**Financial Aid is available in the form of grants, scholarships, work-study and student loans. Don't disqualify yourself by not applying and don't assume you will not qualify. Students normally receive one or more types of funds.**

**FINANCIAL AID OFFICE MISSION:**
The mission of the Financial Aid Department is to provide information and financial aid support to all eligible students attending Fullerton College. We are devoted to the educational needs of all individuals in the community and the varying specific educational needs of our students. Whatever your major or career goal, we hope this publication will answer some of the questions you may have regarding Financial Aid and the application process at Fullerton College. We hope to give you a clear picture of the options available to you as you plan your educational goals and budget for related expenses. Our motto is “Financial Aid and You: Working Together for Student Success”. We are eager to serve you and wish you success!

**INTRODUCTION:**
Any student or potential student is encouraged to inquire about the eligibility requirements for receiving financial aid. We believe no student should be denied access to the educational experience because of lack of funds. If you need help with the cost of attending Fullerton College, the Financial Aid Office may be able to assist you. Our office has information on the Federal Pell Grant, Cal Grant, Board of Governor’s Fee Waiver, Federal Work Study, Federal Direct Loan Program, Supplemental Educational Opportunity Grant, Chafee Grant and Scholarships.

Since financial aid opportunities and regulations change periodically, you should check with the Financial Aid Office each semester, regardless of how successful you were in obtaining aid in the past.

*We are located in the 100 Building (Room 115) on the Fullerton College campus. You may also reach us by telephone at (714) 888-7588 or on the web at http://financialaid.fullcoll.edu. For general questions, go to our website and click on frequently asked questions.*
FINANCIAL AID OFFICE STAFF:
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Maria Aguirre.................................C — Est
Korey Lindley................................................. Este — Hernandez, K.*
Lourdes Oropeza............................................ Hernandez, L. — Lopez, L.
Teresita Guillen-Soto................................. Lopez, M. — Nguyen, A.
Fatima Villegas.............................................. Nguyen, B. — Reza
Jose Alcaraz............................................... Reze - Su
Ray Bustos .............................................. Sv — Z
Korey Lindley, Financial Aid Technician/ Cal Grant
klindley@fullcoll.edu

FINANCIAL AID OFFICE HOURS:
FALL/SPRING HOURS:
Monday, Wednesday, Thursday, Friday ..........8:00 AM — 5:00 PM
Tuesday ..........................................................8:00 AM — 6:30 PM
SUMMER HOURS:
Monday through Thursday ................................8:00 AM — 5:00 PM
Friday .......................................................... CLOSED

FINANCIAL AID FAFFSA LABS:
The Financial Aid Office offers labs and assistance on completing the FAFSA application throughout the academic year. Students do not need to make an appointment, as labs are offered various times per month. Students should be familiar with the computer before attending the FAFSA lab. The labs are approximately one hour in duration, and students are asked to show up not less than ten minutes before the scheduled start time, as seating is limited.
Please check our website for current dates, times and locations, at http://financialaid.fullcoll.edu , click “FAFSA Labs”

FINANCIAL AID WEBSITE:
The Financial Aid Office Website is located at http://financialaid.fullcoll.edu. The website includes information on workshops, program requirements, and Financial Aid information. In addition, you can apply for a loan and apply for internal scholarships and access Scholarship Applications. You can email all Financial Aid Staff, or check the Financial Aid Website for the latest information. All students receiving Financial Aid should regularly check the Financial Aid Website for the latest information.

QLess
QLess is a queue manager system for the Fullerton College Financial Aid Office. It eliminates the need to stand in line at the financial aid counter. Students can enter a virtual line via cell phone, internet (Financial Aid Website) or the touch screen kiosk located at the financial aid counter. Students will receive a text shortly before it is their turn to be assisted at the financial aid counter. If you don't have a cell phone, sign in at the kiosk and you will be able to view your wait time on the monitor outside the office. QLess is for students who want to ask a specific question and inquire about important information. If you only need to drop off financial aid file documents, you do not need to sign into the QLess system. Just drop it off in the blue mailbox outside the financial aid office, FAX it to (714) 992-9948 or mail it to the Fullerton College Financial Aid Office.

FINANCIAL AID INFORMATION MONITOR:
The Financial Aid Office has installed a LCD monitor in the area in front of the Financial Aid Office (Building 100, room 115.) The monitor disseminates general financial aid information beneficial to students in a slide show format. This information is updated regularly throughout the academic year. The next time you are in line waiting to be assisted, watch the monitor while you wait. You may find your question is answered without the need to continue waiting!

FC FINANCIAL AID OFFICE SOCIAL NETWORKING:
The Fullerton College Financial Aid Office maintains a presence on Facebook and Twitter. You can get to our pages from the main Financial Aid Office Website, where you can “Become a Fan” or “Follow” us. Many important updates are sent out via these sites, so be sure to check them frequently even if you do not have your own Facebook or Twitter accounts.

FINANCIAL AID AWARENESS EVENT:
The Financial Aid Office at Fullerton College celebrates Financial Aid Awareness, along with other California Community Colleges, during the months of April or May. Event information is posted on the FAO web site as well as the Facebook and Twitter pages approximately one month prior to the event. The event is open to all current and prospective students.
**STEPS TO COMPLETING THE FINANCIAL AID PROCESS:**
Complete the FAFSA application online at www.fafsa.gov and list Fullerton College's school code, which is 001201.

**IRS Data Retrieval Match on FAFSA**
Students are strongly encouraged to select the IRS Data Match on the FAFSA to expedite the processing of their financial aid file.
After you receive your SAR (Student Aid Report) from the Department of Education, go to the Fullerton College Website, sign in to myGateway, click on Student Links and follow the applicable steps.
Complete any supporting documentation as requested on myGateway.
View your award information on myGateway! (usually within 8 weeks of submitting your documentation to our office and completing your file.)
After the FAFSA form is completed, there may be several steps a student must take in order to ensure their financial aid file is complete. Students are placed in categories based on the results of their FAFSA and may be either non-verified or Verified. Students who don't have any other conflicts on their application and who are not selected for Verification, will not need to submit any additional paperwork, to our office. The student's award will package automatically once the financial aid office begins awarding aid. Students who are selected for Verification or who have other conflicts on their application, will log on to myGateway to review a list of outstanding tracking documents needed. Most forms needed may be obtained in myGateway. Once completed, the forms and any other supporting documentation should be submitted to the Financial Aid Office for processing. If the student is required to turn in tax information because they chose not to, or were unable to use the IRS Data Match, a tax return transcript will be required. The Financial Aid Office will no longer accept signed copies of tax returns per federal regulation.

**Note:** Students not meeting SAP and who need to appeal will have the awarding process delayed pending outcome of a successful appeal.

**CLOCK HOUR PROGRAMS**
If you are enrolled in a certificate program for Cosmetology, Administration of Justice, or Therapeutic and Sports Massage Therapist-Level 1, you are considered a clock hour student.

**Disbursement for Clock Hour Students in Cosmetology and Administration of Justice Only:**
Disbursements for grants will occur in the following manner based on your program. The first disbursement is 50% of your eligibility and occurs when your financial aid file is completed and the semester begins. The second disbursement is based upon completion of ½ the clock hours and ½ the weeks of instruction. For the final disbursement, you MUST complete the FAFSA for the following academic year to receive your remaining award for the final completion of your program, if eligible.

**Disbursement for Therapeutic and Sports Massage Therapist-Level 1:**
Disbursements for grants will occur in two disbursements based on your program. The first disbursement is 50% of your eligibility and occurs when your financial aid file is completed and the semester begins. The second disbursement is based upon completion of 450 hours and 13 weeks of your program.

**Loan Disbursement for Clock Hour Students**
If you are a clock hour student in Cosmetology, Administration of Justice, or Therapeutic and Sports Massage-Level 1 and qualified for a student loan; your first disbursement will be 30 days from the beginning of your program. The second loan payment is disbursed upon completion of ½ the clock hours and ½ the weeks of instruction.

**Cost of Attendance**
The following shows the 2013-2014 Full-time Two-Semester Student Budgets for students Living with Parent and students Living Away From Home (Off-Campus.) Keep in mind that only the Tuition Fees are direct expenses. All the other costs are indirect and may vary depending upon the individual student needs.

**Two-Semester Budget w/Parent**

<table>
<thead>
<tr>
<th></th>
<th>Tuition/Fees</th>
<th>Food/Housing</th>
<th>Personal/Miscellaneous</th>
<th>Supplies/Books</th>
<th>Transportation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,380</td>
<td>$4,518</td>
<td>$3,096</td>
<td>$1,710</td>
<td>$1,179</td>
<td>$11,883</td>
</tr>
</tbody>
</table>

**Two-Semester Budget Off-Campus**

<table>
<thead>
<tr>
<th></th>
<th>Tuition/Fees</th>
<th>Food/Housing</th>
<th>Personal/Miscellaneous</th>
<th>Supplies/Books</th>
<th>Transportation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$11,268</td>
<td>$2,844</td>
<td>$1,710</td>
<td>$1,179</td>
<td>$18,525</td>
</tr>
</tbody>
</table>

**Gainful Employment Programs:**
A new regulation requires us to provide consumer information to prospective and current students for vocational and certificate programs. These requirements comprise what is known as “Gainful Employment.” Data considered to be public information for these programs can be obtained by visiting the College web site at www.fullcoll.edu and clicking on the “Administration” link and then “Gainful Employment.” Additionally, the Net Price Calculator is available on our College web site at: http://www.fullcoll.edu/prospective-students/tuition-costs.
**SHOPPING SHEET:**
New for 2013/2014 is the Financial Aid Shopping Sheet. Once you are awarded Federal Student Aid, you will find the Financial Aid Shopping Sheet in your myGateway account. The Financial Aid Shopping Sheet contains the same information as your award letter, but also includes additional information that may be helpful to you.

**DISBURSEMENT:**
Disbursement Information:
- Beginning July 1st, 2011, new regulations changed our disbursement schedule. Disbursements will now occur weekly, beginning the first Friday of the semester.
- Disbursements for grants will occur in at least two disbursements each semester (50% at the start of the semester, and 50% after the mid point of the semester)
- Awards will be calculated up and down to the freeze date. Thus, students will see their award adjusted based on actual units enrolled, and may owe money back if a reduction in units occurs up to the freeze date. (In some instances, a student will not receive a second payment. For example, student paid 50% at full time, then drops to half time, thus they actually received 100% of a half time payment in their first payment.)
- Any aid paid where the student fails to begin attendance in the course(s) (i.e. A No Show) will owe a repayment of 100% of monies received.
- Recently, the NOCCCD passed BP 4225, which limits the number of attempts a student can register for a single course as three attempts. However, Federal regulations limit FSA funds to one additional attempt after a grade of D or better has been obtained. Therefore, students will be paid for two attempts maximum of a particular course, for which they previously earned a passing grade. Note: This does not affect the BOG Fee Waiver.
- Certificate programs, such as Cosmetology, Administration of Justice and Therapeutic and Sports Massage Therapist-Level 1, are considered Clock Hour Programs. Please refer to the Clock Hour Programs section of this brochure for more information about the disbursement schedules for these three certificate programs.

Priority Deadline:
- Priority first disbursement is for Pell Grant only, and only for units for which enrolled at Fullerton College.
- In order to be considered for the first payment (the first Friday of classes), students must have a completed file with our office by May 31st 2013, the priority deadline, for the 2013-2014 award year.
- Students also must track their file in myGateway in case any missing supporting documentation is required. Any changes to the application or file may result in a delay in the awarding process, which would delay the disbursement.
- Due to the expedited disbursements now available, Award Advances (Book Advances) are no longer available.
- As always, a student’s disbursement is based on actual enrolled units Only.
- Every attempt will be made to accommodate students who submit paperwork after the priority deadline for the first disbursement, however, due to the volume of files received and the processing time involved, only complete files can be guaranteed for the first disbursement, based on units enrolled.
- Due to timing with posting of prior term grades, the student may in some cases receive disbursement before SAP can be calculated. In that event, if the student is later deemed disqualified, they will be billed for the full amount of funds received.

**Important Information:**
**Freeze Date:**
Students will not be paid for classes added after the first census date. Likewise, repayment will not be required for dropped classes after the census date. The Department of Education requires that if financial aid is paid for added classes after the census date, adjustment/repayment must also apply for dropped classes after the census date. Fullerton College/NOCCCD has adopted this policy to adhere to Federal regulations.

**TRANSFER MONITORING:**
Transfer Monitoring is a requirement the Financial Aid Office has to complete with the Department of Education. Here’s how it works: once you initially register for your classes, your records are submitted to the Department of Education. They will place a hold on your financial aid for a period of seven days while they monitor your enrollment. If you are not enrolled in any other institution and requesting financial aid from that institution, the hold is removed. If you have requested to receive financial aid from another institution, an alert is sent that continues the hold. During the hold period, you cannot receive any disbursement, nor can you add or drop classes. Please note: This only pertains to your initial enrollment, and not adding units after your initial enrollment. Thus, it is important to note the following:
- Early disbursement: Students who complete their file by the priority deadline, are meeting SAP once determined at the end of the preceding semester, and who have been awarded a Pell Grant and are otherwise eligible, and who have no transfer monitoring hold, will receive a disbursement the first week of school.

**DISBURSEMENT PROCESS:**
It can take up to one month from the file completion date before funds arrive on a student’s North Orange Card. The following guideline may assist you: Funds are disbursed weekly beginning approximately the week school begins. Once disbursed, students will note a credit balance (a negative dollar amount) in their account history in myGateway. At this stage, funds have not yet hit their North Orange Card. This amount is reflective only of whatever funds have been disbursed (each fund has its own requirement) and is based on units enrolled at the time of disbursement. Any added classes are paid in future make-up disbursements up to the freeze date. If classes are added after the freeze date, no payment will be received for those classes. Once the funds are being transferred to the North Orange Card, the student will see their account history return to a “0” balance in myGateway. This means funds have been ordered and may take up to one more week before a deposit is shown on the student’s North Orange Card account.

**NORTH ORANGE CARD**
All funds are deposited to the student’s North Orange Card. Once a student registers for classes and has a completed financial aid file, they will be sent one North Orange Card. Current students who had aid in the past will continue to use their existing North Orange Card.
Cards are mailed to the student’s address on record with Admissions and Records. It is important that students have a valid, current address on file with the Admissions and Records Office, and update this address as appropriate in myGateway.
At the time of issuance of the card, the North Orange Card vendor, Higher One, will verify information as required (see CIP below.)
Students will be able to use their North Orange card without being charged the ATM fee at the Schools First ATM machines located on the Fullerton College campus by the 500 building and in front of the bookstore, at the Anaheim campus, and at Cypress College.
WHAT IS CIP?
The Customer Identification Program complies with Section 326 of the U.S.A. Patriot Act, passed in an effort to prevent terrorist funds from flowing freely within the United States banking system. The CIP Program ensures that required identity information is not only verified but is retained properly. CIP is handled automatically for the vast majority of students. If for some reason, your information in not verified automatically, Higher One will contact you directly. It is important to respond in a timely fashion to any and all requests to prevent delay in your disbursement, delay in using and activating your card, and to avoid any account closure and reopening charges.

FERPA
The Financial Aid Office of Fullerton College will not release specific identifiable student information over the phone or via email unless a student has completed an optional FERPA release form. The information on the FERPA form must be verified by the inquirer answering the challenge questions from the release form. All contact with students in person will be verified with official photo identification. All telephone contact will be general information relating to financial aid, not to a specific student. Students needing personal assistance should come in during regularly scheduled business hours. Facebook and Twitter communication will always be general answers only.

FINANCIAL AID PROGRAMS:
All students should complete the FAFSA (Free Application for Federal Student Aid) each academic year in order to be considered for financial aid. Application links and forms are available on the Financial Aid Office website. Students are encouraged to file on-line at www.fafsa.gov. Labs are offered each week on campus, offering assistance in completing the application on line. For current hours and locations, visit http://financialaid.fullcoll.edu.

STATE PROGRAMS:

BOG FEE WAIVER
The Board of Governor’s Fee waiver is available to California residents attending California Community Colleges, and waives enrollment fees. Students must qualify based on income, and must reaply each academic year. The application is available at the Financial Aid link on Webstar. Students may also apply and qualify for a BOGG Fee Waiver by completing the FAFSA application or Dream Act application and listing our school code (001201.)

CAL GRANT
Cal Grant is a grant offered by the State of California and is open to California residents attending a college or university in California. The grant has an annual application deadline of March 2nd for the following academic year, and is based on both need, income and GPA. There is an additional deadline of September 2nd for California Community College only. Students must file both a completed FAFSA and a GPA Verification Form prior to the deadline, in order to be considered. Note: Students who have over 24 completed units at Fullerton College, will have their GPA transmitted automatically to the state if the student attended Spring 2013, Summer 2013, Fall 2013 or Spring 2014. These Students do not need to complete the GPA Verification process. All other students (if attempted less than 24 units) need to complete a GPA Verification form and take the form to their prior high school or college to be certified. Additional information on Cal Grant is available by looking at the Fullerton College Cal Grant Brochure available on our website. Cal Grant deadline for Dream Act applicants is March 2; the September 2nd deadline does not pertain to these students.

Other State Aid:
If you are a resident of a state other than California, you may be eligible for state aid from your home state. Contact your state education authority for information.

FEDERAL PROGRAMS:

FEDERAL PELL GRANT
Pell Grants provide financial assistance to eligible part-time and full-time students based on need. Awards range from $582-$5,645. Applicants must be US citizens or eligible non-citizens and complete the FAFSA and other required supplemental materials. Students may apply for a Federal Pell Grant any time after January 1st of each year, for the subsequent Fall semester.

Award Limitations: All students will be limited to receiving a maximum of 12 full time semesters of Title IV aid as of July 1, 2012 for the BA/BS degree. This includes periods of attendance at Fullerton College. There is no appeal for the 12 semester maximum eligibility. Students who have graduated from Fullerton College with an AA or AS degree will no longer be eligible for financial aid.

NOTICE: Federal Law Regarding Your Pell Grant Eligibility
Beginning Fall 2012, federal laws restrict students to a lifetime limit of six full-time equivalent years of Pell Grant. The 6-year limit is based on full-time attendance. All semesters in which you have received a Pell Grant at any college or post-secondary institution count toward the 6-year limit. You may have received a notice from the U.S. Department of Education indicating your level of Pell Grant usage. A full-time Pell Grant for a school year (Fall & Spring) is calculated as 100% and the entire 6-year limit is 600%. Students enrolled for the Summer who have not received 100% of their Pell Grant award for the year, may be eligible for an award based on their remaining eligibility for the year.

<table>
<thead>
<tr>
<th>Fall Enrollment</th>
<th>Spring Enrollment</th>
<th>Summer Enrollment</th>
<th>% for Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 units</td>
<td>12 Units</td>
<td></td>
<td>100%</td>
</tr>
<tr>
<td>6 Units</td>
<td>6 Units</td>
<td>Not Enrolled</td>
<td>50%</td>
</tr>
<tr>
<td>12 Units</td>
<td>6 Units</td>
<td>6 Units</td>
<td>100 %</td>
</tr>
<tr>
<td>6 Units</td>
<td>12 Units</td>
<td>Not Enrolled</td>
<td>75 %</td>
</tr>
</tbody>
</table>

Calculating Pell Grant Usage (maximum 100% per year)

Three-quarter time enrollment = 9-11.5 units
Half-time enrollment = 6-8.5 units
Less than half-time enrollment = less than 6 units
These percentages will be summed across time, and a student will run out of Pell eligibility after receiving 600% of a Federal Pell Grant. There is no appeal.

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT**
The Federal Supplemental Educational Opportunity Grant, also known as SEOG, is a campus based program, which means funding is limited. SEOG provides federal grants up to a maximum of $1,000 per year for CA resident students or $1,200 per year for non-resident students who qualify. A student must be eligible for the Pell Grant in order to qualify. Students with the lowest EFC and the highest need are given priority.

**FEDERAL WORKSTUDY**
The Federal Work Study (FWS) program provides opportunities to students who have financial need and want to earn a part of their educational expenses through employment. Community service Work opportunities are also available through the Federal Work Study Program. Students who are interested are required to complete a FAFSA and other supplemental materials. Average award is $3,500 per school year. Funds are extremely limited for Federal Work Study, so it is imperative that you submit your FAFSA early, respond quickly to any request for more information and/or corrections, and meet the SAP policy. Once funds are exhausted, we cannot place any additional students in FWS jobs, regardless of how successful you were in being placed in a FWS job in the past.

**Federal Work Study Criteria**
Students may work up to 6 semesters and must:
- Be awarded federal student aid
- Enroll and maintain 6 units or more during the winter/spring and fall semesters

**Federal Work Study Steps**
Step 2: Students should answer “YES” to question 31, which asks if you are interested in Federal Work Study.
Step 3: Complete your financial aid file.
Federal Work Study awards will be posted automatically beginning in July 2013 as funds are available. Once awarded, students will follow instructions provided to complete the placement process.

**FEDERAL DIRECT STUDENT LOANS**
Fullerton College participates in the Federal Direct Loan Program. The Federal Direct Subsidized Stafford Loan is a federal education loan available to students. Eligible Fullerton College students may borrow between $500 and $4,500 based on their need, year in school, and satisfactory academic progress. Students must show need in order to receive a Subsidized Stafford Loan. Students who do not show need, or who are classified as independent students on their FAFSA, may also apply for a Federal Direct Unsubsidized Stafford loan. There is no interest accrual or repayment for Subsidized Stafford loans while the borrower is enrolled at least halftime (6 units) at Fullerton College. Interest will accrue on Unsubsidized loans from the time of disbursement, though the student borrower may choose whether to pay the interest while enrolled in at least halftime units. For both Subsidized and Unsubsidized loans, after ceasing at least halftime enrollment, the borrower will begin to make payments of principal and interest. The interest rate is fixed and adjusted once annually on July 1st by the Federal government, and has a cap of 8.25%. The current fixed interest rate for subsidized loans from July 1, 2013 through June 30, 2014 is 3.86%. The current fixed interest rate for unsubsidized loans from July 1, 2013 through June 30, 2014 is 3.86%. Students interested in applying for a Federal Direct Stafford Loan need to complete a loan application on-line after they complete their financial aid file at the FC Financial Aid Office. Stafford Loan information is available on the Financial Aid Office website http://financialaid.fullcoll.edu. Students are required to complete loan entrance counseling and exit counseling at the time of separation/graduation. All borrowers must be enrolled in at least 6 active units at Fullerton College (half time enrollment) at the time the disbursement is received, and be enrolled in classes listed on their education plan (classes must have started). Loans will be disbursed in two equal installments.

**Loan Year Level:**
Loan limits are determined based on units completed. Completed units under 30 are eligible for the year one annual loan limits, and completed units over 30 are eligible for the second year annual loan limits. Students wishing to consider units completed at another institution need to submit a copy of their official transcripts from the other institution(s) to the Financial Aid Office, indicating they would like to be considered for the higher annual loan limits. A request form will be completed and routed to Admissions and Records. The form and official transcripts will be evaluated and the loan technicians will be notified within 10 days. These units will also be counted for the student’s satisfactory academic progress (SAP) for financial aid. The loan technician will then be able to process the higher annual loan limit increase for the student’s loan request. The Financial Aid Office will include all transferred-in units (as determined by Admissions and Records) for annual loan limit (year-level) and in calculating maximum time frame for SAP purposes. Any students disqualified due to SAP maximum time frame violation will need to follow the applicable appeal process.

**NSLDS**
For students applying for a student loan, information will be submitted to the National Student Loan Data System (NSLDS). The NSLDS and the associated information will be available and accessible to guaranty agencies, lenders, institutions and others determined to be authorized users of the data system. Students may also access their own information at: http://www.nslds.ed.gov/nslds_SA/

**PRIVATE EDUCATION LOANS**
The Fullerton College Financial Aid Office does not advocate or endorse any Private Education Loans due to the low cost of a community college education in California, the availability of grant and scholarship aid, and the availability of lower cost Federal Direct Stafford Loans. Therefore, our office does not maintain any Preferred Lender List for Private Education Loans. Borrowers who wish to borrow a Private Education Loan should know that the terms and conditions of Title IV HEA loans (Direct Stafford, Subsidized and Unsubsidized) may be more favorable terms, have lower interest, and a lower overall cost than the provisions of private education loans. You may be required to complete a FAFSA and your financial aid file before the FAQ will certify your Private Education Loan. Students who have applied or are considering applying for a Private Education Loan must contact our office to inform us of their choice of lender, before the loan can be certified. Also, students who wish to borrow a Private Education Loan will need to complete a “Private Loan Education Loan Applicant Self-Certification” available from the Fullerton College Financial Aid Office, before any loan will be certified. Once the student contacts our office, the “Private Loan Education Loan Applicant Self-Certification” form will be made available in the student’s myGateway account.

**FULLERTON COLLEGE LOAN CODE OF CONDUCT**
Revenue Sharing Prohibition
Fullerton College is prohibited from receiving anything of value from any lending institution in exchange for any advantage sought by the lending institution.
Gift and Trip Prohibition
Fullerton College employees are prohibited from taking anything of more than nominal value from any lending institution. This includes a prohibition on trips for financial aid officers...
Advisory Board Compensation Rules
Fullerton College employees are prohibited from receiving anything of value for serving on the advisory board of any lending institution.

Lender Guidelines
College lender lists must be based solely on the best interests of the students or parents who may use the list without regard to financial interests of the college. Fullerton College does not maintain a Preferred Lender List for Private Education Loans. Students are able to select a lender of their choice that best suits their individual circumstances.

Lender Disclosure
On all lender lists the college must clearly and fully disclose the criteria and process used to select lenders. Students must also be told that they have the right and ability to select the lender of their choice regardless of the lender list. Fullerton College does not maintain a Preferred Lender List for Private Education Loans. Students are able to select a lender of their choice that best suits their individual circumstances.

Loan Resale Disclosure
No lender may appear on a lender list if the lender has an agreement to sell its loans to another lender without disclosing this fact. Fullerton College does not maintain a Preferred Lender List for Private Education Loans. Students are able to select a lender of their choice that best suits their individual circumstances.

Call-Center Prohibition
Fullerton College will ensure that employees of lenders never identify themselves to students as employees of the college. No employee of a lender may ever work in or provide staffing to the financial aid office. Fullerton College does not maintain a Preferred Lender List for Private Education Loans. Students are able to select a lender of their choice that best suits their individual circumstances.

SCHOLARSHIPS
There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that does not need to be repaid. Internal scholarship information can be accessed on the FC Foundation website http://www.fullertoncollegescholarships.com. External scholarships may be found at the financial aid website. The financial aid office also has a scholarship binder for students to view.

SUMMER FINANCIAL AID
PELL GRANT
Students are only paid Pell Grant in the Summer if they have remaining eligibility from the Fall and Spring semesters for the current academic year (they did not attend full time both semesters and didn’t receive the full amount of their award.)

LOANS
Loans are offered based on remaining eligibility only in the Summer.

CAL GRANT, SEOG AND FEDERAL WORKSTUDY
There are no financial aid awards for Cal Grant, SEOG or Federal WorkStudy in the Summer.

SATISFACTORY ACADEMIC PROGRESS
In accordance with Federal and State regulations, these guidelines apply to all students requesting Title IV funds regardless of whether the Student has previously received Title IV aid. Financial aid recipients are required to meet Fullerton College’s Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and incremental standards by which the college can determine that students receiving federal financial aid funds are maintaining the satisfactory academic progress required for their course of study. Failure to maintain SAP will result in loss of financial assistance (other than the fee waiver).

Effective July 1st, 2011, new Federal regulations went into effect that significantly changed the SAP Policy. All students Must meet the new SAP beginning on that date. Among the changes are the removal of Probation 1 and Probation 2 from the SAP calculation. There are no exceptions to these new regulations.

The financial aid office reviews academic progress each semester for Fullerton College (which includes attempted units at Cypress College). All attempted units are counted, irrespective of whether or not financial aid was received. We count all incompletes (Is), Withdrawals (Ws), Credit/No Credit, Pass/No Pass and all repeated coursework. Academic Renewal is not recognized for financial aid purposes, and is always counted in units attempted, GPA calculation, and maximum time frame, even when a more favorable grade was subsequently received, both attempts would be counted.

We will pay for failed courses and count the units in SAP, up to the maximum allowed by the College. Once a student passes a course, however, we will only pay for one subsequent attempt. Both attempts, even if aid was not received, will count in the SAP calculation.

If a student transfers in course work from other institutions, we will count all attempted units accepted in SAP calculation, for both progress and maximum time frame. Any student who contests units as not degree applicable, would need to follow the maximum time frame appeal process as outlined below.

When a student is not meeting SAP, Fullerton College will offer 1 semester (maximum) of financial aid warning before aid is disqualified for progress. There is no financial aid warning for maximum time frame.

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 the SAP standards for the second time they will be placed on Disqualified status and all aid for the term will be cancelled. (With the exception of the BOG Fee Waiver.)

At tempted Maximum Time Frame: (generally 90 Units or more for most AA/AS programs, but maybe less): Students who have attempted 90 units (the maximum time frame limit of 150%) or more, are required to appeal each semester/ school year to receive financial aid. Individual certificate programs have their own maximum time frame. To identify the maximum time frame, 100% of units required are taken plus an additional 50%. For example, a 30 unit certificate program has a maximum time frame of 45 units. It is critical that students take the correct classes required for their degree, as even passing one’s classes with a high GPA, does not ensure the student will be able to graduate within the 150% maximum time frame. Taking courses not required for one’s degree, may result in the student being cut off from receiving future financial aid (see below.)

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

Remedial and ESL Courses: Financial aid may be received for remedial (basic skills) courses if the remedial courses are a prerequisite for entrance into a regular college program.
Regaining Eligibility: Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards which would be to complete the required 67% of the attempted units and raise the cumulative GPA to at least 2.0, and be under the maximum time frame for their program.

BA/BS Degree Students:
Students who have already completed a BA/BS program and are enrolled in an AA/AS program at Fullerton College will be unable to appeal for Title IV aid. Only those students enrolled in a certificate program will be allowed to submit their BA/BS transcripts to the Financial Aid Office for review by the department granting the certificate.

During the 2013-2014 academic year, the Fullerton College Financial Aid Office will be participating as an experimental site with the United States Department of Education. As an experimental site, the Fullerton College Financial Aid Office is participating in three initiatives:

- Pell Grants for students with a prior BA degree, who are enrolled in an eligible certificate program
- Early disbursement for Direct Stafford loans for Study Abroad students
- Single term disbursement for Direct Stafford loans for one semester Study Abroad students

Not every student who meets the criteria will be awarded aid under these initiatives. Interested students will be selected at random by the United States Department of Education. Students with additional questions may contact the Financial Aid Office directly.

Eligibility
To become eligible to receive financial aid at Fullerton College, students must: submit a completed Free Application for Federal Student Aid (FAFSA) to the Department of Education (DOE) to establish eligibility; complete a Financial Aid File, and adhere to the following requirements:

1. Enroll in a Title IV eligible program for the purpose of completing an Associate Degree, an eligible certificate program, or transfer requirements.
2. Maintain a Fullerton College cumulative GPA of 2.0 or above.
3. Complete 67% of the total number of units attempted cumulatively at Fullerton College, irrespective of if aid was received.
4. Complete an educational program within the maximum timeframe (150%) of the published program's required units at Fullerton College.

Pace of Progression:
Student must complete an appropriate number of units each semester in to complete their program within the maximum time frame, or 150%. A guideline to assist you is as follows:

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NOTE: SAP status at Cypress College is carried over and shared with Fullerton College, ie. Units are added together when determining the maximum timeframe limit.

FINANCIAL AID DISQUALIFICATION
Students who do not meet the SAP standards listed above will be subject to disqualification from receiving further financial aid (other than the BOG Fee Waiver.) SAP standards are checked and verified each semester. Generally, a student who is disqualified from financial aid must meet SAP standards by completing at least a successful semester without financial aid, and meet all SAP eligibility criteria to regain eligibility.

APPEAL PROCESS
Before students can appeal for financial aid, it is MANDATORY they attend a Satisfactory Academic Progress (SAP) Workshop. Please log onto the FC Financial Aid Website to view dates, times and instructions on how to sign-up for a mandatory SAP Workshop at http://financialaid.fullcoll.edu, click “2013-2014 SAP Workshops”. Limited seats are available.

Appeals: Students may not meet SAP for the following reasons:
- Students have reached the maximum time frame of their program. 90 units have been attempted (unit count varies for certificate programs).
- Did not complete with a cumulative GPA of 2.0 or better.
- 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 fee waiver.

Under certain conditions, a student may be eligible to appeal for reinstatement of aid, without meeting the SAP Policy. Each institution has the option of allowing or not allowing appeals and if allowed, must explain what options are available and who is eligible for an appeal. 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, and will include the time period that appeals will be accepted during a given semester.

Such reasons a student may be eligible to appeal include:

1. Serious illness, injury or medical condition requiring doctor’s care.
2. Death of an immediate family member or
3. Extenuating circumstances that were beyond the student’s control.

Submit a thorough and clearly written explanation online, indicating the extenuating circumstance that prevented the student from making SAP. Supporting documentation must be submitted, and must match up with the written explanation, OR a SEPP for a change of major. Students should be aware of why they are appealing and state that on the online appeal.

Incorrect or contradictory appeals will be denied, and the student will not be able to resubmit their appeal during that semester. For this reason, it is mandatory that all students who are considering submitting an appeal, attend a SAP workshop beforehand.

On the appeal, students must provide the following information for consideration:

1. Why the student failed to meet SAP
2. 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.

Appeals approved will be placed on financial aid probation and receive payment for one semester. Appeals considered for approval must pass the litmus test of determining that the student will be able to meet the SAP Policy at the end of the financial aid probation period. 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 financial aid probation, their appeal will be denied.

It is important to remember that generally, students become eligible for financial assistance again when they are once again meeting the 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 they consider submitting a formal appeal. For this reason, we offer SAP workshops each semester, and disqualified students are mandated to attend. Dates, times and locations are available on the Financial Aid Office website.

UNUSUAL ENROLLMENT HISTORY

New for 2013–2014, students who have enrolled at multiple schools in a brief period of time may be flagged on their Student Aid Report. If a student is flagged, in order to be considered Federal Student Aid, the student would need to bring copies of official transcripts for all Institutions of Higher Education attended to the Fullerton College Financial Aid Office.

Based on this information, the student may be automatically approved, or the student may need to appeal. If an appeal is required, the student will need to obtain and complete the appeal form from myGateway, and submit it to the Financial Aid Office with documentation to support the statements on their appeal. The appeal will then be reviewed by the Director of Financial Aid, and this decision is final. There is no higher appeal.

Appeal online form

Students who are disqualified from financial aid and have met the requirements to appeal will find the appeal form on line in myGateway. Upon submission of the form electronically, the student would be required to submit any required supporting documentation separately to our office, before the appeal will be reviewed. The student will receive no
additional request to submit supporting documentation if they fail to do so. Complete appeals, with supporting documentation, are reviewed within six to eight weeks of submission. Students can log back into myGateway and click on the "Messages" tab in order to follow their status. All appeal decisions from the Director of Financial Aid are FINAL.

WITHDRAWAL AND RETURN OF TITLE IV FUNDS

Return to Title IV funds is a federal law regarding a student’s responsibility in paying money back if the student leaves school. If a student receives a grant and then withdraws from all of their classes, that student may owe money back to the Federal Program. Here’s how it works:

According to the date of withdraw, the Financial Aid Office will calculate the part of the grant the student earned and what is owed. Note: if the withdrawal was after earning 60% of the grant, the student will not owe any repayment.

For example: A student receives a $1000 grant. If there are 131 days in the term and the student drops out on the 34th day, the student has earned 26% of the grant. The financial aid office will multiply the grant money and decipher what the student earned and did not earn.

$1000 grant × 26% = $260 earned. $1000 x 74% = $740 unearned.

The college will owe some money back depending on the number of units in which the student enrolled:

If a student enrolled in 12 units @ $46 each = $552 x 74% (unearned) = $408 the college has to pay.

The student will have to pay back the unearned amount, minus the college’s share, times 50%.

$740 - $408 = $332 x 50% = $166 the student has to pay the federal program.

Income earned from Federal Work Study (FWS) Program does not have to be repaid. FWS money are funds the student has earned from working and is not required to pay back.

Planning to withdraw from classes or drop out of school? Please think again.

Consider discussing the decision with the instructors and / or counselor. There are programs or services to assist students in staying on track with their educational goals.

However, if a student must leave, they need to begin with the Admissions and Records Office. A&R will provide information of the required steps needed to take. Also, students must notify the Financial Aid Office as well to avoid any possible penalties or delays that could affect future aid. If the student owes money and it is not taken care of, the Financial Aid Office will have to put a national HOLD on the student’s financial eligibility.

REGULATION

All students receiving federal financial aid who completely withdraw within the first 60% of a term, payment period, or period of enrollment, are subject to the refund provision. The responsibility to repay unearned aid is shared by the Institution and the student in proportion to the aid each is assumed to possess.

During the first 60% of the enrollment period, the student “earns” Title IV aid in direct proportion to the length of time he or she remains enrolled.

Percentage is calculated by dividing the number of days completed in the term by the number of calendar days in the term. Percentage is applied to the amount of disbursable aid to the student for that period of enrollment.

REQUIREMENTS

Student: Shares in repayment of Title IV Funds awarded that are unearned. The student’s share is the difference between the total unearned amount and the Institution’s share of unearned aid. The student must repay their share of the unearned funds within 45 days after being billed by the District or set up a repayment schedule with the Department of Education. Fullerton College does not offer a payment plan.

Institution: Shares in the repayment of Title IV Funds for the unearned portion of tuition and fees. Institutional share is the lesser of the total amount of unearned aid or institutional charges multiplied by the percentage of aid that was unearned. The Institution must make post-withdrawal disbursements to eligible students who earned more aid than was disbursed prior to withdrawal. The Institution must define and publicize its withdrawal process.

OPTIONS

Student repays the funds in full within 45 days of notification.

Student is referred to the Department of Education for collections after the District notifies the student of overpayment and affords the student 45 days to repay overpayment in full or sets up a repayment schedule with the Department of Education.

The District must return its share of unearned Title IV Funds no later than 30 days after it determines that the student withdrew.

The District has the option to bill the student for the Institution’s share of Title IV overpayment.

IMPACT

The District must bill and collect the overpayment within 45 days. If the student does not adhere to the repayment plan, the Financial Aid Office must be notified and the student must be referred to the Department of Education for collection. The District must bill and attempt to collect the overpayment from the student within 45 days of notification. The District has no further collection obligation after 45 days has expired. Students will incur an additional liability if they are billed for the institutional share of Title IV overpayments.

Students will have an institutional liability that will prevent them from enrolling, per Board Policy, until the funds are repaid.

CURRENT VALID ID:

Please bring a valid, unexpired photo ID with you each time you visit the Financial Aid Office. You must have a current driver’s license or State issued (DMV) ID card, or school ID in order to receive personal financial aid assistance at the financial aid window. Confidential student information will not be released without proof of your identification.

HIGH SCHOOL MATCH:

On the 2012–2013 FAFSA, students are required to provide the name and location of their High School. Students may be flagged and if so, will need to provide documentation to the Financial Aid Office showing proof of attendance and graduation. Acceptable documentation would include copies of academic transcripts listing courses completed and degree earned and/or a copy of the high school diploma. Self Certification by the student and/or parent is not acceptable documentation.

CURRENT EDUCATION PLAN:

You must have a current education plan on file in the Financial Aid Office in order to receive aid if you have to appeal for Satisfactory Academic Policy (SAP), for transfer, or change of major. Other students are strongly encouraged to see a counselor. One of the eligibility requirements for Federal financial aid is that you are enrolled in a program to obtain a degree or certificate.
**LOAN POLICIES:**

Students applying for a loan through Fullerton College will have the following additional requirements:

Students must be enrolled in a minimum of 6 active units at Fullerton College in order to apply for and receive their loan disbursement. Active units refer to classes that have already begun, not those that will start later in the semester. Entrance counseling is required each academic year when a student applies for a student loan at Fullerton College. All borrowers applying for a loan must also complete the Entrance Loan Counseling online session.

**MYTHS REGARDING FINANCIAL AID:**

*If you don’t live with your parents, you’re an independent student. False. Except for the Board of Governors Fee Waiver Application, by the Federal definition you’re considered to be an independent student only if any of the following are true:
- You are 24 years old or older
- You are married at the time you file your FAFSA
- You are working on a Master’s or Doctorate program
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training
- You are a veteran of the U.S. Armed Forces
- You have children who receive more than half of their support from you
- You have dependents (other than your children or spouse) who live with you and receive more than half of their support from you
- Since you turned 13, both your parents were deceased, or you were in foster care or were a dependent or ward of the court
- You are or were an emancipated minor as determined by a court in your state of legal residence
- You are or were in legal guardianship as determined by a court in your state of legal residence
- A high school or school district homeless liaison has determined that you are an unaccompanied youth who is homeless
- A director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development has determined that you are an unaccompanied youth who is homeless
- A director of a runaway or homeless youth basic center or transitional living program has determined that you are an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless

If you believe you have unusual circumstances that can be documented, but do not fall into the above mentioned categories, contact the Financial Aid Office for more information.

*You or your parents cannot receive financial aid because your family income is too high. False. Income is only one of the criteria on which financial aid is based. If the school’s costs exceed your family’s means, you will qualify for some form of financial aid. Also, some scholarships are based on merit.

*You’re not a straight “A” student, so I won’t get aid. False. It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need.

*My chances of receiving financial aid are the same no matter when I apply. False. Your safest bet is to submit your application at the earliest possible date. That is because funds are often limited and many financial aid programs work on the first come, first served policy.

*There is no need for me to complete the FAFSA; I know I won’t qualify for a grant. False. The FAFSA serves several purposes, not just determining your eligibility for a grant. Students applying for scholarships, loans, and federal work-study also need to complete the FAFSA.

*I can’t apply for financial aid because I cannot attend full time. False. Students do not have to attend full time to receive a Pell Grant or other financial aid. Amounts received are based on income and enrollment status, and are paid based on full time (12 or more units), three quartertime (9-11.5 units), halftime (6-8.5 units), or less than half time enrollment (less than 6 units.)

*I don’t have to reapply for financial aid every year. False. Students must reapply for financial aid every year. Aid does not carry forward from one academic year to another. Fall semester is the start of the new academic year, and applications may be filed as early as the preceding January 1st.

*I have to be a minority to receive financial aid. False. Funds from federal student aid and state aid are awarded on the basis of financial need, NOT on the basis of race, creed, or gender. The FAFSA does not even ask for such information.

*I’ll receive my financial aid immediately after applying. False. The FAFSA is the first step in the financial aid process, which may include additional paperwork and forms. The entire process can take anywhere from one to three months, so students are advised to apply early, meet deadlines, and respond to any requests in a timely fashion to ensure that the college has the best opportunity to meet the student’s need, and so that the student is awarded on the first disbursement. Applications are processed on a first come-first served basis, until funding is exhausted. Financial aid is designed to assist students with their education.

*You’ve got my FAFSA. You don’t need anything else. False. Once the FAFSA is processed, students will need to complete their file with the Fullerton College Financial Aid Office, (providing they listed Fullerton College on the FAFSA application.) Students must check myGateway under “Student Links” and provide any additional documentation requested to the Financial Aid Office, in order to complete their financial aid file. After the file is completed, students will receive their Financial Aid Award announcement on myGateway. Students who neglected to list Fullerton College on their FAFSA should contact our office for further assistance.

**WHAT IS BOG-FEE WAIVER?:**

BOG-FW, or Board of Governor’s Fee Waiver, is a state sponsored program that waives enrollment fees for qualifying students. Students may be eligible for a fee waiver even if they are not eligible for other financial aid.

BOG-FW applicants do not have to be enrolled in a minimum number of courses—whether the student takes 5 units or 26 units, the enrollment fee may be waived. BOG-FW applicants only need to apply once to have fees waived for the academic year: fall, winter, spring, and summer.

**HOW DO I APPLY?:**

To apply for the BOG-FW, Students must complete the application which can be accessed through myGateway and clicking on the financial aid link on Webstar. There are four methods under which students may apply. Students only need to qualify for one method to have their fees waived. Students submitting a BOG application may also need to submit proof of prior year income, such as 1040 Federal tax return and W2’s. Electronic signatures for the BOG application will be available for student's parents on the 2013/2014 application.

**METHOD A:**

Is for students on public assistance programs: TANF/CaWORKS, SSI/SSP, SSAI, SSAS, or General Assistance. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 30 days.
METHOD B:
Is for low income students whose previous year income was within qualifying income guidelines. Federal tax returns may be required.

METHOD C:
Is awarded to students who applied through the FAFSA or Dream Act application and were eligible according to Federal guidelines. Students who qualify under Method C do not need to complete a separate BOG-FW application.

METHOD F:
BOGG F is for Dependents of Disabled or Deceased California Veterans or National Guard, recipients of the Congressional Medal of Honor, children of recipients of the Congressional Medal of Honor, or dependents of victims of the September 11, 2001 terrorist attack. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 30 days.

ADDITIONAL INFORMATION
Your application is reviewed by the Financial Aid Office
You must be a California resident
The BOG-FW will cover fall, winter, spring, and summer semesters
BOG-FW covers only enrollment fees
BOG-FW is not a book award or book grant
BOG-FW is not a loan

If you apply for the BOG-FW after you pay your fees, you may be reimbursed, as long as you complete and submit your application prior to the end of the semester
If a student is determined at a later date to have been ineligible for a BOG-FW who was already awarded, the BOG-FW will be automatically cancelled and the fees reassessed to the student’s account

SCHOLARSHIP SCAMS:
Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don’t fall prey to fraud. Estimates show that families lose millions of dollars to scholarship fraud every year.
The College Scholarship Prevention Act enhances protection against fraud in student financial assistance. The Federal Trade Commission (FTC) cautions students to look for these telltale signs:
Someone claims that “The scholarship is guaranteed or your money back,”
“You can’t get this information anywhere else.”
“I just need your credit card or bank account number to hold this scholarship”
“We’ll do all the work.”
“The scholarship will cost some money”
“You’ve been selected by a ‘national foundation’ to receive a scholarship.”
“You're a finalist” in a contest you never entered.
To file a complaint, or for free information, call 1-877-FTC-HELP (1-877-382-4357), or visit www.ftc.gov/scholarshipscams.

ASSISTANCE FOR COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):
Get an early start. Apply on-line at www.fafsa.gov. You may pick up a paper FAFSA Worksheet at the Financial Aid Office to get an idea of the questions you’ll need to answer. Apply for a PIN at www.pin.ed.gov to electronically sign your FAFSA on the Web application. Also, ask one of your parents to get a PIN, if you’re a dependent student.

Materials to gather ahead of time:
The FAFSA worksheet
The Pre-Application workshop at www.fafsa.gov if filing on line (or from our website).
Your PIN, if filing on line
Your Driver's License or State Identification Card
Your Social Security number and your parent's Social Security Numbers if dependent. If you don't have a number, apply for one at your local post office or Social Security Office. To learn more go to www.ssa.gov or call 800-772-1213 or (TTY) 800-325-0778
Your federal income tax return and parent's federal income tax return (if dependent) and all W2's and 1099's
Students are encouraged to choose the IRS Data Retrieval Match on the FAFSA
Current bank statements, business, farm or investment records, records of untaxed income—welfare, Social Security, Veterans or Temporary Assistance to Needy Families (TANF) benefits
Your Alien Registration number if you are not a U.S. Citizen

Read all instructions thoroughly. Work through each step carefully to avoid mistakes. Careless errors can cause processing delays, which could mean missed deadlines and dollars.
Spell your name as it appears on your Social Security card. Using a nickname or other name will delay processing.
Be sure to indicate if either of your parents went to college for maximum consideration for the Cal Grant competitive awards.
Write in “CA” if California is your state of legal residence for the residency question. If left blank, you can't be considered for a Cal Grant or any other California student aid. Be sure to indicate the month and year you became a legal California resident.
Use estimates if you haven’t completed your tax return. It’s easier to fill out the FAFSA if you have a completed return, but if you don’t, use estimates rather than missing a deadline. Once you file your tax return, you must correct any information. (If your actual numbers are significantly higher or lower, your Expected Family Contribution (EFC) will change and your financial aid assistance may need to be reviewed.)
Be sure to provide your parent's income information if you're a dependent student (you answered no to all questions in Step Three) or choose the IRS Data Match—otherwise your SAR will not be complete and you may be disqualified for Federal and State aid consideration.
You must return all additional documentation, verification, corrections, and/or new information requested by either the Fullerton College Financial Aid Office or the agency to which you must provide correct information. In most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.

You must submit them on time to the correct destination. This includes all applications for loans.

You must complete all application forms accurately.

You have the right to know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.

You have the right to know the school's refund policy.

You have the right to request an explanation of the various programs in your student aid package.

You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.

You have the right to know how much of your financial need has been met.

You have the right to know how much of your financial need has been met.

You have the right to know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.

You have the right to know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.

FINANCIAL AID CONSULTANTS:
Financial Aid Consultants provide assistance in completion of the FAFSA application, estimate the amount of money you may receive, and describe the types of aid available. These consultants generally charge a fee for their services. Before you pay for any services, be aware that these services are also offered by the Fullerton College Financial Aid Office for free.

We advise you to contact our office for assistance before deciding to hire the services of an outside consultant. If you decide to hire the services of a consultant, we advise you to do your research beforehand, as, like most things in life, there are both legitimate businesses and scam artists. Pay attention to the following:

Never agree to a fee based on the percentage of aid you will receive from the college.

Never sign a blank form (FAFSA), only sign the document once you have reviewed it.

Be sure to mail the application (FAFSA) yourself. Do not rely on the consultant to mail it for you.

Keep copies for your records of everything you submit to the consultant.

You may want to request a list of references before hiring the services of a consultant.

Keep in mind that no consultant can guarantee the amount of money you may receive.

You are legally responsible and accountable for information contained on your FAFSA. Never allow a consultant to complete the application before you have reviewed it, and submit it yourself.

STUDY ABROAD
Financial aid is available for Fullerton College study abroad programs. Students interested in the study abroad programs who are also financial aid recipients should attend an orientation approximately one year prior to signing up for study abroad. It is important to note that there are no additional funds to assist with costs for study abroad, apart from student loans, if any, for which the student has already applied. Thus, the best thing a student interested in study abroad can do is to apply early for financial aid, and meet all applicable deadlines to maximize their financial aid award. Students enrolled in study abroad programs may be considered as enrollment at Fullerton College for purposes of applying for Federal Student Aid.

CONSORTIUM AGREEMENTS
On occasion, the Fullerton College Financial Aid Office will approve a consortium agreement, by which units taken concurrently at another college/university may be added to a student's unit count at Fullerton College, for payment on the student's regular financial aid disbursement. Certain restrictions apply. See the consortium form for additional information. Contact the Financial Aid Office to have the consortium agreement made available on your myGateway account. Currently, consortium agreements are only accepted for other California Community Colleges, as well as other colleges and universities for which the College has a signed articulation agreement (Currently Cal State Fullerton.)

This includes courses taken at Cypress College. There is no automatic consortium with Cypress College. Consortiums must be turned in the Wednesday before the freeze date. All approved consortium units are disbursed after the freeze date.

RIGHTS AND RESPONSIBILITIES:
As a financial aid recipient, you have certain rights and responsibilities.

YOUR RIGHTS ARE:
You have the right to know what financial aid programs are available at your school.
You have the right to know the deadlines for submitting applications for each of the programs available.
You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
You have the right to know how much of your financial need has been met.
You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
You have the right to request an explanation of the various programs in your student aid package.
You have the right to know the school's refund policy.
You have the right to know what portion of the financial aid you received must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin. If you cannot meet the repayment schedule under the loan program, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.
You have the right to know how the school determines whether or not you are making satisfactory progress, and what happens if you are not.

YOUR RESPONSIBILITIES ARE:
You must complete all application forms accurately.
You must submit them on time to the correct destination. This includes all applications for loans.
You must provide correct information. In most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
You must return all additional documentation, verification, corrections, and/or new information requested by either the Fullerton College Financial Aid Office or the agency to which
Students who receive financial aid based on ATB tests before July 1, 2012 will be grandfathered, and one of the above mentioned criteria are met.

Current high school students are considered concurrently enrolled, and do not qualify for financial aid until they are no longer enrolled in high school. Students who request their own PIN.

The quickest way is to go to the FAFSA website at www.fafsa.gov and select the “Make Corrections to a Processed FAFSA” button. Students will need to have a valid PIN (Personal Identification Number) in order to access their application. Students who do not have a PIN or who forgot or misplaced their PIN may request one at www.pin.ed.gov. The correction process can take anywhere from 4 hours to 2 weeks, depending on if the student has a valid email address to receive the response. Dependent students also need one parent to request their own PIN.

Terms and Conditions of Financial Aid Awards:

Although the primary responsibility for paying for a college education rests with the student and their families, financial aid is available to help you. It is intended to supplement, not replace, the resources students and their families have. Your Financial Aid package is based both on your predetermined need and the funds available at the college at the time you complete your file. Your need is determined by taking the Cost of Education at the college and subtracting your EFC from your SAR. The Department of Education has an established formula and the information you provide on your FAFSA is used to determine your EFC. The Cost of Education includes not only direct expenses (tuition and fees), but also an estimate of indirect costs (transportation, books, and living expenses.) Financial aid awards are based on the assumption that students and parents have submitted truthful and correct information. If information used in awarding financial aid is determined to be incorrect, the financial aid awarded may be adjusted or changed. This applies to instances where incorrect information is used in the calculation due to:

- Estimated information which proves to be incorrect
- Incorrect information due to misunderstanding of instructions
- Additional outside grants or scholarships received from any source
- Data entry errors on the part of the FAFSA processor or Fullerton College
- False information

In cases of fraudulent information, any financial aid awarded will be cancelled and the case referred to the proper authorities.

Students must inform the Financial Aid Office of any change in unit load from that initially reported on the financial aid application. Financial aid awards are based in part on unit load, and any change may result in a change in eligibility.

Regardless of the amount of financial aid anticipated, students are expected to arrive on campus with sufficient cash for expenses that will be incurred at the beginning of the year. Students should plan on bringing at least $300-$600 to cover these expenses. Financial aid proceeds should not be used as the primary means of support. There is often a delay between the time an application is filed and when payment is received. Students should have adequate funds to pay their day to day living expenses, including books and supplies, until disbursement is received. Due to the availability of funds and the demand for these funds, students are sometimes left with an unfulfilled unmet need. Federal regulations prohibit us from paying you for classes prior to ten days from the scheduled start date.

Financial Aid Q&A:

What is Financial Aid?

Financial Aid is designed to bridge the gap between a student's resources and the college's cost of education. Financial Aid is comprised of grants, scholarships, work study, fee waivers, loans and VA benefits.

How Do I Apply for Financial Aid?

The first step in applying for Financial Aid is the FAFSA (Free Application for Federal Student Aid.) This form must be completed every academic year. The form may be completed online at www.fafsa.gov. FAFSA worksheets are available on the financial aid office website, to assist you prior to completing the application on the web. The academic year runs from July 1 — June 30, and you must re-apply every academic year.

Can I Apply Before I Complete and Turn in My Admissions Application?

Absolutely! Both applications can be done concurrently, and due to various program deadlines, students are encouraged to apply well in advance of enrollment. For example, for Fall enrollment, the FAFSA application can be completed as early as the preceding January 1st.

Do I Have to Be a High School Graduate to Receive Financial Aid?

Yes, beginning July 1, 2012 a student does have to have a high school diploma, GED or pass the California High School Proficiency Exam and must be 18 years of age in order to receive financial aid. However, current high school students are considered concurrently enrolled, and do not qualify for financial aid until they are no longer enrolled in high school and one of the above mentioned criteria are met.

*Students who receive financial aid based ATB tests before July 1, 2012 will be grandfathered.

How Do I Make a Correction on My SAR?

The quickest way is to go to the FAFSA website at www.fafsa.gov and select the “Make Corrections to a Processed FAFSA” button. Students will need to have a valid PIN (Personal Identification Number) in order to access their application. Students who do not have a PIN or who forgot or misplaced their PIN may request one at www.pin.ed.gov. The correction process can take anywhere from 4 hours to 2 weeks, depending on if the student has a valid email address to receive the response. Dependent students also need one parent to request their own PIN.
The college’s Title IV school code for the FAFSA is 001201. Students need to be sure to list our code on their FAFSA application in order for the Department of Education to release the funds. Students must have a complete financial aid file in order to be awarded Federal Work Study. Since funding is limited, early file completion is essential. Students who do not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process and could change their eligibility.

**HOW DO I RECEIVE MY FINANCIAL AID FUNDS?**

Financial Aid funds will first pay any expenses that you owe the college. If the student has a credit balance remaining after these expenses are paid, or if the student does not owe any money to the college, then a North Orange Card will be sent to the student to activate and the funds will be deposited into an account for use with the card after their enrollment is confirmed. The student will receive half of their yearly disbursement in the fall semester, and half in the spring semester. For 2013-2014 disbursements are made in at least two disbursements per semester. The proceeds should be used to pay their indirect expenses (books and supplies, room and board, and transportation) throughout the semester. Because disbursement dates vary, students should follow their account status in myGateway for the most recent disbursement dates. Students in Clock Hour Programs have different disbursement schedules. Please refer to the Clock Hour Programs section of this brochure for details.

**HOW LONG WILL IT TAKE FOR MY FINANCIAL AID APPLICATION TO BE PROCESSED?**

The entire process can take several months to complete, so students should apply as early as possible. After the initial FAFSA application, students will need to review their application and make any corrections, as well as respond to any follow up request from the Financial Aid Office for additional documentation. Since students can not be awarded until they satisfy all requests for follow up documentation and complete their application file, it is imperative that they respond in a timely fashion to any request received, whether from the Department of Education, or the Fullerton College Financial Aid Office.

You may check the status of an incomplete file at myGateway, under “Student Links”.

**HOW MUCH FINANCIAL AID MONEY WILL I RECEIVE IF I AM ATTENDING PART TIME, HALF TIME, OR LESS THAN HALF TIME?**

Students are paid both on units enrolled (less than half time, half time, three quarter time, or full time), and based on their EFC. In general, 12 or more units constitutes full time enrollment, 9-11.5 units for three quarter time, and 6-8.5 units for half time enrollment and .5-.55 units for less than half time. Once the student completes their financial aid file, they will be able to view their award notice from Financial Aid on myGateway that outlines their award based on full time attendance. Students may want to check with the Financial Aid Office if they are enrolling in less than half time to ensure they are still eligible to receive payment. It is important to note that students are ultimately paid on the number of units enrolled, and their disbursement amount may differ from what is noted on the award notice if they are not enrolled in full time units at the time of disbursement. Additionally, students cannot be paid more than 10 days before a class starts and there are file completion cut-off dates for payment.

**WHAT IS THE BOARD OF GOVERNOR’S FEE WAIVER AND HOW DO I APPLY?**

The Board of Governor’s Fee Waiver (BOG) is financial aid offered by the State of California for Community College students. The BOG pays registration fees only. It also reduces the parking fee. The student must be a California resident in order to qualify. Qualification is also based on prior year income. Students may qualify either by completing a FAFSA application, a Dream Act application or the BOG application available by signing into the student myGateway account and clicking on the Webstar financial aid link. The application covers fall, winter, spring, and summer semesters, and students must reapply every academic year.

**IF I GET A FEE WAIVER, WILL I GET BACK THE MONEY I ALREADY PAID?**

Yes. If a student previously paid fees, and is later awarded a BOG (Board of Governor’s Fee Waiver) as part of their financial aid award, students will receive a refund check (not electronic deposit to a debit card) for the amount they paid, within 6 to 8 weeks as long as the amount they paid and the BOG is for the same academic year. Refunds are processed through the Bursar’s Office. Students should be aware that the BOG pays registration fees only, and students will still need to pay any additional fees, such as parking, health fee, ID and ASB fees.

All BOG must be applied and approved within the academic year in question.

**WHAT HAPPENS IF I DROP A CLASS OR WITHDRAW FROM ALL OF MY CLASSES?**

Since disbursement is paid based on current units enrolled, students would not be paid for the dropped classes if the student withdrew prior to the disbursement run. If the student drops a class or withdraws from all classes after disbursement was received, the student may need to pay back some, or all, of the money owed. Students should refer to the college’s SAP (Satisfactory Academic Progress) policy regarding this, and are advised to inquire at financial aid before dropping or withdrawing from classes. Specifically, students who withdraw or drop classes prior to the 60% semester mark will need to repay a portion of their disbursement. The amount will be determined based on their withdrawal date. After the 60% mark in the semester, students do not need to repay any monies, however, the SAP policy also states that students must pass at least 67% of their classes each semester in order not to be disqualified from financial aid or placed on Financial Aid Warning in the subsequent academic year.

**WHAT IS FEDERAL WORK-STUDY AND HOW DO I APPLY?**

Federal Work-Study is a financial aid award eligible to qualified students. In order to be considered, students must complete the FAFSA application, answer yes to question 31 and show sufficient need. The student must have a complete financial aid file in order to be awarded Federal Work Study. Since funding is limited, early file completion is essential.

**WHAT IS THE FEDERAL SCHOOL CODE FOR FULLERTON COLLEGE?**

The college’s Title IV school code for the FAFSA is 001201. Students need to be sure to list our code on their FAFSA application in order for the Department of Education to release the funds.
WHAT IS THE STUDENT AID REPORT?
The Student Aid Report (SAR) is a confirmation of the student’s FAFSA application. The SAR may be received in the mail or via email, based on how the student initially filed the application, and if a valid email address was listed on the initial application. Students should immediately review their SAR upon receipt, checking for any errors or changes and make appropriate corrections. They should also make sure that Fullerton College is listed in the school section on the SAR. It is important to note that errors can be made through typing errors, or legibility (if mailed), which can affect a student’s eligibility, so students should go over the SAR thoroughly. Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process.

WHEN WILL MY FINANCIAL AID MONEY BE DISBURSED?
Regularly scheduled disbursements occur throughout the semester. Students are paid based on units enrolled at the time of disbursement on the nearest disbursement date after they complete their financial aid file. Completing a financial aid file is not the same as completing the FAFSA application, as additional documentation may be required before any award can be made. Students should ensure that they respond in a timely fashion to any request received in myGateway for additional documentation, as not doing so will delay their award notification, and ultimately their disbursement. Students should be aware that there are file cutoff dates in order to meet particular disbursement dates. The college has ongoing disbursement dates throughout the semester, however, due to Federal regulations; students may not receive payment for classes more than 10 days prior to the start date of that class.

WHO IS ELIGIBLE FOR FINANCIAL AID AT FULLERTON COLLEGE?
In order to be eligible for Federal financial aid, students must be United States citizens or permanent residents, not be in default on a prior education loan, not be convicted of selling or possessing illegal substances while receiving Title IV funds*, and have a high school diploma, GED or pass the California High School Proficiency exam. In order to be eligible for the BOG (Board of Governor’s Fee Waiver), students must be California residents. Furthermore, all students must qualify based on prior year income. (* does not necessarily disqualify student if completion of approved rehabilitation program documentation can be submitted.)

ARE THERE SCHOLARSHIPS FOR WHICH I CAN APPLY?
Yes, students may apply for a variety of scholarships that are offered from the local community, state, and national levels. Students can contact a variety of websites such as www.scholarships.com or www.fastweb.com. The Foundation Office at 315 N. Pomona Ave, Fullerton, CA 92832 offers scholarship information. Students can contact the office at (714) 525-5651 or visit their website at www.fullertoncollegescholarships.com.

WHAT IS THE CAL FAFSA?
The California Dream Act application allows students who meet AB 540 criteria to apply for state funded financial aid such as institutional grants, community college fee waiver, Cal Grant and Chafee Grant. For additional information, please refer to the Dream Act section under “what’s new” on our website.

CAN I APPEAL MY LEU?
No, students are not able to appeal the Lifetime Eligibility Used (LEU). This is a federal regulation which limits the eligibility to receive a Federal Pell Grant to the equivalent of six years. Students cannot appeal federal regulations.