Welcome to the fall semester! As always, there have been many changes in the world of financial aid, and we hope you find this newsletter of assistance in navigating all the changes. Most importantly, new regulations went into effect this fall for all students. It is called LEU (or Lifetime Eligibility Used) and limits the Pell Grant to 12 full time semesters, for a Bachelor’s Degree. This means that you will need to be vigilant at Fullerton College because if you use up too much of your grant at Fullerton College, you could run out when you need it most at the University. It is important to note that this is not tied to SAP (Satisfactory Academic Progress), and as such, there is no appeal.

New changes also occurred in certain programs to measure their completion in clock hours, as opposed to credit hours. At Fullerton College, these programs are Cosmetology, Administration of Justice, and Massage Therapy. If you are in a clock hour program, please make sure to review the article in the newsletter, and/or consult your department directly for how financial aid works for these programs.

In the spring of 2013, as part of the California Dream Act legislation, students who are classified as AB540 may also apply for the BOGG Fee Waiver. The application is expected to be live in myGateway in November in time for spring registration.

Some new options have become available for the Higher One accounts. You can read about them in greater detail in the newsletter.

In our office, we also installed a new Virtual queuing system called Q.Less. As the semester rolls on, we will be rolling out additional phases of this new software, that will benefit you.

Finally, as you know, the College changed the academic calendar to 16 weeks, from the previous 18 weeks. For financial aid, this changes the freeze date (census date) as well as the determination of the disbursement dates, since they are staggered throughout the semester.

I hope you find this newsletter informative and I hope your fall semester is off to a flying start.

Did You Know?
Written by Jose Alcaraz
The Financial Aid Office has already paid 3980 students and disbursed a total of $3,968,997 for fall semester 2012 so far and counting! First disbursement for fall semester was August 30th. So far, 562 students have been paid a Cal Grant B, a total $382,178, and two students have been paid Cal Grant C for a total of $548. After the fall disbursement of Cal Grants, the total will reach $610,340. $180,200 of Federal Work Study wages have been paid out, and $20,371,224 worth of enrollment fees have been waived through the BOG Fee Waiver.

Direct Stafford Loan Program
Student Loans in the Media Written by Fatima Villegas
After much protest from students, on June 29, the U.S. Congress voted to extend the current Stafford Subsidized Loan interest rate of 3.4% instead of doubling it to 6.8% for the 2012-2013 school year with the issue set to be revisited by July 1, 2013. While college affordability continues to be a growing problem for families, so does student loan debt. Student loan debt estimates have been reported at more than $1 trillion for 2011, with default rates rising. The latest numbers released by the Department of Education show default rates at public institutions at 7.2%. As part of the President’s commitment to the affordability of college for all American families, a new “Shopping Sheet” currently in the works, has been designed to provide clear information about the costs of college and the student’s financial responsibility in a student friendly format to help students make informed decisions about higher education.
Taking out Stafford Loans to help pay for college?
http://www.whitehouse.gov/dont-double-my-rates
Student loan debt is worse than it seems.
http://www.cbsnews.com/8301-505145_162-57505921/student-loan-debt-is-worse-than-it-seems/
Student loan default rates rise sharply in past year.
Default Rates rise for federal student loans.
New “Shopping Sheet” Will Make It Easier for Students to “Know Before They Owe”.
http://www.whitehouse.gov/blog/2012/07/24/new-shopping-sheet-will-make-it-easier-stude...

The Financial Aid Office maintains its commitment to providing FC students with the information they need to make informed decisions about borrowing student loans and how to manage their finances by offering a series of Student Loan and Money Management Workshops throughout the semester. All students interested in borrowing student loans are required to complete an online Entrance Loan Counseling session before submitting a loan request. The Entrance Loan Counseling session provides information about the different types of Stafford loans, annual and aggregate loan limits and rights and responsibilities for repayment. At graduation or at any time the student drops below half time he or she is also required to complete an Exit Loan Counseling session that provides information about repayment options. Additionally both Fatima Villegas and Teresita Guillen-Soto in the Financial Aid Office are available to answer questions about borrowing and repaying student loans.
This semester:
Student Loan Workshops:
8/9/12 and 11/5/12
Money Management Workshop
7/23/12 and 10/18/12

Clueless About QLess?
Written by: Teresita Guillen-Soto
This fall semester the Financial Aid Office introduced a new innovative system that allows you to get into a financial aid virtual line. Students can sign in at the kiosk located at the Financial Aid Office front counter, via cell phone or Internet. At the Kiosk, enter your cell phone number, view the estimated wait time, and you will be updated with your status in line via text messages. You can leave the Financial Aid Office lobby and continue to use your valuable time for other important things. If you don’t have a cell phone, enter your name and view your estimated wait time and return to the lobby near the end of you estimated wait time. You will see your name appear on the monitor in our office when we are ready to serve you. When you sign in via the Internet or cell phone, enter your cell phone number, and

you will be given an estimated wait time. You can then do whatever else you need to do. You will receive a text message summoning you to the Financial Aid Office and have 10 minutes to arrive. If you need more time to get to our office, you can request more time and be moved to the back of the line. We hope you enjoy the flexibility that QLess offers.

Higher One
Written By: Rosa Garcia
Students will receive the North Orange Card from Higher One if they are awarded financial aid and enrolled in classes. Students will receive their North Orange Card within one week after approval of Pell Grant and/or Loans (optional). The North Orange Card will be mailed to the address that is on file with Fullerton College. (Remember to update your address in myGateway, under personal information). Once students receive the North Orange Card in the mail, they need go to NorthOrangeCard.com to activate the card and select the options for deposit of their funds.
NorthOrangeCard.com offers 2 options: to have funds deposited to the North Orange Card or into a student’s own bank account. There are these options as well: One Account, One Account Flex, and One Account Premier. One Account Flex and One Account Premier have monthly services fees. See applicable fee schedule on NorthOrangeCard.com website for further details. A deposit to another bank account would delay funds 2 to 3 business days. If students do not activate their account through NorthOrangeCard.com, this could lead to a significant delay in the disbursement of funds.
To withdraw funds use ONLY: SchoolsFirst ATMs at Cypress College, Fullerton College and Anaheim Campuses. DO NOT use SchoolsFirst ATMs at other locations; for fees will be charged.
For further assistance, students can contact a Higher One customer service representative. The phone number is printed on the back of the North Orange Card.
SATISFACTORY ACADEMIC PROGRESS (SAP)/ APPEALS
Written By: Maria G. Aguirre
SATISFACTORY ACADEMIC PROGRESS: (SAP) Are Federal and State Regulations applied on all students requesting Title IV funds; regardless of whether students previously received Title IV aid. Financial Aid recipients are required to meet Fullerton College’s Satisfactory Academic Progress (SAP) requirements. 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 SAP standards for the second time, will be placed on Disqualified Status and ALL aid for the term will be cancelled. (Except 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) (Certificate Programs units vary)
Cumulative GPA is 2.00 or Below
Did not complete 67% 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 BOG.
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 myGateway as well as the steps to appeal including attendance to a mandatory SAP Workshop, and the time period that appeals will be accepted during a given semester.
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 authenticating statements must be submitted). A SEPP form (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 removed) must be under the maximum time frame. A SEPP form (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/ESL coursework; which would reduce the unit attempted total. A SEPP form (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.
Currently, we will only allow for a maximum of two program changes in order to receive aid, with certain caveats.
BA/BS Degrees completed: Eligible for loans only. Not eligible for grants. Student must document that they have changed their 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. 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. A SEPP form (Student Educational Program Plan) would be required
NOTE: Although some conditions (above) do not “require”...
a SEPP form, students are encouraged to see an academic counselor and develop a Student Educational Program Plan within completion of their first calendar year at Fullerton College. This will 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:

- Serious illness, injury or medical condition requiring doctor’s care
- Death of an immediate family member or Extenuating circumstances that were beyond the student’s control
- Submit a thorough and clearly written explanation on-line, 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. The documentation must be of support of the extenuating circumstances for the semester(s) where there was a lack of progress and MUST MATCH UP WITH THE WRITTEN STATEMENT ON -LINE, or a SEPP for the Change of Major. Students should be aware of why they are appealing and state it clearly on the on-line appeal. Incorrect or contradictory appeals will be denied, and the student will not be able to resubmit their appeal during the semester. Attending a SAP Workshop is mandatory prior to completing an on-line appeal. The myGateway on-line appeal will not be available to students until they sign-up and attend a SAP Workshop.

On the Appeal students must provide the following information for consideration:

- Why the student failed to meet SAP
- 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.

If a student’s appeal is approved, they will receive payment for one semester. Students who appeals must be able to meet the SAP Policy at the end of the semester for which they are appealing. 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 semester for which they are appealing, their appeal will be denied. Students with an approved appeal in the fall semester who do 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 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. Even though mandatory SAP Workshops are offered during the month appeals are accepted, we also offer them throughout the semester and highly encourage disqualified students to attend. Dates, times and locations are available on the Financial Aid Office website.

When Appeals are being accepted for a given academic semester, students are required to sign-up and attend a Financial Aid SAP Workshop. At the workshop students will gain a better understanding of the SAP Policy and will be able to determine if they are eligible to appeal or not. Students who are disqualified and have gained the knowledge to determine if they meet the requirements to appeal will find their appeal form on their myGateway Portal AFTER they attend the SAP Workshop. Upon submission of the electronic form, students are required to submit any required supporting documentation separately to the Financial Aid Office, before the appeal will be reviewed. Students will receive no additional request to submit supporting documents. On-line appeals submitted with supporting documentation are reviewed within six weeks of submission. Students can log back into myGateway (under Financial Aid) and click on the “Messages” tab in order to view the decision of their appeal. All appeals from the Director of Financial Aid are FINAL.

Important Information: If at any point in time is determined that the student cannot complete their course of study within 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.

Changes to Financial Aid Regulations
Written by: Teresita Guillen-Soto
During the spring 2012 semester, the outreach staff conducted eight workshops over a four-week period as part of the Financial Aid Awareness event to inform students of changes to financial aid regulations. Be aware of the changes below that may affect your financial aid.

Effective July 1, 2012
- Maximum Pell Grant lifetime limit of 12 full time semesters, no grandfathering
- High School diploma or GED required to receive financial aid (no longer accepting ATB unless previously exempt)
- No 6 month interest free grace period for Subsidized Loans disbursed on or after July 1, 2012
- Enrollment fee increase to $46 per units, BOG Fee Waiver will continue to waive fee
- Course repeats will only be paid for up to two attempts
- IRS Data Retrieval on FAFSA must be completed or Federal Tax Return Transcripts will be required and can be ordered at www.irs.gov (no longer accepting copies of Federal Tax Returns)
- Maximum EFC to receive federal financial aid is 4995
**Clock Hour Program**
Written by Korey Lindley

dueto recent government regulations, certain academic programs that are based on hours of instruction and must provide training that prepares student for gainful employment in a recognized occupation are considered to be “Clock Hour”. These state approved programs at Fullerton College are Administration of Justice Certificate, Cosmetology Certificate, and Therapeutic and Sports Massage Therapist-Level 1 Certificate. Students should keep track at what their stated academic goal is at Fullerton College since this will now impact if they are eligible to receive any State or Federal financial assistance. If you are enrolled in these programs, then your aid and disbursements will be based on the hours and weeks completed in your program, rather than the semester system previously in place. So your financial aid awards now might be prorated to accommodate your program’s stated length. Disbursements will now be changed to only two for an academic year. The first at the beginning of the academic year, followed by the next/last disbursement being after the student completed 450 hours and 13 weeks of the program. If the program happens to roll over into a new academic year, the student will have to complete a new FAFSA for the next year and receive only a portion of the award that will be based on the left over eligibility in the program.

**California Dream Act of 2011**
Written by Lourdes Oropeza

The California Dream Act of 2011 is the result of AB130 and AB131. Together, these bills allow undocumented and documented students who meet the provisions of the AB540 State Law to apply and receive private scholarships through public universities (AB130), state administered financial aid, university grants, and community college fee waivers (AB131). AB540 is a State Law passed in 2001, that allows nonresident and undocumented students who attended a California high school for at least three years and received a high school diploma, or passed the California High School Proficiency Exam, or earned a General Equivalency Diploma (GED) to pay the same tuition and fees as resident students at California public colleges and universities. Starting January 1, 2013 the California Dream Act will allow AB540 students to apply for Cal Grant A & B Entitlement awards and Cal Grant C awards for the 2013-14 school year. During the fall 2012 semester, the AB540 students can begin to apply for BOG Fee waivers for the spring 2013.

**PELL LIFETIME ELIGIBILITY USED (LEU)**
Written by Elaine Oropeza

As of July 2012, the Federal Pell Grant duration of eligibility has been reduced, the maximum timeframe during which a student is eligible to receive Federal Pell Grant from 18 semesters (or its equivalent) to 12 semesters, (or its equivalent). The new LEU limit of 600% will apply to all Pell recipients regardless of when they first began receiving Pell Grant funds; this applies to all students effective with the 2012-2013 award years. Calculations will include all earlier years of the student’s receipt of Pell by adding together each of the annual percentages of a student’s scheduled award that was actually disbursed to the student. A student is no longer eligible once LEU reaches 600%. If the LEU is more than 500% but less than 600% partial eligibility will be awarded for the scheduled award year.

Example:

- Student’s Scheduled Award was $5,550.00 but only received $2,775.00, due to enrollment for one semester only; they will have used 50% of that award year's scheduled award.
- Student was enrolled three quarter time for another entire award year and received 75% of his scheduled award. This student’s LEU is 150% of the total 600%.

Applicants will be able to view Federal Pell Grant LEU information on the National Student Loan Data System (NSLDS). Comment codes regarding Pell lifetime limit will be on the applicants SAR.

Declining Pell Grant Funds

A student may decline all or part of a disbursement of Pell Grant funds that the student is otherwise eligible to receive. A student may wish to take this action if the student expects to qualify for a larger Pell Grant in future years as a result of a transfer to a more expensive educational institution or expected change in the student's expected family contribution. To decline Pell Grant funds, a student must submit to the school a signed, written statement clearly indicating that the student is declining Pell Grant funds for which he or she is eligible and the student understands that those funds may not be available once the award year is over.

Returning Pell Grant Funds

A student may return all or a portion of Pell Grant funds that the student was otherwise eligible to receive, as long as this action is taken during the same award year. Again a student may wish to take this action if the student expects to qualify for a larger Pell Grant in future years as a result of a transfer to a more expensive educational institution or expected change in the student’s expected family contribution. To return all or a portion of Pell Grant funds, the student must deliver to the school a signed, written statement clearly indicating that the student is returning Pell Grant funds for which he or she is otherwise eligible and that the student understands that those funds may not be available once the award year is over. The student must return the funds directly to the school, and the school must return those funds to the Pell Grant account. The school must then submit the required adjustment records for the student to the Common Origination and Disbursement System (COD).

A student may not return any Pell Grant funds from a prior award year that the student was otherwise eligible to receive.
**What is FERPA?**

*Written By: Ray Bustos*

Hello and welcome to another fall semester at Fullerton College. This is another article being presented to our financial aid student’s, in order to explain to them about a very important federal regulation, which governs their student privacy.

You say “What is FERPA” and what does it mean to me, a Fullerton College financial aid student? FERPA is an acronym for Family Educational Rights and Privacy, which was created by Congress in 1974, in order to give student’s certain safeguards, regarding just what kind of information can and cannot be released without a student’s permission by an educational institution.

FERPA governs: (1) The release of a student’s education records, which are maintained by an educational institution, and (2) The access to these records. All institutions that provide services and receive funds for students from the U.S. Secretary of Education must comply with FERPA.

All educational institutions must (1) Notify students annually about their rights. (2) Protect a student’s rights to visually review their educational records. (3) Guard a student’s rights to control what personal information is disclosed. (4) The right to amend their educational records. (5) To prevent personal information from being disclosed to any third parties (with the exception of certain circumstances). (5) To keep records for any requests and disclosures of a student’s educational records.

Any student who is in “attendance” and any former student’s, have FERPA rights. This includes adult education, distance education, a student auditing a class and high school students enrolled in college.

FERPA gives student’s several rights. (1) To be able to review and inspect their educational records. (2) To be able to amend their educational records. (3) To be able to “limit” disclosure of certain personal information (anything that would immediately identify a student).

So as you can see, there are safeguards in place to ensure that a student’s information is being protected by the educational institution that they attend.

For further information about FERPA, please visit our website http://financialaid.fullcoll.edu

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**It’s not too late to complete the FAFSA!**

Students may still apply for the 2012/2013 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.

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**Cal Grant Changes for 12/13**

*Written by Korey Lindley*

The recently enacted 2012 Budget Act and accompanying legislation made several important changes to the Cal Grant program.

5% reduction in all Cal Grant Awards

Beginning in 2012-13, students initially qualifying for both Cal Grant A and Cal Grant B, but awarded a Cal Grant B, may renew as a Cal Grant A in some instances. Please see the information guidelines at www.csac.ca.gov

Beginning in 2012-13, Community College Transfer Entitlement Award recipients must have attended a community college in the academic year immediately preceding the year for which the award applies. Please see the information guidelines at www.csac.ca.gov

**Inreach and Outreach Activities**

*Written by Lourdes Oropeza*

The Financial Aid Office has been busy conducting many inreach and outreach activities. During the summer months we conducted several workshops regarding Financial Aid, Money Management, Scholarship, Satisfactory Academic Progress, Loans, and Changes to Financial Aid, as well as the FAFSA Guided Labs.

In addition to the workshops we conducted presentations over a period over six weeks to more than 500 students that visited the campus from several local high schools to attend the Early commitment Program. During the month of June, we conducted presentations at the Stem Youth Conference, to local elementary school parents, the Summer Transition Program, and the F. C. Summer Camp.

The month of August brought the Freshman Orientation and the Care Conference to our campus, as well as the Student Athlete Orientation and our office was there to provide presentations. This September, our office has been busy conducting classroom presentations in Counseling, Psychology, and Ethnic Studies classes, as well as participating in the 9th Bienvenidos Celebration and the Club and College Days by having a table with information and staff member to assist students.

**Upcoming Events:**
- September 20 FC Constitution Day @the Quad
- September 28 ABS40 Conference @ CSUF
- October 7 La Habra Goes to College
- October 24 High School Counselor’s Breakfast
- October 27 FC Foundation Octoberfest

**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.
Maria Aguirre  
Financial Aid Technician  
I've been working for FC since 1983, with a short 6 year break (1999-2005). I enjoy helping student achieve their academic goals and follow their dreams. I'm currently completing financial aid files for students whose last names begin with Can – Esta. I assist in the SAP Program and the Appeals. If you ever need assistance the best way to reach me is via email: MAguirre@fullcoll.edu. Enjoy the remainder of your semester.

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.

Ray Bustos  
Financial Aid Technician  
Hello and welcome to another fall semester at Fullerton College. My name is Ray Bustos, and I am one of the technicians here at Fullerton College. I handled the SAP program, along with all financial aid files within the alpha order of SV-Z.

Teresita Guillen-Soto  
Financial Aid Technician/Outreach/Student Loans  
My name is Teresita and I have been working at Fullerton College for 12 years, and I have worked in financial aid for two years. As a Financial Aid Technician, I process student loans for students with last names N-Z and I process files for student with last names Lopez, M through Nguyen, N. In addition, I conduct in-reach and outreach.

Fatima Villegas  
This semester we continued to experience an increase in the number of financial aid applicants. To date I maintain a caseload of 2000+ students with last names ending in Nguyen through Reza and process student loan requests for students with last names A-M. Over the summer I stayed up to date with the latest in student lending and am available in the Financial Aid Office to answer questions about borrowing and repaying student loans. Additionally I am a member of the Financial Aid Workgroup and serve on the Policies and Procedures Committee in our office and look forward to assisting my department with Program review this year.

Elaine Oropeza  
Financial Aid Technician / Work – Study  
Greetings, My name is Elaine Oropeza, I have had the pleasure of servicing Fullerton College students for 26 years, and look forward to the College’s 100 year anniversary in 2013. I hope you all have a wonderful year!