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A Message from the Director...

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

Welcome to the spring semester! Once again, it seems each year is passing faster. We are just about ready to announce our annual Financial Aid Awareness events, so plan to attend so you can get the latest updates and changes to financial aid for the 2014-2015 academic year. If you can’t attend one of the sessions, you will find many of the changes in this newsletter. We will begin intakes for the 2014-2015 academic year by June, and please remember that you must reapply for financial aid for every academic year that starts in the fall. This is the same for the BOGG as well as all Title IV programs through the FAFSA (Pell, FWS, SEOG, Direct Loans.) Two big changes taking place for 2014-2015 include changes to the Verification process. First, the Department of Education has added a new category, V6, and removed the current V2 category. More significantly, we are transitioning over to an electronic verification process, and students, once an account is created, will be able to complete the entire financial aid process electronically. There will be no need to turn paperwork into our office. The only forms that we will still have in a paper format will be non-verification forms such as Consortium agreements, appeals, and special conditions/dependency overrides.

The other big change is the Direct Loan program, and that is the 150% limitation of Direct Subsidized loans. This change might sound familiar, as it actually began last July 1st, 2013, and we communicated it at that time, but more of the regulations have been released on how this will be tracked and how it may affect you.

We will also be rolling out an on line SAP workshop by the fall semester, as well as other changes to be announced soon. You will find articles on these topics in this edition of the newsletter, and again, we hope to see you at our annual Financial Aid Awareness event so you can hear firsthand of the many changes.

Hope your spring semester is going well,

Greg Ryan

Director of Financial Aid, Fullerton College

Changes to Financial Aid Regulations and Processes 2014-2015

Written by Teresita Guillen-Soto

As part of Financial Aid Awareness Week, outreach staff will conduct workshops to inform students of upcoming changes to financial aid regulations and processes listed below. Times and dates for these important workshops are in this newsletter and on our webpage. Students who attend the Financial Aid Awareness Workshops will receive a Fullerton College Financial Aid cup and a voucher for a free soda at the Fullerton College Cafeteria.

• Maximum Pell Grant Award increases from $5,645 to $5,730
• Maximum Pell EFC will increase from 5081 to 5157
• Effective July 1, 2013 students will lose the subsidy on existing loans if they do not complete their program within 150% of the published length of the program
• Defense of Marriage Act (DOMA): legally married, same-sex couples, parents or students, must report their marital status as married if they are legally married. Also, if student’s parents are not married to each other and live together, answer questions about both of them on the FAFSA. If parents are divorced or separated and live together, answer questions about both of them on the FAFSA
• Due to sequestration, loan fees will increase on new loans on December 1
• The Fullerton College Financial Aid Office will be using new verification software to expedite the processing of files

continued on page 2
If selected for verification the Department of Education will assign student to specific VGroup, V6 is a new verification group that has been added to verify the household number, V2 has been eliminated
Middle Class Scholarship will commence for students attending CSU and UC in the fall 2014

150% Direct Subsidized Loan Limit
Written by Teresita Guillen-Soto
There is a 150% Direct Subsidized Loan limit for new borrowers on or after July 1, 2013. Students with no previous loan balance are considered new borrowers. Direct Subsidized Loans are limited to 150% of the published length of the program. If a student is enrolled in an associate degree program, the maximum period for which a student can receive a Direct Subsidized Loan is 3 years (150% of 2 years=3 years). However, the student may continue to receive Direct Unsubsidized Loans.
If a student does not complete the program within the 150% timeframe and continues in the same program, a different program of the same length, or a program of shorter duration, the interest subsidy for all outstanding subsidized loans will be lost. At that point, interest will begin to accrue on all previously borrowed subsidized loans in the same manner as interest accrues on unsubsidized loans.
Students may be eligible to receive Direct Subsidized Loans again if they enroll in a new program that is longer than their previous program. However, the prior loans for which the student already lost interest subsidy will continue to accrue interest.

The Middle Class Scholarship Program
Written by Lourdes Oropeza
The 2014-2015 academic year will be the beginning of the Middle Class Scholarship Program aimed to assist students who are not eligible for other financial aid programs. This scholarship program was signed into law as part of the 2013-2014 California Budget Act. This program will assist students attending a University of California or California State University campus only. The Middle Class Scholarship will cover up to 40% of statewide fees (tuition) at the UC and CSU campuses for families making under $100,000 that do not qualify for other financial aid programs. For families making up to $150,000, the Middle Class Scholarship will provide a 10% tuition reduction. All students must complete the Free Application For Federal Student Aid (FAFSA) or the California Dream Act Application no later than the March 2nd priority deadline. The only difference between the Cal Grant and Middle Class Scholarship is the income and asset test. The Middle Class Scholarship will be awarded for four years.
The students selected for the Middle Class Scholarship will need to meet all the Cal Grant program requirements:
- US Citizen, permanent resident, or AB 540 student
- Males must be registered with Selective Service
- Not incarcerated
- Not on default on any student loan
- Exempt from paying nonresident tuition
- Minimum of 2.0 GPA and maintain satisfactory academic progress

The Defense of the Marriage Act
Written by Lourdes Oropeza
Starting with the 2014-2015 FAFSA, a dependent student will be required to provide income and other information about both of the student's legal parents (biological or adoptive) if the parents are living together, regardless of the parent's marital status or gender. Also, if student's parents are divorced or separated and live together, questions about both parents must be answered on the FAFSA. Legally married, same-sex couples must report their marital status as married if they are legally married. Students who are legally married to a person of the same sex must report that person's income, assets, and other information, just like is required for a student who is married to a person of the opposite sex. The questions on the FAFSA regarding marital status should be answered as of the date of FAFSA submission.

Financial Aid Office is Going Green
Written by Korey Lindley
Beginning in the 2014/2015 academic year, the Financial Aid Office will be going green. Students will now complete all verification requirements online. Students will be notified on their myGateway along with email and text messages that they have outstanding requirements they need to complete before their financial aid can be processed. Students will have to complete their forms online, upload any necessary requirements, and provide electronic signatures. The FAFSA will still be offering the option of the IRS Data Retrieval Tool for students and/or parents to fulfill the requirement of Tax Return Transcripts. To help students with this transition of going paperless, the Financial Aid Office will be providing additional assistance with completing the online verification at our FAFSA Labs.
NOTE:
On-line
SAP Workshops
Coming Soon

The Fullerton College Financial Aid Office offers Satisfactory Academic Progress (SAP) workshops to provide disqualified students an opportunity to appeal during the fall and spring semesters. On-line SAP workshops will be offered beginning fall 2014. Check our webpage for more information as we get closer to the fall 2014 semester.

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Financial Aid Awareness Week
April 7 - 10, 2014

Learn About Upcoming Financial Aid Changes

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<thead>
<tr>
<th>MON.</th>
<th>Financial Aid Workshop</th>
<th>Room 311</th>
<th>From 1:00 to 2:30 p.m.</th>
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<th>TUES.</th>
<th>Financial Aid Workshop</th>
<th>Room 311</th>
<th>From 2:00 to 3:30 p.m.</th>
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<th>WEDS.</th>
<th>Financial Aid Workshop</th>
<th>Room 311</th>
<th>From 2:00 to 3:30 p.m.</th>
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<th>THURS.</th>
<th>Financial Aid for Transfer Students Workshop</th>
<th>Cadena Transfer Center</th>
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*Look for our information table every morning outside the Transfer Center

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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

Teresita Guillen-Soto and Lourdes Oropeza
http://financialaid.fullcoll.edu
(714) 888-7588
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7. If selected for verification the Department of Education will assign student to specific VGroup, V6 is a new verification group that has been added to verify the household number, V2 has been eliminated

8. Middle Income Scholarship will commence for students attending CSU and UC in the fall 2014