A MESSAGE FROM THE DIRECTOR

It's hard to believe but we are at the half way point for the Fall semester as I write this welcome to you. Where does the time go? There continues to be many changes to the financial aid programs and we would like to highlight some that are on the horizon as well as some that you already know about. We continued our efforts to streamline and automate the delivery of aid with two new changes for the 15/16 award year: JobX Automated Federal Work-Study and a paperless Federal Direct Stafford Loan process. You can read more about those changes in this edition of the Financial Aid Newsletter. There is also a new State grant that is awarded to Cal Grant B recipients who attend full time. The grant is called the Full Time Student Success Grant and is available to both Federal Student Aid recipients and Dreamers. On the horizon, there are changes to the BOG Fee Waiver for the 2016/2017 award year and we want to remind you of them.

We also welcomed two new staff members to our office. Kim Tran joined our team in June and was most recently at Cypress College. Prior to that, Kim worked for the California Student Aid Commission and together has over twenty years of experience in financial aid. Susanna Abadzhyan may be familiar to some of you. She previously worked as a Financial Aid Technician in our office until a few years ago. During her time away, Susanna worked in the DSS Office at Cypress College. Having earned her Master’s degree in Counseling, Susanna is now a part time Financial Aid Counselor in our office.

Finally, we are in the early implementation stages of a College-wide financial literacy campaign. The first efforts are available on our website now by using Cash Course software. You can reach more on this new campaign in this issue.

I wish you much success this semester on behalf of the entire office!

Sincerely,

Greg Ryan, Director of Financial Aid
CHANGES TO THE BOG FEE WAIVER

The Board of Governor’s (BOG) Fee Waiver waives enrollment fees for qualified community college students throughout California. Starting in academic year 16/17, the BOG will be requiring academic and progress standards.

- Students must sustain a cumulative GPA of 2.0 or higher
- Students must pass 50% of cumulative units completed

If a student is not able to meet any combination of these standards for two consecutive semesters, it may result in a loss of BOG eligibility.

A student not meeting the required academic or progress standards by the end of the semester will receive a notice that they are placed on probation. The student will then have one semester to meet both the academic and progress standards. If they do not meet the academic and progress standards by the end of the following semester, it may result in a loss of BOG eligibility.

If a student loses eligibility, they can appeal with Admissions and Records regarding extenuating circumstances or significant academic improvement. The other option is to not attend the NOCCCD School District (Fullerton College, Cypress College, and School of Continuing Education) for two consecutive primary terms.

*Foster youth and former foster youth (age 24 years and younger) are not subject to a loss of the BOG under these standards.

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WHAT IS A FSA ID?

Written by Lourdes Oropeza

Starting in May 2015, all students applying for Federal financial aid are required to create a FSA ID which is a username and password. The FSA ID will replace the FSA Pin and it is considered the legal signature that can be used to sign the FAFSA and the Direct Loan Master Promissory Note. The FSA ID will also provide the student access to private and confidential information. In order for the FSA ID to truly protect the student, the following three items must take place:

1. It is very important that each person creates their own FSA ID by choosing their username and password
2. Provide their own challenge questions and answers
3. Have access to an individual email account associated with one FSA ID

If the student needs additional information on the FSA ID, a visit to studentaid.gov/FSA ID will provide all updated information and tips. In case they are still having difficulty obtaining or logging in with their FSA ID, the student should contact FSA at 1.800.4.FED.AID (1.800.433.3243). Other forms of assistance like web chat and email are available through FAFSA.gov under the “Contact Us” page.
FULL TIME STUDENT SUCCESS GRANT
WRITTEN BY KOREY LINDLEY

The Cal Grant is a state funded grant awarded to California residents who are attending a college or university in state.

Starting in academic year 15/16, full time students who are receiving a Cal Grant B will also be receiving an additional grant called the Full Time Student Success Grant. Students will be awarded an extra $600 a year for educational expenses.

This grant is processed through the California Community College Chancellor’s Office which means it will not be able for viewing through the CSAC webgrants site. If you are awarded, it will be available through your Award Letter.

DEFAULT PREVENTION
WRITTEN BY KIERRA LEWIS

Students who opt into receiving a subsidized or unsubsidized loan are held to an agreement of payment. If a student misses a payment, the loan becomes delinquent. If a student continues to miss payments, the loan can go into default.

Starting in June of 2014, Fullerton College submitted a Default Prevention Plan to the State and has implemented it every semester since. This plan includes steps for “high risk” loan borrowers who may need additional assistance.

These students will be required to either complete a Fullerton College orientation, meet with a counselor, and/or complete assignments regarding borrowing funds. Starting soon, if a loan is in default, the Fullerton College Financial Aid Office will be reaching out to those students to ensure timely payments.

This is to assist students in their educational and financial planning. To find out more information on loans, please visit studentaid.ed.gov.

FINANCIAL AID OUTREACH
WRITTEN BY LOURDES OROPEZA

The Financial Aid Office has been busy this Fall semester in many events around campus and our community. We welcomed our Honor's Students during their orientation, presented in various Counseling classes, participated in Constitution Day and Bienvenidos Fair and attended the Latino Student Forum. Around the community, we visited The Bower's Museum Parent Information Series, The Bonterra Apartments in Brea, the OC Conservation Corp and Charter School, and La Habra Goes to College. Our office will be participating in the Buena Park Goes to College event in the month of November.

We will continue to provide several financial aid presentations on campus as requested. The Financial Aid Office is always happy to provide financial aid information to our students.
If you complete the FAFSA, you may be selected for a verification process by the Department of Education. This process requires a student to provide documentation regarding their financial situation before any funds can be disbursed.

Since Fall of 2014, we have moved our verification process online. In prior years, the verification process could take 6 to 8 weeks. Now, student files are processed within 2 to 3 weeks. Students are able to complete their file on their own time and upload documents straight from a smart phone, tablet, or laptop.

Every student is different and has an unique situation which means we cannot prepare a checklist of what may be required for a student to provide. With the new software, everything the student is required to document will be available online. If any other documentation is needed, the student will get an email or text message directly from their technician indicating exactly what is required.

Starting this Fall, students are now able to complete any Income Adjustments or Special Conditions through fullcoll.verifymyfafsa.com. This allows a student to know exactly what is needed to complete the process and ensure the student is disbursed correctly and in a timely fashion.

The Financial Aid Office, along with other offices on campus, have switched to using the Qless system for question over the phone or in person. This system allows you to join a virtual queue so you no longer have to wait in line or on the phone. If you sign in at the front counter, you can enjoy the sunshine or grab a soda and when it's your turn, you will get a text to come see us. If you call into the queue, your number will be recorded and when you're next in line, we will call you back. If you missed our call, don't worry! We will simply “recycle” the number so when you call back, you’re first in line.

Starting next semester, we will be implementing a new way for students to make appointments with our Financial Aid Counselors. All students who are required to meet with a counselor will be provided with a link. That link will allow you to make your own appointment when you provide your phone number, email, and student ID number.
During April 6 thru 10, we hosted our annual Financial Aid Awareness Week with different events each day. Monday and Thursday we had an Information Table outside the Transfer Center which included free cups with a root beer float along with answers to your financial aid questions. Students loved the treat on the warm day! On Tuesday, we had a General Financial Aid Workshop that was well attended. On Friday, we had a FAFSA Lab where we helped many students complete their FAFSA and answered questions regarding the financial aid process. Overall, the Financial Aid Awareness Week was a great success. Make sure to keep an eye out for the Financial Aid Awareness Week in 2016!

On August 15th, the Financial Aid Office along with many other departments on campus participated in Smart Start Saturday. We had over 750 new students participate this year. Smart Start Saturday allows new and returning students to get in touch with the campus, get a guided tour, ask questions, and receive some goodies along the way. During the first few Saturdays before the Fall Semester, many departments are open and ready to assist students before they begin classes.

Make sure to stay tuned for next year!

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SATISFACTORY ACADEMIC PROGRESS

To be eligible to receive financial aid funds, all students must be meeting the Satisfactory Academic Progress guidelines implemented by Federal and State regulations. These guidelines ensure academic progress and assist students in being accountable for their education.

- Maintain a cumulative 2.0 GPA
- Complete 67% of attempted units
- Stay under the maximum time frame

If a student falls below these minimums, they will be placed on Financial Aid Warning status. This means a student can still receive aid but they need to work on meeting SAP. If they are unable to meet SAP by the end of the semester, the student will be placed in Financial Aid Disqualified status.

The Fullerton College Financial Aid Office does offer an appeal process. In prior years, the process was done manually, on paper, with a processing time of 6 to 8 weeks. Now, we have expedited the process to be completed online and appeals are reviewed within 7 to 10 business days.

The appeal process is simple. When SAP runs, all Disqualified students will receive a Target Announcement through myGateway with instructions and dates of the appeal process. If a student has extenuating circumstances that can be documented or a change of a major, the student is eligible to appeal. The student will complete a SAP Workshop online, complete the SAP Appeal Form through verifymyfafsa.com, upload appropriate documentation, and submit.

While the online appeal process may still be new to some, the Director of Financial Aid continues to envision new ways to make things easier for students. Another change the Director has implemented with the District Office is to assist students who have over 90 attempted units based on previous remedial or ESL units.

When grades are posted at the end of each semester and SAP has run, students who are over 90 attempted units, and are meeting all other qualifications, will automatically have up to 30 remedial and ESL units removed from their attempted units.

LOAN UPDATES

A subsidized loan is a loan that is earning interest once it has been disbursed but the interest is paid by the government.

An unsubsidized loan is a loan that is earning interest once it has been disbursed and is paid back by the student.

The loan process has been moved online to continue with the Financial Aid Office’s mission to expedite disbursements of funds and to go “green.”

Every student who is eligible is auto packaged two loans - subsidized and unsubsidized. If a student is interested in a loan, they must complete the FAFSA, complete their financial aid file, and then accept the loan through myGateway. A student can accept less than they are eligible for - not more.

Once the loan has been accepted, the student must complete the Entrance Counseling and Master Promissory Note online at studentloans.gov.
FEDERAL WORK-STUDY PROGRAM

The Financial Aid Office is working to streamline the process for students to apply for Federal Work-Study. A new feature starting this year will be implementing JobX which will provide a simplified and quick application process including online job postings, applications, hiring, and reporting features.

Supervisors will have a simplified application review process. They will be able to customize their job listing, application questions, and required documents. This will ensure the department receives the best fit candidates for the available position and allow more control in the hiring process. Training regarding the new JobX site will be provided to Federal Work-Study supervisors.

For eligible Federal Work-Study students, employment opportunities will now be available through myGateway. Students will have access to easy online student job searches and online applications. Students will receive interview requests, rejections, and hire approvals through emails which will keep them informed throughout the employment recruitment process.

A Federal Work-Study student will be entitled to 3 paid sick days after working 30 days based on their official start date for each fiscal year. The Human Resources Department will follow up with more information regarding Assembly Bill No. 1522.

Interested in Work Study? Follow the steps below by May 31 to be considered:
1. Complete and submit the FAFSA application (fafsa.gov)
2. Answer "Yes" to Question 31
3. Ensure you are meeting the Satisfactory Academic Progress (SAP) policy and have completed your file.

Eligible students must have a 0 EFC (Expected Family Contribution), unmet need, and be enrolled in at least 6 units.

DO YOU KNOW ABOUT CASHCOURSE?

Cash Course is a free money management tool for students. This application provides necessary knowledge and tools needed to handle the many financial choices that pop up.

You can learn about budgeting, credit, goal setting, and more. It will even provide information regarding student loans and how to fund your education.

Cash Course is available through financialaid.fullcoll.edu.

CONTACT US

(Ph) 714.888.7588
(Fx) 714.992.9948

M: 8:00 AM to 5:00 PM
T: 8:00 AM to 6:30 PM
W: 8:00 AM to 5:00 PM
Th: 8:00 AM to 5:00 PM
F: 8:00 AM to 5:00 PM
WELCOME SUSANNA AND KIMBERLY!

Susanna Abadzhyan is the new Financial Aid Adjunct Counselor. Susanna began her work in financial aid as a Work-study student in the Financial Aid Office at CSU Fullerton. After earning her B.A. in Human Services and Sociology, she began working as a Financial Aid Specialist at CSUF. She then transferred to the Fullerton College Financial Aid Office where she worked with Cal Grant, outreach, Chaffee Grant, National Guard Grant, SAP appeals, and processing student files. She then transferred to Cypress College as a Disability Support Services Specialist before making the transition to become a counselor. As a Financial Aid Counselor, Susanna works closely with financial aid recipients to ensure they are meeting SAP and guide them through the process of regaining eligibility while also working on the Default Prevention plan for loan borrowers. She loves working with students and assisting them in reaching their goals.

Kimberly Tran arrived to Fullerton College via Cypress College, where she spent 11 years in the Financial Aid Office. Kim is happy to be part of the Fullerton College Financial Aid Office. She is learning the new Student Verification software and the streamlined methodology in grants and loans. When Kimberly does not have her Financial Aid Technician hat on, she loves to travel with her husband and daughter, cook, garden, and Pinterest!

FINANCIAL AID STAFF

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Administrative Assistant

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Accounting Technician

KOREY LINDLEY
Financial Aid Technician

MARIA AGUIRRE
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Financial Aid Technician

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Financial Aid Technician

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