds should not be used as the primary means of support. There is often a delay between the time an application is filed and when payment is received. Students should have adequate funds to pay their day to day living expenses, including books and supplies, until disbursement is received. Due to the availability of funds and the demand for these funds, students are sometimes left with an unfulfilled unmet need.

Federal regulations prohibit us from paying you for classes prior to ten days from the scheduled start date.

Legislation and governmental regulations are continually changing the face of student financial aid. The information contained in this brochure is correct as of the time of publication (09/2009.) However, information is subject to change without notice.

Form written and developed by Greg Ryan
10/2009