A Message from the Director…

Greg Ryan, M.A., Director of Financial Aid

As I write this, it is getting dark earlier and we are into autumn and the fall semester is on the other side of the half-way point. In other words, we are in the home stretch with the Holidays right around the corner. In this issue, we highlight many changes that have taken place for the 2013-2014 academic year. Changes were made to the consortium process between our sister school Cypress College and Fullerton College, which we explain to you here. Interest rates also changed this past July 1st for the Federal Direct Loan program. On the State front, California DREAM act legislation has granted BOGG Fee Waivers and Cal Grants to Dreamers for the first time.

Last spring, we secured funding for a pilot project to hire part-time financial aid counselors for a part of the spring 2013 semester. The pilot was a success and this fall, we welcomed Harold Anderson as a part-time Financial Aid Counselor in the Financial Aid Office. Many of you, if you appealed for financial aid this fall, have already met Harold. We also provide you the latest information on our Outreach efforts and Federal Work-Study program. As the semester winds down, I wish you all the best of luck with your finals, and hope you enjoy some time with family and friends over the holiday season. We will see you all in 2014!

Sincerely,
Greg Ryan
Director of Financial Aid, Fullerton College

Consortium Agreements

Written By Teresita Guillen-Soto

There is no longer an automatic consortium agreement between Cypress College and Fullerton College. If you are taking courses at Cypress College, but the majority of your units are at Fullerton College, you must complete a Consortium Form to receive your financial aid for the total number of units enrolled between both colleges. Students must contact the Fullerton College Financial Aid Office to have the form added to their myGateway account. In order for the Consortium Form to be processed, students must submit it to the Fullerton College Financial Aid Office the Wednesday before the freeze date. Financial Aid for all approved consortium units is disbursed after the freeze date. Consortium agreements are also accepted for courses taken at other California Community Colleges and universities for which Fullerton College has a signed articulation agreement.

If a student has a Board of Governors Fee Waiver at Fullerton College, it will not pay for tuition fees at Cypress College. The student must complete a Fee Waiver at Cypress College to have the fees waived for the units taken there.

Dream Act Update

Written By Korey Lindley

The Dream Act offers undocumented AB540 students the path to a higher education by offering them assistance with the Board of Governors Fee Waiver and Cal Grant. 657 Fullerton College students completed Dream Act applications for the 2013/2014 academic year. Of those students, 79 met the requirements for the entitlement award and were awarded a Cal Grant by CSAC. Dream Act applicants are only eligible for the Entitlement Cal Grant, which means they have to be within a year from their high school graduation or transferring from a community college to a four-year university. Out of continued on page 2
Any student with a BA Degree, and who is new, should stop by part of their study. and who are currently pursuing a vocational/certificate Degree, and who are either unemployed or underemployed, students who are both new and already possess a Bachelor's Government has implemented a special program for those Beginning with this current fall 2013 semester, the Federal Pell grant, as well as other financial aid workshops continue to be offered. Our office also participated in the Constitution Day celebration on the quad. Then, we did a presentation for Umoja, which brought about 100 high school students from Los Angeles County to our campus. That was followed by presentations to the Jump Start Program, a pilot program that also brought high school freshman students to our college. Most recently, we collaborated with La Habra Goes to College by providing a table with financial aid information as well as a presentation to the parents. The Fullerton College Financial Aid Office will continue to provide financial aid presentations to Buena Park Goes to College, Fullerton College Counselor's Breakfast, and during Fullerton College Transfer Week. **Important Reminder** the Absolute Deadline for DreamAct Applications to be eligible for Cal Grants annually is March 2nd.

Financial Aid Outreach
Written By Lourdes Oropeza

The Fullerton College Financial Aid Office kept very busy during the summer months with many FAFSA Labs, and several financial aid workshops offered to our students. This fall 2013 the FAFSA Labs, Satisfactory Academic Progress Workshops, as well as other financial aid workshops continue to be offered. Our office also participated in the Constitution Day celebration on the quad. Then, we did a presentation for Umoja, which brought about 100 high school students from Los Angeles County to our campus. That was followed by presentations to the Jump Start Program, a pilot program that also brought high school freshman students to our college. Most recently, we collaborated with La Habra Goes to College by providing a table with financial aid information as well as a presentation to the parents. The Fullerton College Financial Aid Office will continue to provide financial aid presentations to Buena Park Goes to College, Fullerton College Counselor’s Breakfast, and during Fullerton College Transfer Week.

Updates/Changes to Appeal Process & Counseling Appointments
Written By Ray Bustos & Maria Aguirre

There is some additional information regarding the Appeal process, which all Fullerton College Financial Aid students should be made aware of, during this current fall 2013 semester.

Beginning with this current fall 2013 semester, the Federal Government has implemented a special program for those students who are both new and already possess a Bachelor’s Degree, and who are either unemployed or underemployed, and who are currently pursuing a vocational/certificate program, to become eligible to receive a Federal Pell grant, as part of their study.

Any student with a BA Degree, and who is new, should stop by the Financial Aid Office and sign up for the workshop, before it’s too late.

Federal Work-study
Written By Elaine Oropeza

The Federal Work-study Program (FFWS) is funded by the Federal Government and Awarded to financial aid eligible students. First, students must file the Free Application for Federal Student Aid, also known as the FAFSA, as early as January 1st of the next award year. The results of the FAFSA are used to determine eligibility for all financial aid programs at Fullerton College.

Federal Work-study is a campus based program; students interested in the Work-Study program must answer “Yes” to the student employment question on the FAFSA for consideration as funding is limited. The financial aid file must be complete with the financial aid office on or before the priority deadline date of May 30.

Students are awarded based on their established need from the FAFSA and file completion date. Students who are awarded Federal Work-Study will see the award post to their myGateway account in early to mid-July, along with instructions for placement.

How to Obtain Federal Work-study

Students will be sent notification to their myGateway under personal announcements that they have been awarded Federal Work-Study for the academic school year. The notification informs students they have two weeks from the date of the notification to be placed in a job for the fall semester, since funds are extremely limited and the demand exceeds the funding available. After the two weeks, the Federal Work-Study award will be rescinded and awarded to another student on the waiting list.

In order to obtain a Work-Study position, the student must follow through with these instructions:
1. Visit the Financial Aid Office lobby, located in the 100 building, to view current available job openings. Open
New Interest Rates for Stafford Loans

Written By: Fatima Villegas

Just as Stafford Loan interest rates had doubled for the 2013-2014 school year, on August 9th, President Obama signed the Bipartisan Student Loan Certainty Act of 2013 resulting in a new fixed interest rate for both subsidized and unsubsidized Stafford Loans of 3.86%. The new interest rate is retroactive for all loans disbursed on or after July 1, 2013 and is in effect until June 30, 2014.

The new bill changes how student loan interest rates are determined by linking federal student loan rates to the Federal 10-year Treasury rate, plus a small margin. For undergraduate student loan borrowers this translates to the Federal 10-year Treasury rate plus a margin of 2.05% with an 8.25% cap. Although federal student loan interest rates are fixed for the life of the loan, rates for new loans will change annually, based on the current market. Federal student loan interest rates will change on new loans each July 1 and will be based on the last 10 year Treasury auction in the previous May.

The FC Financial Aid Office advises all student borrowers to get organized and make a list of all federal and private student loans, the amounts owed and due dates. Information about federal student loan history is available to all student borrowers on the National Student Loan Data System (NSLDS) online at www.nslds.gov.

As always our Student Loan Technicians Fatima Villegas and Teresita Guillen-Soto remain committed to keeping our students, their parents and FC Staff informed of all changes to student loan programs.

Greetings

From: Harold Anderson

Financial Aid Counselor

I would like to take this moment to introduce myself to the students and staff at Fullerton College. I’m embarking on my first full academic year as part of Fullerton College Financial Aid staff. Just to let you know - I’m not at stranger to the North Orange County Community College District (NOCCCD). I’ve spent the past five years at Cypress College as the Counselor for Hotel, Restaurant & Culinary and Business/Computer Sciences. In addition, I also work at Long Beach City College and have been servicing students there for 8 years.

I’m pleased to be here at Fullerton College and looking forward to assisting Fullerton College students with meeting both educational and career goals.

Sincerely,

Harold Anderson

Experimental Sites Initiative

By: Korey Lindley

The Federal Department of Education has begun an Experimental Sites Initiative to potentially provide Federal Pell Grant to students who already possess a Bachelor’s Degree. Fullerton College is happy to announce that we have signed up to participate in this program and offer it to our students that are new to Fullerton College for 2013/2014, pursuing a Certificate/Vocational degree, and considered unemployed or underemployed. The Department of Education will randomly select students to receive the Pell Grant which they will compare the overall benefits of the educational & professional success to those students who do not receive any Federal grants. For students who qualify, please contact the Financial Aid Office to find out more information and sign up to be included in the Experimental Sites Initiative.

Financial Aid Technicians

Who to Contact?

Elaine Oropeza – Last Names A-Cam/Work-study
Maria Aguirre – Last Names Can-Esta/Appeals
Korey Lindley – Last Names Este-Hernandez, K. /Cal Grant/ Clock Hour Students
Lourdes Oropeza – Last Names Hernandez, L.-Lopez, L. / Outreach
Teresita Guillen-Soto – Last Names Lopez, M.-Nguyen, A./ Outreach/Loans
Fatima Villegas – Last Names Nguyen, B.-Reza/Loans
Jose Alcaraz – Last Names Reze –Su
Ray Bustos – Last Names Sv-Z/Appeals

Editors

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