

Fullerton College

Financial Aid

Newsletter

Spring, 2012
Vol. 1, Issue 2



Topics in this issue:

- Did you know? – Amount of funds disbursed
- Direct Stafford Loan Program
- Satisfactory Academic Progress/ Appeals
- What's new? La Habra Campus New regulations effective July 1, 2012
- Inreach and Outreach events update
- Staffing changes

Upcoming Important Dates:

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



Greg Ryan, Director of Financial Aid, Fullerton College

Welcome (or welcome back) to the spring 2012 semester. There are many changes in the world of financial aid and we hope you will read the spring edition of the newsletter so you are kept up to date of all the changes. First, last summer new Federal regulations went into effect, which limit the times a student can be paid for retaking the same course. Effective July 1st, 2011, we are only to pay a student for two attempts total, once a passing grade of D or better is obtained (yes, a "D" is considered passing.) After spring break, we will begin processing intakes for the 2012-2013 award year. As a reminder, everyone must reapply for the FAFSA, so if you have not already done so, go to www.fafsa.gov and submit a 2012-2013 application, or consider attending one of our FAFSA labs if you require assistance. One of the new changes for 12/13 concerns Verification. We urge you to take advantage of the IRS Data Retrieval tool when you file your FAFSA. If you do not or choose not to, and are selected for Verification, you will no longer be able to submit your own copy of your tax return and W2's. Instead, you will be required to contact the IRS directly and obtain a tax

return transcript with W2 summary. This may delay processing of your award, and may cause you to miss important deadlines for campus based aid (SEOG and FWS) or early disbursement. Another new regulatory change, effective July 1, 2012, is the removal of ATB and 6 units of college degree applicable coursework as satisfying the requirement of a high school diploma or GED completion. If you are currently eligible for financial aid by completing either ATB or 6 units, do not worry: you will be grandfathered in. This new ruling only affects new recipients on or after July 1st, 2012.

A new change that will affect all students on July 1st, 2012 is the lifetime Pell eligibility indicator. Currently, regulations stipulate that students are limited to 18 full time semesters for a BA degree, for students who first received a Pell Grant on or after July 1st, 2008. However, on July 1st, 2012, the regulation will be for all students, with no grandfathering, and will be lowered to 12 full time semesters. Please review your SAR from the Department of Education this spring, as this is how they will communicate if you exceed the 12 semester rule. This is an eligibility component, and not related to SAP, thus, you will not be able to appeal this if you are deemed ineligible for Pell Grant. It is important to note that this rule only affects Pell Grant, not other Title IV aid such as loans.

Student loan interest rates were on a schedule of declines at each of the past five years on July 1st. That is set to expire this June, so without emergency



ruling, Subsidized loans disbursed on or after July 1st, 2012 will be 6.8% and Unsubsidized loans will be 8.25% on July 1st, 2012.

There are also changes to the auto EFC formula for 2012-2013. This means that some students who qualified for the maximum Pell this year may not next year even if their income was the same or lower. Also, changes are coming to BOGG C eligibility in regards to the amount of unmet need a student needed to have to obtain the fee waiver. Finally, the California Dream Act was signed into law and thus, effective January 1st, 2013, AB540 students can apply for and qualify for the BOGG Fee Waiver. Effective fall 2013, they may also apply for Cal Grant awards.

Please consider attending some or all of our Financial Aid Workshop series and outreach events on and off campus this spring, so that you can be kept in the loop of all the changes. There are many more provisions that are still pending, and it is expected that before the budget is signed, there will be more changes to financial aid. We are only covering the changes that have already been signed into law at the time this newsletter went to print. We want you to be prepared and up to date, so our workshops, web site, and Facebook and Twitter pages are the place to go for the latest information. Don't be left unprepared.

On behalf of the entire office, I wish you a productive spring semester!

\$505,000. \$152,000 of Federal Workstudy wages have been paid out, and \$7,526,482 worth of enrollment fees have been waived with the BOGG fee waiver.

Direct Stafford Loan Program

Written By: Fatima Villegas

The Direct Stafford Loan Program offers both subsidized and unsubsidized low interest rate loans for both undergraduate and graduate students. The Subsidized loan is currently offered at a 3.4% fixed interest rate and is interest free while the student is enrolled at least half time. The unsubsidized loan is offered to students at a 6.8% fixed interest rate and accrues interest while the student is in school, he or she is responsible for but may defer along with the principal until graduation. Additionally, a six month grace period is offered at graduation or at any time the students ceases to be enrolled half time before repayment. Once the grace period has been exhausted it is not renewable. Since the Subsidized loan has more favorable terms and a lower interest rate, the maximum allowable Subsidized amount is always awarded before the Unsubsidized. Like all other federal aid, loans are awarded based on eligibility as determined by FAFSA and only if and when SAP requirements have been satisfied. Students at Fullerton College are required to complete an Entrance Loan Counseling session before borrowing a student loan. Entrance Loan Counseling provides information about the terms and conditions associated with borrowing student loans as well as the obligation to repay all loans in full. Additionally, at any time the student graduates or drops below half time enrollment, he or she is required to complete an Exit Loan Counseling session to remind the student of the terms

Did you know?

For the fall semester a total of \$8.6 million in Pell grants was disbursed. For the 2011/2012 academic year, financial aid has already disbursed a total of \$14,208,131 and counting! First disbursement of Pell grants for the Spring term was on January 27, for a total of \$4 million. So far, 604 students have been paid a Cal Grant B, a total \$426,121, and three students have been paid Cal Grant C for a total of \$432. After the spring disbursement of Cal Grants the total will reach to



and conditions under which the loan was offered and the obligation to repay at the end of the six month grace period. The Financial Aid Office is currently processing student loan applications for eligible students. The deadline to request a student loan for the spring semester is May 4, 2012. Detailed information about the Direct Stafford Loan Program is available on the Financial Aid office website. Finally, all students are encouraged to attend our Student Loan Workshop designed for students considering borrowing a student loan and as a refresher to those who have taken one. Students will learn about repayment options in terms of educational financing. Changes to the student loan program will also be discussed. There will be two Student Loan Workshops offered this semester: February 28th, 10-11:30 a.m. in Room 226 and May 15th 1-2:30 p.m. in Room 226. Borrowing student loans is a big responsibility and should not be taken lightly. The staff at the Financial Aid Office is dedicated to helping students make good conservative decisions about financing their education. All questions regarding student loans may be forwarded to:
Fatima Villegas, Financial Aid Technician and Student Loan Processor by phone at 714-732-5286 or email at fvillegas@fullcoll.edu

APPEALS/ SATISFACTORY ACADEMIC PROGRESS

Written By: Maria Aguirre
Satisfactory Academic Progress: In accordance with Federal and State regulations, these requirements 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). Please log onto our website and read our Financial Aid Consumer Brochure for more details regarding our SAP Policy. Financial Aid Warning: Students who fail



to complete SAP standards for progress (indicated above) will be placed on Financial Aid Warning. This is a warning to students and will not affect their financial aid. If, while on Financial Aid Warning, students fail to meet the SAP standards for the second time they will be placed on Disqualified status and all aid for the term will be cancelled. (With the exception of the BOG Fee Waiver.)

APPEALS:

Students may not meet SAP for the following reasons:

- Students have reached the maximum

time frame of their program. 90 units (AA/AS) have been attempted (unit count varies for certificate programs).

- Did not complete with a cumulative GPA of 2.0 or better.
- Did not complete 75% of attempted units cumulatively.

Once the student reaches their maximum time frame, and/or does not meet the SAP Policy after one semester of financial aid warning, they will be disqualified from receiving additional assistance other than the BOGG.

Under certain conditions, a student may be eligible to appeal for reinstatement of aid, without meeting the SAP Policy. At Fullerton College, appeals are offered in the fall and spring semesters only, during a specified period of time. Students who are disqualified will receive notification of their option to appeal via my Gateway, and will include the time period that appeals will be accepted during a given semester.

Such reasons a student may be eligible to appeal include:

- Disqualified student: 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. In order for an appeal to be approved, the new unit count (once all non degree applicable attempted units are backed out) must be under the new maximum time frame. A SEPP form (or Student Educational Program Plan) would be required.
- Student has reached the maximum time frame of attempted units, but a portion of the unit total is comprised of remedial

coursework which would reduce the unit attempted total. A SEPP form (or Student Educational Program Plan) would not be required.

- Student has reached 90 units, completed their program, and is working on transfer units. A SEPP form (Student Educational Program Plan) would be required. (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. The student must indicate remedial/ESL coursework on their appeal.
- Currently, we will only allow for a maximum of two program changes in order to receive aid, with certain caveats.
- BA/BS Degree completed. Not eligible for grants, loans only. Student must document that they have changed a major and provide documentation as to why they cannot seek employment in their prior field of study. All prior coursework must be evaluated first, to determine what units are applicable to the new course of study. 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, to ensure they are taking the appropriate required coursework for their program, so that they are not disqualified for continued financial aid assistance before they complete their program. Extenuating circumstances must ALWAYS

be documented or the appeal will not be reviewed. Extenuating 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.

Submit a thorough and clearly written explanation online, indicating the extenuating circumstance that prevented the student from making SAP. Supporting documentation must be submitted to the financial aid office in order for the appeal to be reviewed. This must be documentation of extenuating circumstances for the semesters where there was a lack of progress, and must match up with the written explanation, OR a SEPP for a change of major. Students should be aware of why they are petitioning and state that on the online petition. Incorrect or contradictory petitions will be denied, and the student will not be able to resubmit their appeal during that semester. For this reason, we encourage all students who are considering submitting an appeal to attend a SAP workshop beforehand.

On the appeal, students must provide the following information for consideration:

1. Why the student failed to meet SAP
2. What has changed to allow the student to make SAP at the next evaluation.

Each appeal will be reviewed by the Director of Financial aid and recommended for approval or denial based upon the student's individual circumstances. All decisions are final and there is no higher appeal.

Appeals approved will be placed on financial aid probation and receive payment for one semester.

Appeals considered for approval must pass the litmus test of determining that the student will be able to meet the SAP Policy at the end of the financial aid probation period. If a student's progress is such that there is no way they will be able to meet the SAP Policy at the end of the financial aid probation, their appeal will be denied. Students with an approved appeal in the fall semester, yet did not meet SAP during the approved semester; will be disqualified for the Spring and WILL NOT be eligible to appeal again.

It is important to remember that generally, students become eligible for financial assistance again when they are once again meeting the SAP policy. The appeal process is designed to be the exception to the rule when extenuating circumstances exist outside the student's control and/or a change of major occurred where the student is now under the maximum time frame for the new program. Students should identify why they were disqualified and what their reasons are before considering submitting a formal appeal. For this reason, we offer SAP workshops each semester, and disqualified students are highly encouraged to attend. Dates, times and locations are available on the Financial Aid Office website.

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 they can show that they have changed their 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. An appeal must be submitted and approved by the Director of Financial Aid in order to apply for the loan. All appeal decisions from the Director of

Financial Aid are FINAL.

Appeal online form Students who are disqualified from financial aid and feel they meet the requirements to appeal will find the appeal form on line in my Gateway. Upon submission of the form electronically, the student would be required to submit any required supporting documentation separately to our office, before the appeal will be reviewed. The student will receive no additional request to submit supporting documentation if they fail to do so. Complete appeals, with supporting documentation, are reviewed within six weeks of submission. Students can log back into my Gateway and click on the "Messages" tab in order to follow their status.

Important Information: If at any point in time it is determined that the student cannot complete their course of study within the 150% timeframe (90 units for AA/AS, other certificate programs will vary), they will be immediately disqualified from future financial aid (with the exception of the BOG Fee Waiver), for the remainder of their program, even if currently meeting the SAP standards.

IMPORTANT DATES:

Appeal & Counseling Appointments ONLY
Mon., February 6 – Wed. February 29th
****YOU MUST SUBMIT ALL SUPPORTING DOCUMENTATION AND SEPP TO THE FINANCIAL AID OFFICE BEFORE FEB. 29TH OR YOUR PETITION WILL AUTOMATICALLY BE DENIED. REMEMBER THERE WILL BE NO FOLLOW-UP MESSAGES REQUESTING MISSING DOCUMENTATION.**

What's New?

La Habra Campus - Financial aid services are available at the La Habra campus on Wednesdays from 1:30pm to 4:30pm

New Regulation Effective July 1st, 2012

Ability to Benefit changes effective for the 2012-2013 aid year

Written By: Ray Bustos

Greetings and welcome to the spring of 2012 semester, here at Fullerton College.

This article is being presented to our financial aid students, to inform them of changes that have recently taken place regarding the Ability to Benefit Test, and how these changes may or may not impact them for the upcoming 2012-2013 aid year.

Just what is the Ability to Benefits Test you say? It is a pass no pass test for any financial aid student who does not have either a G.E.D. or a High School diploma, and wishes to become eligible for financial aid.

Currently for the 2011-2012 aid year, a student who does not have either of the above mentioned documentation, would take the ATB test or obtain a SEPP/Student Education Program Plan form from their Academic Counselor indicating that the student has completed six degree applicable units, thus becoming eligible to receive aid.

However, the Department of Education, which oversees the FAFSA application, updated the ATB regulations this past December and will become effective for the upcoming Fall of 2012 aid year. What this means for future financial aid recipients, is that if they do not have a high school diploma or G.E.D. they will not be eligible to receive aid, until they obtain one or the other.

Currently any financial aid student who took the ATB test for the 2011-2012 aid year, in lieu of a diploma or G.E.D. has been grandfathered for the remainder of their program. All future students who have neither would have to take a G.E.D. program, or go back to their high school to see about obtaining their diploma.

Any further questions, please view our financial aid consumer brochure, which is available on our website at <http://financialaid.fullcoll.edu>

Course Repetition Regulation Changes

Written By: Jose Alcaraz

Welcome to a new exciting spring semester.

This article is to share some of the new changes

in student financial aid eligibility that might affect some of the students attending Fullerton College. Beginning July 1st 2011, Federal regulations limit FSA funds to one additional attempt after a grade of "D" or better has been obtained. Therefore, students will be paid up to two attempts, maximum, for a particular course for which they previously earned a passing grade.

The new guidance states that a "W" would not count as an attempt but it will count towards students Satisfactory Academic Progress (SAP). Any students packaged and paid after February 13th, 2012 (Freeze Date) may be affected and their aid possibly pulled back.

The California Dream Act

Written By: Lourdes Oropeza

The California Dream Act was passed into law in October 2001. This law (AB540) allows undocumented students to attend a community college, or a public university in California and pay only the resident fees instead of out of state tuition. The Dream Act does not give the student residency status or allow them to apply for federal financial aid. It only gives them the opportunity to continue their higher education at a more affordable rate. In order to qualify for this law, the student must have attended a high school in California for three years and graduated. They must also sign an affidavit indicating intent to apply for resident status. This affidavit is filed with Admissions and Records. This law does not allow the undocumented students to apply for any federal or state financial aid. Well, this will change starting in 2012-13! Undocumented students who can fall into the AB540 requirements will be eligible to apply for California financial aid. This means they will be eligible to apply for the Board of Governor's Fee Waiver and the Cal Grant program. These students will have to complete a form (to be determined) and submit it to the Financial Aid Office along with all supporting documentation (income tax return, w'2, selective service verification). The financial aid office will then calculate the estimated financial need, and submit the financial need information to the California Student Aid Commission, who will award the Cal Grant awards. The Fee Waiver will be processed in our office, and it will cover the enrollment fees for these students. Stay tuned for more details.

2012-2013 IRS DATA RETRIEVAL TOOL (DRT)

Written By: Elaine Oropeza

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

Students and Parents who submit the FAFSA as "will file" must return to the application and complete the IRS retrieval after they have filed a return.

The IRS Data Retrieval Tool will continue to be available for 2011-2012 applicants.

The IRS DATA RETRIEVAL TOOL will be available on February 1, 2012 for 2012-2013 applicants.

The 2012-2013 IRS Data Retrieval Tool (DRT) process can be used by dependent and independent students and the parents of dependent students who meet the following criteria:

- Must have a valid social security number
- Must have filed a 2011 IRS tax return and
- Must have an unchanged marital status since December 31, 2011

Tax return transcript will be required if the IRS Match is not completed and for those who file Married Filing Separate.

Students who had not filed taxes will get a letter in early May to go back and complete the IRS match.

Life Time Cap on Pell Grant Eligibility, Maximum EFC and Bogg "C" Unmet Need

Written By: Susanna Abadzhyan

New regulations for the 2012/2013 Academic year are as follows: Life time cap on Pell grant eligibility has been cut, the maximum EFC to determines students financial need has been lowered, and the Board of Governor's fee waiver unmet need amount has been changed.

Federal Guidelines allow students to receive Federal Pell Grant up to 18 full time semesters for a Bachelor's degree, for students who first received a Pell Grant on or after July 1st, 2008. However, new changes that will be effective July 1st, 2012 is lowering the lifetime eligibility for Pell Grants. The regulation will be effective to all students, with no grandfathering. It will be lowered to 12 full time semesters of lifetime Pell Grant eligibility. The Department of Education will notify students this spring 2012 semester on their Student Aid Report (SAR), whether or not they exceed the new 12 full time semesters of lifetime Pell grant eligibility. Once the Department of Education determines a student is ineligible due to the new regulation, students will not be able to appeal. This new regulation is not

part of the Satisfactory Academic Progress policy (SAP) and it only affects the Federal Pell Grant.

Expected Family Contribution (EFC) is determined by the Department of Education based on the FAFSA information submitted by the student. The EFC number determines the student's financial need. The maximum EFC for students to qualify for aid is currently at \$5273. However, effective July 1st, 2012 the maximum EFC will be lowered to \$4995. Students in between this EFC gap will no longer qualify for Federal Pell Grant.

The Board of Governor's (BOGG) fee waiver is a tuition fee waiver offered by the State. In order for a student to qualify the fee waiver through their FAFSA application, they must have an unmet need amount of at least \$1. Effective July 1st, 2012, the minimum unmet need for a student to qualify for a fee waiver will be changed to \$1104. Students who qualified for the BOGG fee waiver based on the dollar unmet need, will no longer qualify due to the change in unmet need amount. Students in this circumstance will now have to pay for their classes, when they did not have to in the past. These changes will affect many of our students. We will be posting these changes in our consumer brochure and encourage our students to read and understand the changes. If students have questions regarding the new regulations, they are encouraged to ask the Financial Aid office, attend the Financial Aid Workshop or contact their technician.

It's not too late to complete the FAFSA!

Students may still apply for the 2011/2012 FAFSA. Students who did not receive funds for the fall semester may still be eligible for aid. Student eligibility will be determined upon completion of their financial aid file.

The 2012/2013 FAFSA application has been available online since January 1, 2012. Students are encouraged to complete the FAFSA by March 2nd priority deadline to be considered for the Cal grant. In order to be considered for 2012/2013 limited SEOG and Federal Work-Study campus based aid, students are encouraged to complete their Financial Aid File by the priority deadline. Check our website for more information.



- 1) Complete the FAFSA application online at: www.fafsa.gov. The Financial Aid Office will begin processing 12/13 files in mid April 2012.
- 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.

Inreach / Outreach Events Update

Anaheim High School: October 12, 2011

The financial aid outreach team attended Anaheim High School's "Seize the Day" event on October 12, 2011. They presented to students on financial aid process and requirements. Anaheim High School was very appreciative of the presentation and sent a thank you card expressing that their students' feedback was overwhelmingly positive, and the event would not have been possible without our support.

College Fair: Orange County Department of Education Access Project: November 1st-8th

The financial aid outreach representative attended four locations for the Access Project to present to underrepresented high school students. This was the first year the Access Project put together a college fair for these students. The events were successful, and the staff was appreciative of our attendance. We have been invited to attend their college fair for the spring semester in May.

Cosmetology Orientation: January 19, 2012

The financial aid outreach representative presented financial aid information and processes to potential cosmetology students at their orientation. The department was appreciative of the presentation, and sent a thank you card stating that the information presented was invaluable.

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, disbursements, policy changes, requirements and more. 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:

Upcoming events:

VA Presentation: February 9th and 13th

The financial aid office will conduct presentations regarding the financial aid process for Veteran students at Fullerton College.

Valencia High School: Late February

FAFSA Presentation/Lab to help HS seniors complete the application online.

KinderCaminata: March 9th

Financial Aid will have a booth on the Quad with interactive money games and prizes for the Kindergarteners and information for the adult volunteers.

Family and High School Senior Night: April 24th

Financial Aid will have an information booth on the Quad.

ACCESS North Administrative Unit College Fair:

May 10th, 17th, 24th, 31st

Financial aid outreach staff will participate in these events for at-risk, under-represented high school students in Buena Park, Fullerton, La Habra and Anaheim.

STEM Conference: June 2

Financial aid representative will offer presentations and workshops to high school students and parents at this event which promotes study in the fields of Science, Technology, Engineering and Math.

Staffing Changes:

The Financial Aid office is pleased to announce the hiring of a new Work-Study student, Margie Ocdamia. Margie is a current Fullerton College student majoring in Accounting. She has been with us since January 10th, 2012.

Susanna Abadzhyan has accepted a Student Services Specialist position at Cypress College in the DSPS office, and will be leaving her position as a Financial Aid Technician on February 16, 2012.

Letter from Susanna:

As many of you may already know, I have accepted a position at Cypress College in the DSPS office as a Student Services Specialist. I have been here at Fullerton College in the Financial Aid Office for 5 ½ years. I have been very fortunate to work in an office with such caring and dedicated individuals. This decision did not come easy, as I have grown very close to my co-workers (my friends) as well as the campus. I felt that it was time for a change and I need to grow in a different area of student services. I would like to thank all my friends in financial aid for all their support with my decision. I would also like to thank my Director, Greg Ryan for all his support and guidance. This is not a good-bye; I do hope to return to Fullerton College sometime in the future!

Sincerely,
Susanna Abadzhyan

Editor: Susanna Abadzhyan

