

Financial Aid

Newsletter



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Message From The Director



Message From the Director
Welcome to the spring 2013 semester! I want to encourage you all to check our web site regularly and follow our Facebook page. We will be announcing

our annual Financial Aid Awareness event soon, which will be held in April. We use this event to notify you of the changes upcoming to financial aid programs in the subsequent academic year. A few of them on our radar at the moment include the following: Maximum Pell Grant amounts will increase to \$5,645 in 2013-2014. This is an increase of \$95 from current 2012-2013 maximums. Additionally, the maximum EFC allowable to qualify for a Pell Grant will also increase, from 4995 to 5081. We are still awaiting our Federal appropriations for the campus based programs, SEOG and Federal Work-Study (FWS). In regards to FWS, I am pleased to report that we have increased the hourly wages by approximately \$1 across the board this spring, recognizing cost of living increases, as well as an attempt to be more competitive.

This spring, we successfully implemented changes to our systems to accommodate the BOGG Fee Waiver for California Dream Act students. This was a big undertaking, since there are three BOGG's, A, B, and C, all with differing application processes and requirements. Any student who is classified as an AB 540 student currently can have their fees waived, effective this spring, if otherwise eligible, by applying for the BOGG either through the California Student Aid Commission web site or via our myGateway

platform.

We are currently in the implementation process for Cal Grant for fall 2013. As you may already know, California Dream Act students are eligible for Cal Grant consideration starting the upcoming fall semester. The deadline of March 2nd, and other requirements are the same as for current Cal Grant recipients. Students who are interested in learning more about the Cal Grant may do so on our web site, by selecting the Cal Grant brochure. A FAFSA must be filed for 2013-2014, either at www.fafsa.gov or at WebGrants for students (for Dreamers) www.csac.ca.gov/dream_act.asp, and have their GPA submitted by March 2nd. Fullerton College will automatically submit GPA's for students who are currently enrolled and have completed at least 24 degree applicable units at the college.

There will be some changes to the subsidized Direct Loan program. Details on these changes are still being worked out by the Department of Education and will be forthcoming, so be sure to attend our Financial Aid Awareness event to get the latest up to date information.

Finally, there has been a major overhaul of Federal Verification requirements, effective with the 2013-2014 academic year. We anticipate beginning intakes for fall 2013 after spring break, and you will see details of the new requirements if you are selected for verification in your myGateway account at that time.

I wish you all a productive spring semester, and I hope the articles in this edition of the financial aid newsletter are useful and informative for you.

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



SAP POLICY-CHANGES to PERCENTAGE (From 75%-67%)

Written By: Ray Bustos & Maria Aguirre

New changes have become effective with Fullerton College's Financial Aid Office Satisfactory Academic Policy, beginning at the start of the spring 2013 semester.

There are currently three components to the Fullerton College Financial Aid Office's SAP policy:

First is the Maximum Time Frame of a student's educational program: 90 attempted units (AA/AS) (unit count may vary for Certificate programs).

Second is completion of a cumulative grade point average (GPA) of 2.00 or better.

Third is the percentage of units attempted, which was 75%, prior to the beginning of the fall 2012 semester.

*The percentage of units attempted has now changed effective with the beginning of the spring 2013 semester to 67%.

So all students must now remember to keep this change to the percentage of units attempted in mind, when they choose to calculate and determine their SAP status.

For further information or clarification, please consider attending a SAP Workshop, as this workshop will give all financial aid students valuable information about the SAP Policy and what is required in order to remain in GOOD SAP status, and be eligible to receive any Title IV aid. The link for SAP Workshops is located on the Fullerton College's Financial Aid website -

<http://financialaid.fullcoll.edu>

Priority Registration and BOG Fee Waiver Changes

Written By: Ray Bustos and Maria Aguirre

Effective with the fall 2014 semester, all students who are residents of the state of California, and who apply for the Board of Governors Fee Waiver, will fall under the new approved changes that will establish system-wide enrollment priorities. These changes were approved by the California Community Colleges Board of Governors.

Priority registration applies to NEW students who complete a college orientation class, assessment and develop an educational plan with an academic counselor. Continuing students must be in good academic standing and have NOT exceeded 100 units completed (units do not include Basic English, Math or ESL). All other students who do not meet these criteria WILL NOT have priority registration.

These new regulations apply to all students, including Active-duty military & veterans as well as current and former foster youth; in addition to EOPS students.

According to Admissions & Records (A&R), the regulations were unanimously approved by the board of governors and will be implemented in the fall of 2014. A & R strongly encourages students on probation to seek help to improve their academic standing. Students nearing 100 units should carefully plan their remaining courses.

Direct Stafford Loans Update for 2013

By: Fatima Villegas

Student Loans continue to headline the news across the nation. Following is an update for 2013.

A proposal to eliminate subsidized interest on subsidized Stafford Loans borrowed for education beyond the 150% timeframe limitation has been included in President Obama's FY 2013 budget proposals for federal student aid programs. Last year, The Consolidated Appropriations Act of 2012 eliminated the subsidized interest on subsidized Stafford Loans to undergraduate students during the 6-month grace period after graduation. In 2011, The Budget Control Act of 2011 eliminated subsidized interest on subsidized Stafford Loans to graduate and professional students. This new proposal would eliminate an additional subset of subsidized interest payments by the federal government.

In an effort to resolve the high increase in student loan default rates and make paying back federal student loans more manageable for borrowers, the Department of Ed has announced the plan known as "Pay as You Earn" which caps monthly payments for many recent graduates at an amount that is affordable based on their income. Additionally the borrower's loans may be forgiven after 20 years of qualifying payments. This new plan complements other income-driven plans already offered to help borrowers manage their debt including Income-Based Repayment (IBR) and Income-Contingent Repayment (ICR). The Department of ED has



also developed a series of new tools to help borrowers better understand their loan obligations and manage their finances; among these, an online application that allows borrowers to compare their estimated monthly payments under different repayment plans on www.studentloans.gov and the Financial Awareness Counseling Tool, an interactive tool that provides repayment tips and strategies to avoid default.

<http://www.fastweb.com/financial-aid/articles/3447-summary-of-president-obamas-budget-blueprint-for-federal-student-aid>

<http://www.ed.gov/news/press-releases/education-department-launches-pay-you-earn-student-loan-repayment-plan>

<http://www.fastweb.com/financial-aid/articles/2057-president-obama-proposes-capping-student-loan-payments-at-10-of-discretionary-income>

AB 540 STUDENTS ELIGIBLE TO APPLY FOR FINANCIAL AID

Written by Teresita Guillen-Soto

AB 540 students are eligible to apply for several types of state and institutional aid as a result of the California Dream Act. Students are eligible to apply for the Board of Governors Fee Waiver, Cal Grant, Chafee Grant, EOPS, CARE or CalWORKs, and privately funded scholarships.

Students are eligible to apply for the Board of Governors Fee Waiver for spring 2013 by completing the BOG Fee Waiver on myGateway or the 2012/2013 California Dream Act Application at http://www.csac.ca.gov/dream_act.asp, if not eligible for the BOG Fee Waiver on myGateway. In order to apply for a Cal Grant and a Chafee Grant, students need to complete the 2013/2014 California Dream Act Application at http://www.csac.ca.gov/dream_act.asp. Students can apply for a Cal Grant from January 1, 2013 to March 2, 2013 for the fall 2013 semester. For assistance with the California Dream Act Application, students can attend our FAFSA Labs. Assistance for AB 540 students is also available from EOPS, CARE or CalWORKs programs. For more information, contact these programs for application dates and specific eligibility requirements.

QLess

Written by Teresita Guillen-Soto

The Financial Aid Office began using the QLess system last fall. QLess allows students to enter a virtual line from their cell phone, the kiosk at the Financial Aid Office front counter, and from the web. Once students enter the virtual line, they do not have to stand in line in the Financial Aid Office lobby.

QLess will send students a text message to come to the Financial Aid Office near the end of their estimated wait time.

There are three ways for students to get in line. The first way students can get in line is to send a text to (626) 414-3210 with the message "Fullerton College", reply to the acknowledgment text, and enter "finaid" in the message. They will receive a text message to return to the Financial Aid lobby near the end of their estimated wait time. The second way to get in line is at the kiosk located at the Financial Aid Office front counter. Students can enter their cell phone number, and they will receive a text message to return to the Financial Aid lobby near the end of their estimated wait time. If students do not have a cell phone, they can enter their name and view the estimated wait time on the monitor located above the Financial Aid Office counter. The student's name will appear on the monitor when staff is ready to assist them. The third way to get in line is from the Financial Aid Office webpage at-

<http://financialaid.fullcoll.edu/SaveSpotInLine.html>. On the webpage, click the "join this line" button, and select the General Financial Aid tab and enter a cell phone number, and press o.k. Students will be given an estimated wait time and will receive a text to come to our office near the end of the estimated wait time. If students provide a cell phone number, they have the option to request more time to return to the Financial Aid Office by replying to the text.

If students would like to speak to Financial Aid Office staff, they can call (714)888-7588 and join the virtual line to receive a call back. When they add themselves to the virtual line, they will be given an estimated call back time. Students will receive a call as soon as staff becomes available to assist them.



In reach and Outreach Events

Written by Lourdes Oropeza

The Financial Aid Office continues to participate in many inreach and outreach activities.

Throughout the fall semester, the Financial Aid Office continued to provide FAFSA Guided Labs, as well as several workshops to students like Money Management, Financial Aid, Satisfactory Academic Progress, Scholarships, and Loans. In efforts to better inform students, this spring semester we have added two additional workshops, which are Higher One and Viewing Financial Aid Information in myGateway.

Towards the end of the fall semester we participated in the Fourth Annual College and Career Fair at the Anaheim Convention Center, where our office participated in presenting financial aid information to over 400 parents and students from Anaheim.

Furthermore, during the fall semester we conducted three AB 540 Workshops at CSUF, during the "Reaching the Dream" Conference. Our office also partnered with the Cadena Transfer Center to provide one additional workshop to our AB 540 students. Additionally, during the High School Counselor's Breakfast we presented an AB 540 Workshop to at least 125 area high school counselors.

At the end of December, we visited Fullerton High School to start the information sessions to parents and students for the 2013-14 school year. This January, we started the year by going to Orange High School for a Cash for College event, which served over 200 parents and students. We participated in the EOPS High School College Preparatory Conference, conducted presentations at Wilshire School of Continuing Education, Cadena Center in-service for staff, Loara High School, Cash for College at Anaheim High School, Sonora High School, and Cash for College at Buena Park High School.

We will continue to work very diligently with our FAFSA Labs, and various workshops, as well as presentations to individual classrooms as requested.

The upcoming events include a visit to Godinez High School in Santa Ana, a follow up visit to Fullerton High School, and another Cash for College at the Boys and Girls club in La Habra.

Financial Aid Awareness Week

During the week of April 8-12, the Financial Aid Office will host a series of workshops to inform students of upcoming changes to financial aid regulations. Check our website for the time and location of the workshops.

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.

Facebook, Twitter and Q&A

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 feature on our website where students are able to obtain answers to their questions online.



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 guided assistance in completing the FAFSA on-line. 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>

Financial Aid Technicians Who to Contact?

Elaine Oropeza – *Last Names A-Cam/Workstudy*

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: Teresita Guillen-Soto and Lourdes Oropeza

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(714) 888-7588