

Fullerton College

Financial Aid

Newsletter

Fall, 2011
Vol. 1, Issue 1



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- *What's New?* Blue drop box Disbursement IRS match
- *What is SAP?* – Description of the new SAP policy
- *Cal Grant Income Asset Requirement*
- *Elimination of ACG Grant*
- *Inreach and Outreach events*
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Upcoming

Important Dates:

November 18, 2011

Last day to apply for a Fall loan

January, 2012

SAP calculation

January 1, 2012

12/13 FAFSA available online

February 2012

Appeals

March 2, 2012

Cal Grant deadline

April 2012

Accepting 12/13 tracking requirements

Message from the Director



Welcome to the Fall 2011 semester! On behalf of the entire Financial Aid Office, I hope your semester is off to a great start. As you might already know, financial aid is ever changing and driven by both Federal and State laws and regulations, and many new regulatory changes went into effect this past summer. This is a relaunch of the Financial Aid newsletter issued in 2004. We hope this newsletter will assist you in keeping up with the latest changes.

First, the Satisfactory Academic Progress, or SAP, requirements changed on July 1st. Then, changes regarding disbursements both sped up when and how we pay, while also changing to be in at least two 50% disbursements per term. On the State front, Cal Grant began checking income and assets for all renewal recipients.

As a reminder we offer a series of Financial Aid Workshops, which we encourage you to attend. And since the holidays will be just around the corner, please be sure to renew your FAFSA for the Fall 2012 school year, whether you are planning to return to Fullerton College or transfer to another College or University, you must reapply. If you require assistance, we have FAFSA labs that will benefit you. Our Facebook and Twitter page continues to grow in the number of students using the pages for the latest information on financial aid. Finally, we launched a new dynamic financial aid Q&A on our web site in August. Next time you have a question, check it out and let us know what you think!

Did you know?

In 2010 / 2011 academic year Financial Aid disbursed a total of \$29.3 million which includes fee waivers, Grants, loans, and federal work-study. This year our numbers will be higher since our student population has grown for financial aid, even though overall college enrollment declined. We are not even half way through the fall semester and already have disbursed a total of \$5.1 million, not including the BOG fee waiver, and have awarded 4000 more PELL Grants than in 2010-2011. Financial aid office staff is working efficiently to process student files in a timely manner.

What's New?

Blue Drop Box - In an effort to give students more options of submitting their documents, the financial aid office has a blue mail box next to the office door. Students are encouraged to drop off paperwork in the mail box when the wait time is long and/or after service hours. This box is addition to their other options of regular mail, email, and fax.

Disbursement

As many of you may already know, the book advancements were eliminated this year, due to early disbursement. For the first time, financial aid was able to disburse funds the first week of school vs. a month after the semester begins. Students who submitted their file before June 30th were considered for the first disbursement. There will be two disbursements each semester (50% at



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the start of the semester, and 50% after the mid point of the semester.) This allows students to receive their funds early and possibly more than their book advancement was in the past. The early availability of funds allowed students to purchase books and supplies during the first week of school.

IRS Match – The FAFSA application has a new feature to help expedite the completion of the application. Students and parents have the option to select the IRS data match, which is in real time. It populates all tax information reported to IRS on to the FAFSA application. The financial aid office encourages students and parents to select the IRS Data Match on their FAFSA application. This will help to expedite the processing of their financial aid file. Students and parents who successfully complete the IRS match are not required to submit their tax returns and W2's to complete their financial aid file.

It not to late to complete the FAFSA!

Student, who missed the March 2nd deadline, may still apply for financial aid. The application is available online at www.fafsa.gov. Students have until June 30, 2012 to apply for the 2011/2012 academic year. We advise students to complete the FAFSA prior to the deadline in order to receive funds before the end of the academic year.

Steps to completing the Financial Aid process:

- 1) Complete the FAFSA application online at: www.fafsa.gov
- 2) Log on to myGateway 2 – 3 weeks after completing the FAFSA, to view financial aid documentation needed. *if documentation is not required; skip to step 4.
- 3) Complete the additional documentation and submit to the Financial Aid Office.
- 4) View your award letter on your myGateway account. When you receive your North Orange card in the mail, follow the steps to select your preferences to receive your financial aid disbursement.

The 2012/2013 FAFSA will be



available on January 1, 2012 online at www.fafsa.gov. Students are encouraged to complete the FAFSA by the March 2nd priority deadline, and submit required document to the financial aid office in order to be considered for the limited SEOG and Federal Work-Study campus based funds. Students will need to complete their file by a set deadline in order to be considered for limited campus based funds. Students will need to check with our office regarding this date.

What is SAP?

SAP stands for satisfactory academic progress. It is the standard by which Fullerton College can determine that students receiving federal financial aid funds are maintaining satisfactory academic progress. All colleges and universities that participate in the Federal Student Aid programs are mandated to have a SAP Policy. Effective July 1, 2011, new Federal regulations went into effect that will significantly change the SAP Policy.

In order to maintain satisfactory academic progress at Fullerton College:

Students must maintain a cumulative GPA of 2.00 or better.

Students must complete 75% of all cumulative attempted units.

Students must complete their program within 150% of the published time frame.

When a student does not meet SAP, one semester of FA warning is calculated, and the student is eligible to receive their financial aid award. If SAP is not met the following semester, the student will be disqualified from all financial aid, except the BOG Fee Waiver.

Example of SAP progression:

Good-FA Warning-Disqualified

Students will receive financial aid for no more than 150% of the published length of their program (major). Many programs at Fullerton College are two years in length, or 60 units, which is 100% of the published time frame. Students who have attempted 90 units or more are disqualified from receiving financial aid (except the BOG Fee Waiver) and are required to appeal each semester/year for financial aid. Individual certificate programs have their own maximum time frame.

To identify the maximum time frame:

- Example: a 30 unit certificate program: 30 units + 15 units = 45 units, 150% maximum time frame
- Example: 60 units + 30 units = 90 units, 150% maximum time frame.

Even if you maintain a cumulative GPA of 2.00 and pass 75% of your cumulative attempted units, you would still violate SAP if you have attempted 150% of published length of the program.

Despite the new regulations, our office is working diligently to provide an appeal process to consider students for aid after disqualification. Under new federal regulations we are not mandated to have an appeal process; however we choose to give our students an option to appeal their disqualification status. Disqualified students have an opportunity to appeal during a specific period of time in the fall and spring semesters. Check our website for more specific information regarding the appeal process. http://financialaid.fullcoll.edu/pdf/Satisfactory_Academic_Progress_SAP_final_2011-2012.pdf We work collaboratively with the Counseling department, to assist student with their appeal process. We have been accepting appeals since September 12th, and have processed approximately 300 appeals of the 400 submitted. The last day for a student to submit their appeal is October 7th.

All students are encouraged to attend a SAP/R2T4 workshop to obtain more detailed information regarding the SAP Policy. Click on the following link for a list of workshops: <http://financialaid.fullcoll.edu/pdf/Financial%20Aid%20workshops%202011-2012.pdf>

Cal Grant Income Asset Requirement

Starting in the 2011/2012 academic year, the California Student Aid Commission (CSAC) is mandating that institutions check the income and asset ceiling for all new and continuing students. In previous years, institutions were only required to check income and assets for new Cal Grant recipients. The new changes are the result of the Senate Bill 70 (education trailer bill), which reduces state spending by changing Cal Grant eligibility requirements for both students and institutions. A chart is provided by CSAC which indicates the maximum income and assets for student and parents in order to be eligible for a Cal Grant. Our office is implementing these new regulations by checking each student's eligibility before funds are disbursed.

Elimination of ACG Grant

The Academic Competitiveness Grant (ACG) was a five year grant created in the 2006-2007 school year for first-year college students who graduated from high school after January 1, 2006, and for second-year college students who graduated from high school after January 1, 2005. Students had to meet the eligibility criteria to receive ACG funds. In addition to other sources of financial aid, the ACG grant assisted students with the cost of their college expenses. The grant expired after the 2010/2011 school year.

Inreach / Outreach Events

SMART START SATURDAY

On August 6, Fullerton College hosted "Smart Start Saturday." This was the 3rd annual event intended for first time students and their families to take part in campus tours and to obtain information on the various campus resources. Students had the opportunity to buy their textbooks and get their Student I.D. Our table served approximately 100 students answering general financial aid questions. In addition, our office was open to assist students with submitting documents, and answering specific questions regarding their financial aid file.



Freshman Orientation

On August 8, 9, and 11, financial aid outreach representatives conducted three workshops for incoming freshman. Students were presented with specific information on how to apply and receive financial aid funds. A total of 105 students and parents attend the three workshops. Students and parents had an opportunity to ask specific questions regarding financial aid. In addition, other student services departments conducted workshops regarding resources provided by their department.

Bienvenidos

On September 13, Fullerton College celebrated the 8th annual Bienvenidos program. It is a welcome and orientation program hosted by Latino Faculty and Staff Association.

LFSA collaborated with Student Services to provide information regarding programs and resources.



Financial Aid hosted a table to answer general financial aid questions and prompt awareness of financial aid. Students were encouraged to attend FAFSA labs for assistance with the application and workshops to gain knowledge on various financial aid topics.

Constitution Day

Fullerton College is mandated to recognize the US constitution, since we are a Title IV funded institution. On September 14, various departments on campus took part in this event by hosting a table in the quad. Financial aid hosted a table to answer general financial aid questions.



Classroom Presentations

Financial aid outreach representatives conduct classroom presentations upon request for various departments and faculty. For example, presentations have been conducted for the Office of Special Programs and the Summer Academy. Our outreach representatives are more than happy to provide the most up to date information regarding financial aid to our Fullerton College staff, faculty, and students.

FAFSA labs and Financial Aid Workshops

Any interested current or prospective students may attend the FAFSA labs and/or financial aid workshops. Students will receive assistance in completing the FAFSA (financial aid application) online. Students are encouraged to attend on time and with proper documentation, as indicated on the flyer. The Financial aid workshops provide detailed information on various financial aid topics. Please refer to our website for dates and times. <http://financialaid.fullcoll.edu/>

Facebook, Twitter and Q&A

In this generation's popular method of communication, financial aid has a Facebook and Twitter page. Students are encouraged to become our friend on Facebook and a follower on twitter to be able to ask questions and be kept up to date with information such as, deadlines and disbursement dates. The Q&A is a new feature on our website. Students are able to obtain answers to their questions immediately online. If the answer is not available, they are able to send an email to financial aid and their question will be answered.

UPCOMING EVENTS:

- **High School Counselor Breakfast** – October 27: Financial aid will be participating in this annual event to provide financial aid information to high school counselors.
- **Anaheim High School** – October 12: Financial aid will participate in this school wide college and career event, to provide financial aid information to prospective college students.
- **College Fair: Orange County Department of Education Access Project** - November 1st, in Buena Park and November 8th in Fullerton: Financial aid will participate in a college fair for at-risk, underrepresented high school students.

Meet the Staff

Greg Ryan

Director of Financial Aid

Hello, my name is Greg Ryan and I am the Director of Financial Aid at Fullerton College. I have been the Director for the past 2 1/2 years, having previously served as the Director of Financial Aid & Veterans Services at Columbia College and Victor Valley College, and the Associate Director of Financial Aid at Victory Valley College. Prior to that, I worked for seven years as a Financial Aid and Scholarship Specialist in the EOPS Program at Fullerton College. I have worked in the financial aid arena for nearly 18 years. I also serve on the Executive Board of the California Community Colleges Financial Aid Administrators Association, where I serve as a financial aid regional representative for all Region 8 (Orange County) community college financial aid offices. I also edit the association newsletter, and since 1999 I also serve as a staff columnist for the CASFAA newsletter, which is the California Association of Student Financial Aid Administrators, which represents all segments of higher education in California-community colleges, CSU's, UC's, proprietary, and private/independent Colleges and Universities.

Laurie Schwiebert

Administrative Assistant

Hello, my name is Laurie Schwiebert. I am the Administrative Assistant to the Director of Financial Aid. I have been working for the North Orange County Community College District for 20 years. I have been working in the Financial Aid Office at Fullerton College since the beginning of 2004. I started out as a Clerical Assistant helping students at the Financial Aid Office counter. I enjoy being acquainted with all of the hard-working people in the department.

Sherry Duarte

Accounting Technician

Hello, my name is Sherry Duarte and I have worked at Fullerton College for 10 months now in the financial aid department as an accounting technician.

Rosa Garcia

Clerical Assistant

My name is Rosa Garcia and I work in the Financial Aid Office as a Clerical Assistant. I've worked in the Financial Aid Office for the past 3 years.

Carrie Cruz

Clerical Assistant

Hello I'm Carrie Cruz. I have been in the North Orange Community College District for 12 years. During this time I have had the pleasure of serving our students in various capacities, first at Cypress College in SCE and for the last 6 years in Financial Aid and the Veterans Resource Center.

Lourdes Fernandez-Oropeza

Financial Aid Technician

My name is Lourdes. I have been working in the Financial Aid Office at Fullerton College for 25 years.

Teresita Guillen-Soto

Financial Aid Technician / Outreach/ Student Loans

Hi, my name is Teresita and I have been working at Fullerton College for 11 years. I worked in the EOPS Department for 10 years and have been in financial aid for a year. As a Financial Aid Technician, I process student loans, and I conduct in reach/outreach.

Elaine Oropeza

Financial Aid Technician / Work – Study

Greetings, My name is Elaine Oropeza, I have had the pleasure of servicing Fullerton College students for 25 years, and look forward to the College's 100 year anniversary in 2013. I hope you all have a wonderful year!

Jose Alcaraz

Financial Aid Technician

Hi, my name is Jose Alcaraz. I have been working at Fullerton College for almost 19 years. I began to work in the financial aid office as a student worker (work study) for 4 years and for the last 15 years as a full time employee. What I like the most about my job is to help students to fulfill their higher education goal.

Fatima Villegas

Financial Aid Technician / Student Loans

Hi I'm Fatima Villegas. I am a Fullerton College graduate and have had the opportunity to serve our students in the Financial Aid Office for 10 years. I enjoy assisting our students in their pursuit of higher education and feel proud to be part of a department of friendly and dedicated staff.

Ray Bustos

Financial Aid Technician

Hello, my name is Raymond Bustos, and I have been a financial aid technician here at Fullerton College for over eighteen years, and have been with the North Orange County Community College District for over twenty-five years. During that time, I have had the opportunity and privilege to have worked in several different departments and to have worked with a diversified group of individuals, all the while serving in various capacities, which has allowed me to gain both experience and perspective on how our district operates at all different levels, all the while working to serve a diversified, ever growing student population. I look forward to the challenge to continue to be of service and an asset to both Fullerton College and our financial aid community for many years to come.

Maria Aguirre

Financial Aid Technician / Petitions

Greetings, My name is Maria Aguirre. I've been working at Fullerton College for 23 years. I've always enjoyed working with and helping students reach their academic goals and becoming successful college students. Working in the Financial Aid Office has taught me how to interpret and clarify Federal Regulation and filter those challenging rules to help make them work, so that student may continue to meet their academic goals. I come from a very large family and all of my brothers and sisters serve the public in one way or another; from policy officer, teacher, banker, hospital administer, just to name a few. I truly believe, along with my brother who teaches, I have the best job, serving students to meet their academic goal. I help the director with Petitions/

SAP Policy and many times it's challenging assisting students to meet their needs when they lack in their progress; nevertheless, we do our best to help them and never deter from that role. Please know, that you're always welcome to log onto our website, email me or ask us questions at any time regarding your SAP status. Thank you.

Susanna Abadzhyan

Financial Aid Technician / Outreach / Cal Grant / Chafee

Hi, my name is Susanna. I have been working in financial aid for 11 years. I started at as a Federal Work-Study student at California State University, Fullerton working as a student assistant for five years in the Financial Aid Office. Once I graduated from California State University, Fullerton with a Bachelor's degree, I obtained a full time position in the Financial Aid Office. I have had the honor and privilege to work at Fullerton College for the past five years in the Financial Aid Office.

Federal Work-Study Students

Christian Esparza

Hello, my name is Christian Esparza, I've been working for the Financial Aid office since August of 2010. I am also a student at Fullerton College, and hope to transfer to Cal State Fullerton, Fall 2013.

Zach Dodge

My name is Zach Dodge. I started working in the Financial Aid Office at the beginning of this school year. I go to school here at Fullerton College, and I will be transferring to Cal State Fullerton next year!

Editors:

Susanna Abadzhyan and Teresita Guillen-Soto