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 Office 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, Full Time Student Success Grant and Chafee Grant.

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, email at financialaid@fullcoll.edu, like us on Facebook at FinAid Fullerton, follow us on Twitter at FCFinAid or on the web at financialaid.fullcoll.edu. For general questions, go to our website and click on frequently asked questions.
FINANCIAL AID OFFICE STAFF

Greg Ryan, Director
Kierra Lewis, Administrative Assistant
Sherry Duarte, Accounting Technician
Lourdes Oropeza, Financial Aid Technician/Outreach
Jose Alcaraz, Financial Aid Technician/Loans
Fatima Villegas, Financial Aid Technician/Banner
Kim Tran, Financial Aid Technician/Loans
Elaine Oropeza, Financial Aid Technician/Workstudy

WHO IS MY TECHNICIAN?

Maris Aguirre ............................. A – Carn
Jose Alcaraz ................................ Can – Ek
Ray Bustos ................................. El – Haq
Korey Lindley ............................. Har - Li
Elaine Oropeza ........................... Lj - Mun
Lourdes Oropeza ........................Muo - Ram
Kimberly Tran .............................Ran - Sta
Fatima Villegas ...........................Stb - Z

Students who are in the process of applying for financial aid should contact us at 714-888-7588 or financialaid@fullcoll.edu.

FINANCIAL AID OFFICE HOURS

FALL/SPRING HOURS:
Monday, Wednesday, Thursday, Friday ..........8:00 AM — 5:00 PM
Tuesday .............................................................8:00 AM —6.30PM

SUMMER HOURS:
Monday through Thursday .........................8:00 AM — 5:00 PM
Friday .............................................................CLOSED

FINANCIAL AID WEBSITE

The Financial Aid Office Website is located at financialaid.fullcoll.edu. The website includes workshop dates, program requirements and financial aid information. All students receiving financial aid should regularly check the Financial Aid Office 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 kiosks located in the Financial Aid Office hallway. Students will receive a text shortly before it is their turn to be assisted at the Financial Aid Office 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.

FINANCIAL AID INFORMATION MONITOR

The Financial Aid Office has installed a LCD monitor in the area in front of the Financial Aid Office. The monitor disseminates general financial aid information beneficial to students. 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!

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 and May. Event information is posted on the FAO website 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 to learn about important changes for the upcoming academic year.

APPLICATIONS TO COMPLETING THE FINANCIAL AID PROCESS

Apply online at www.fafsa.gov.

Materials to gather ahead of time:
• Driver’s License or State Identification Card
• 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)
• Federal income tax return and parent’s federal income tax return, if dependent.
• All W2’s and 1099’s
  (Students are encouraged to choose the IRS Data Retrieval Match)
• 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.
• Don’t skip the question regarding convictions. A drug conviction doesn’t necessarily make you ineligible for federal aid but colleges are not allowed to provide federal aid to students who do not answer this question. Students with convictions, while receiving Title IV funds, will receive a worksheet to determine if their conviction affects their eligibility for federal aid. Those ineligible for federal aid may still be eligible for state, college, or private aid and can regain their eligibility by completing a drug rehabilitation program or having their conviction reversed or set aside.
• Use only Federal Title IV school codes for colleges. For Title IV codes, ask your high school counselor or college or go to www.fafsa.gov. Fullerton College’s Title IV School Code is 001201. Be sure to list at least one eligible California College to be considered for a Cal Grant. If you’re considering a California four-year college or university, be sure to put that school first, with any California Community College listed further down.
• Be sure you and at least one parent, if you’re dependent, sign the FAFSA. Unsigned forms will not be processed.
• Be sure to submit your FAFSA by the earliest deadline. Some deadlines for private or college aid may be earlier than March 2nd, the Cal Grant deadline.
• Keep a copy of your Student Aid Report. Also keep copies of all the worksheets and records you used to complete the FAFSA. Your college may ask to see them.
• Don’t date or mail your FAFSA before October 1st for the following academic year that begins in the Fall. If you do, it will be returned unprocessed and you’ll need to file again.
• The Financial Aid website (http://financialaid.fullcoll.edu) has various options available to obtain financial aid information. There are infographics, articles, and short videos to get your questions answered and students can text “FAFSA” to 335577 to get basic FAFSA questions answered.
• Students may visit the Financial Aid Office to complete their FAFSA using the kiosks in the lobby.
• Complete the FAFSA application online at www.fafsa.gov and list Fullerton College’s school code (001201).
• Students are strongly encouraged to select the IRS Data Tool 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 or fullcoll.verifymyfafsa.com.
• View your award information on myGateway (usually within 2 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. Log into myGateway to view documents required to complete verification. Students will complete forms online, upload necessary requirements, and provide electronic signatures. If you are asked to submit IRS income tax transcripts, the Financial Aid Office encourages you to select the IRS Data Retrieval Tool on your FAFSA application in order to expedite the processing of your financial aid file or visit irs.gov to order a copy to upload.

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

DACA APPLICANTS

Deferred Action for Childhood Arrivals (DACA) Students: On June 15, 2012, President Obama signed a memo calling for deferred action for certain undocumented young people who came to the U.S. as children and have pursued education or military service here. Applications under the program which is called Deferred Action for Childhood Arrivals (“DACA”) began on August 15, 2012. DACA students must complete the CADA (California Application for Dream Act), not the Free Application for Federal Student Aid (FAFSA). If a DACA student completed a FAFSA by mistake, they must contact CSAC and inform CSAC the wrong application was completed. CSAC will override the previous application with the correct one. If this was completed before the March 2nd deadline, CSAC will override the previous application with the correct as well as honor the date the original application was sent.

CALIFORNIA DREAM ACT

Financial aid for students under the California Dream Act began January 2013. Eligible students are able to apply for the BOGG Fee Waiver in myGateway, under Method A or B. If you qualify for Method C, you’ll receive an email or letter notification to complete the online Cal Grant C Supplement in Web Grants for Students by the deadline. Students are able to apply for Cal Grant awards through the CADA on an annual basis if they are otherwise ineligible to complete the federal FAFSA (see Cal Grant brochure). For more information on the California Dream Act and WebGrants, please refer to the “What’s New” column at the left of our website and click on California Dream Act.
DISTANCE EDUCATION/ONLINE COURSES
Students in online courses may have their disbursement delayed. Disbursement of Title IV will be processed on the freeze date, even if some of their coursework is traditional on campus courses.

COST OF ATTENDANCE
The following shows the 2016-2017 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.

<table>
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<tr>
<th>Two-Semester Budget w/Parent</th>
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<tbody>
<tr>
<td>Tuition/Fees</td>
<td>1,380</td>
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<tr>
<td>Food/Housing</td>
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<tr>
<td>Supplies/Books</td>
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<tr>
<td>Transportation</td>
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<td>Total</td>
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<th>Two-Semester Budget Off-Campus</th>
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<tr>
<td>Tuition/Fees</td>
<td>1,380</td>
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<tr>
<td>Food/Housing</td>
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<td>Personal/Miscellaneous</td>
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<td>Supplies/Books</td>
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<tr>
<td>Transportation</td>
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</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 website at www.fullcoll.edu and clicking on the “Administration” link and then “Gainful Employment.” Additionally, the Net Price Calculator is available on our College website at: http://www.fullcoll.edu/prospective-students/tuition-costs.

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 daily, 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 up 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) (ie. 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.
• Students in online courses may have their disbursement delayed until they have completed a portion of their classes. Students will be notified with an outstanding student requirement in myGateway notifying them that they will have to show progress in their online course before a disbursement can be made for Title IV funds, and would affect all their aid, even if some of their coursework is traditional on campus courses.

Priority Deadline:
• Priority first disbursement is for Pell Grant only, and only for units for which enrolled at Fullerton College or Cypress 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 31, 2016, the priority deadline, for the 2016-2017 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) have been discontinued.
• 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.

Freeze Date:
Previously, our freeze date was determined once a semester; on the main census date for the term. Units freeze for any financial aid student, defined as someone with a FAFSA on file for that term. In fall 2013, the process was modified that if a student did not have a FAFSA at Fullerton College at the freeze date, then their freeze date would occur the night after the FAFSA is received. This change also allows late start students to not be tied to the earlier freeze date, which might have been before they applied to the college or completed their FAFSA. Thus the student’s freeze date is either the main census date, or the date their FAFSA is received, whichever is later.
**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 registration. 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 daily 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 (BANK MOBILE)**
All funds are deposited to the either the student's personal bank account or the North Orange card. Once a student registers for classes and has been awarded a disbursable financial aid award, they will be given the choice of their refund preference. Current students who had aid in the past will continue to use their existing refund preference. If the student chooses the North Orange card, it will be 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 will verify information as required (see CIP below).

**ATM LOCATIONS**
Students will have access to any ATM associated with the All Point Network without being charged a fee.

**WHAT IS CIP?**
To be in compliance with the Family Educational Rights and Privacy Act (FERPA), 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, Bank Mobile will contact you directly. It is important to respond in a timely fashion to any and all requests to prevent delay in your refund, delay in using and activating your card, and to avoid any account closure and reopening charges.

**INFORMATION RELEASE**
To be in compliance with the Family Educational Rights and Privacy Act (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 release form available at verifymyfafsaa. The information on the optional Information Release 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, unless the Information Release form is completed. 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 online at www.fafsa.gov. Assistance is available at the Financial Aid Office as well as online resources available on the Financial Aid Office Website.

**STATE PROGRAMS**

**BOG FEE WAIVER**
The Board of Governor’s Fee Waiver (BOG) is a state sponsored program available to California residents attending California Community Colleges and waives enrollment fees. Students must qualify based on income and must reapply each academic year. Students may be eligible for a fee waiver even if they are not eligible for other financial aid. BOG Fee Waiver applicants do not have to be enrolled in a minimum number of courses. If the student takes .5 units or 26 units, the enrollment fee may be waived. BOG Fee Waiver applicants only need to apply once to have fees waived for the full academic year.

**HOW DO I APPLY?**
To apply for the BOG Fee Waiver, students must either complete the FAFSA/CADA or the application through myGateway by clicking on the financial aid link.
**BOG FEE WAIVER METHODS**

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.

**METHOD A**

Method A is for students on public assistance programs such as TANF/CalWorks, 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**

Method B is for low income students whose previous year income was within qualifying income guidelines. Federal tax returns may be required.

**METHOD C**

Method C is awarded to students who applied through the FAFSA/CADA and were eligible according to Federal guidelines. Students who qualify under Method C do not need to complete a separate BOG Fee Waiver application.

**METHOD F**

Method 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.

**BOG FEE WAIVER STANDARDS**

Beginning in Fall 2016, there will be academic and progress standards for students to receive the BOG Fee Waiver. Students must maintain a 2.0 GPA and complete at least 50% of their cumulative units. Students who fall below these standards for two consecutive terms may lose their BOG Fee Waiver eligibility. Students will be notified within 30 days of the end of each term if they are put probation for the subsequent term or if they are no longer eligible.

Students may regain their eligibility by either: improving their GPA or course completion to meet the standards, successfully appeal based on extenuating circumstances, or significant academic approval, or not attend NOCCCD (Fullerton College, Cypress College, and School of Continuing Education) for two consecutive primary terms. These requirements do not apply to foster youth, former foster youth (24 or younger), or students who are receiving the BOG under Method F.

**IMPORTANT:** These standards are separate from the eligibility criteria for Federal Student Aid, Cal Grant, and Enrollment Priority.

**BOG FEE WAIVER APPEAL**

Students at risk of losing the BOG Fee Waiver have been receiving notifications beginning in Fall 2015. The Financial Aid Office will send notifications to students through myGateway 30 days after the end of the semester if the above standards are not met. The notification will state the student’s status as to whether they are on Academic and/or Progress Probation (based on the cumulative units completed). Guidelines to the appeal process and deadlines will be provided in the notification as well as the class schedules, website, and catalog.

Reasons for appeals may include:

- **Extenuating circumstances** (circumstances beyond the student’s control)
  
  Supporting documentation may be, but not limited to, an accident report, current medical documentation, proof of death certificate, service program, etc.

- **A change in a student’s economic situation**
  
  Supporting documentation may be, but not limited to, an employment notice of layoff, bank statements, etc.

- **Evidence that a student was unable to obtain essential support services**
  
  Student applied or was waiting for support services but did not receive assistance in a timely manner.

- **Special consideration of factors for CalWorks, EOPS, DSPS, and Veteran Services**
  
  Student is a member of one of the about Support Services Department – must provide documentation.

- **Students with disabilities who applied for but did not receive accommodations in a timely manner**
  
  A letter from department stating date applied for services and reason the student was unable to receive such request.

- **Significant academic improvement**
  
  An unofficial transcript showing significant academic improvement.

**DOCUMENTATION MUST BE PROVIDED AS SUPPORT OF YOUR CIRCUMSTANCES. INCOMPLETE APPEALS WILL NOT BE ACCEPTED.**

Students will receive notifications through myGateway which will include the timeframe of when a student can appeal along with the appeal instructions. Students who have completed a FAFSA will be able to complete the appeal online through fullcoll.verifymyfafsa.com. This is the quickest option. Students will be notified by email or text of their appeal status. If approved, the BOG Fee Waiver will be automatically reinstated. Students who do NOT have a completed FAFSA will need to complete the paper appeal. Students should ensure all documentation is secured (stapled, in an envelope, etc.) and each document has the student’s name and student ID number. Any appeals not turned in correctly will have a delay in processing. Students should turn it to the blue box outside the Financial Aid Office. Students will be notified through myGateway of their appeal status. If approved, the BOG Fee Waiver will be automatically reinstated.
REGAINING ELIGIBILITY
To regain eligibility, students MUST:
- Improve their GPA or course completion to meet the Academic and/or Progress standards
- Successfully appeal
- Not attend NOCCCD (Fullerton College, Cypress College, and School of Continuing Education) for two consecutive primary terms (Fall/Spring)

STUDENTS EXEMPT
The standard criteria will not apply to:
- Students with an approved enrollment priority appeal
- Foster Youth students (24 years and younger)
- BOG F Recipients (see below)

BOG F RECIPIENTS
The following students qualify for a BOG F and will be exempt from appealing: has certification from the CA Department of Veterans Affairs that s/he is eligible for a BOG F Fee Waiver, has certification from the National Guard Adjutant General that s/he is eligible for a BOG F Fee Waiver, is a recipient of the Congressional Medal of Honor or as a child of a recipient, is a dependent of a victim of the September 11 terrorist attack, or is a dependent of a deceased law enforcement/fire suppression perso

BOG FEE WAIVER ADDITIONAL INFORMATION
Students must be California residents, as noted on their account, to receive the BOG Fee Waiver. All BOG Fee waiver applications are reviewed by the Financial Aid Office. The BOG Fee Waiver only covers enrollment fees and is not a book award, book grant, loan, or a disbursable award. If a student pays for their fees upfront but later become eligible for the BOG Fee Waiver, you may be reimbursed. If a student is determined at a later date to have been ineligible for a BOG Fee Waiver who was already awarded, it will be automatically cancelled and the fees reassessed to the student's account.

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 - non-Dream Act Students. 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 16 completed units at Fullerton College will have their GPA transmitted automatically to the state if the student attended since 1998. These students do not need to complete the GPA Verification process. All other students (if attempted less than 16 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 $588-$5,775. Applicants must be US citizens or eligible noncitizens, complete the FAFSA, and other required supplemental materials. Students may apply for a Federal Pell Grant any time after October 1st of each year, for the subsequent Fall semester.

Lifetime Eligibility Used (LEU): 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 at Fullerton College. Beginning Fall 2012, federal laws restrict students to a lifetime limit of six full-time equivalent years of Pell Grant. All semesters in which you have received a Pell Grant at any college or post-secondary institution count toward the six 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 and Spring) is calculated as 100% and the entire six year limit is 600%.

Full-time enrollment = 12 or more units
Three-quarter time enrollment = 9-11.5 units
Half-time enrollment = 6-8.5 units
Less than half-time enrollment = less than 6 units

Calculating Pell Grant Usage (maximum 100% per 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>Not Enrolled</td>
<td>100%</td>
</tr>
<tr>
<td>6 Units</td>
<td>6 Units</td>
<td>6 Units</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>

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 and meet the May 31, 2016 priority deadline in order to qualify. Students with the lowest EFC and the highest need are given priority.

**FEDERAL WORK STUDY**

Federal Work Study (FWS) is a campus-based program that 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 by the May 31, 2016 priority deadline. Average award is $4,000 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 by priority deadline of May 31, 2016.

Federal Work Study awards will be posted automatically beginning in July 2016 as funds are available. Once awarded, students will follow instructions provided to complete the placement process.

**NOTE:** Funds are extremely limited. If a student is awarded, it is imperative that the student act quickly and complete the process to secure a work study position. If the student is awarded work study but no positions/funds are available, we will not be able to place them the current academic year.

**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 half-time (6 units) at Fullerton College. Interest will accrue on unsubsidized Stafford loans from the time of disbursement, though the student borrower may choose whether to pay the interest while enrolled in at least half-time units.

For both subsidized and unsubsidized loans, after ceasing at least half-time enrollment, the borrower will begin to make payments of principal and interest. The interest rate is fixed and adjusted once annually on July 1 by the Federal government and has a cap of 8.25%. The current fixed interest rate for subsidized loans from July 1, 2016 through June 30, 2017 is 3.76%. There is a fee associated with borrowing a Direct Stafford student loan. Beginning October 1, 2015 through September 30, 2016, the origination fee is 1.068%. Beginning October 1, 2016 through September 30, 2017, the origination fee is 1.069%. Your loan proceeds will be reduced by the amount of the fees, however, you will be responsible for repayment of the entire amount borrowed.

Once the student has completed their financial aid file, the Financial Aid Office will automatically offer all eligible students a subsidized Stafford Loan. Students interested in borrowing the Stafford loan are required to accept the loan through myGateway. All first time borrowers are required to complete loan entrance counseling and exit counseling at the time of separation/graduation. Once the loan has been originated and accepted, the borrower will be asked to sign a MPN (Master Promissory Note) online. All borrowers must be enrolled in at least 6 active units (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.

*Interest rate is correct at time of publication. Check the Financial Aid website or contact the Financial Aid Office to check on current rate.

**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/
**SCHOLARSHIPS**

There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that do not need to be repaid. Internal scholarship information can be accessed on the FC Foundation website www.fullertoncollegescholarships.com. The financial aid office places applications outside our office on display racks.

**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.) 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.

**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.

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.**

The financial aid award will pay for repeat coursework up to the maximum allowed attempts by the College and the units will be included in the SAP calculation. Once a student passes a course, the financial aid award 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 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).

**Attempted 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 who have a change of major, 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. Aid cannot be received for more than 30 attempted units of remedial coursework. ESL coursework must be part of an eligible program of study to receive financial aid. ESL coursework is not an approved program in itself. A student enrolled in ESL classes, who is not in an eligible program of study, is not eligible for financial aid funds. ESL and remedial coursework will count toward the 2.0 GPA and 67% units completion requirements (SAP Standard). However, ESL units will not count towards the maximum time frame limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum time frame units are being counted.

**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 or certificate program at Fullerton College will be unable to appeal for Title IV aid.

**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:
Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards which would be to complete the required frame limit and a maximum of 30 attempted remedial units will be subtracted from the total; when maximum time frame units are being counted.

To become eligible to receive financial aid at Fullerton College, students must:

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 order to complete their program within the maximum time frame, or 150%. A guideline to assist you is as follows:

<table>
<thead>
<tr>
<th>UNITS ATTEMPTED</th>
<th>MUST COMPLETE</th>
<th>UNITS ATTEMPTED</th>
<th>MUST COMPLETE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>15</td>
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</tr>
<tr>
<td>13</td>
<td>9</td>
<td>26</td>
<td>17</td>
</tr>
</tbody>
</table>

**NOTE:** SAP status at Cypress College is carried over and shared with Fullerton College, i.e., 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. Students will use their own myGateway log-in credentials to access the online SAP Workshop in the student’s personal announcements. They must also pass a small quiz in order to have the SAP Workshop post and continue with the financial aid appeal process.

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.

Note: The BOG Fee Waiver has its own Academic and Progress Standards.

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, they must explain what options are available and who is eligible for an appeal. At Fullerton College, appeals are offered in the fall, spring and summer, 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:

- Extenuating circumstances (beyond the student’s control) that prevented him/her from meeting SAP standards (documentation substantiating statements must be submitted.)
- Change in major or program of study. In order for an appeal to be approved, the new unit count (once all non-degree applicable attempted units are backed out) must be under the new maximum time frame. A SEPP form (Student Educational Program Plan) would be required and a formal change of major with Admissions and Records must be submitted prior to completing the appeal process.
- Student has reached the maximum time frame of attempted units, but a portion of the unit total is comprised of remedial coursework, which would reduce the unit attempted total. A SEPP form would not be required. The student must indicate remedial/ESL coursework on their appeal.

Note: Currently, we will only allow for a maximum of one program change in order to receive aid with certain caveats.

Although some conditions do not “require” a SEPP form, students are encouraged to see a counselor and develop a Student Educational Program Plan within completion of their first calendar year at Fullerton College to ensure they are taking the appropriate required coursework for their program so that they are not disqualified for continued financial aid assistance before they complete their program.

Extenuating circumstances must ALWAYS be documented or the appeal will not be reviewed.
Extenuating circumstances are considered to be (but not limited to):
1. Serious illness, injury or medical condition requiring doctor’s care
2. Death of an immediate family member
3. Other 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 uploaded to fullcoll.verifymyfafsa.com in order for the appeal to be reviewed. This must be documentation of extenuating circumstances for the semesters where there was a lack of progress and must match up with the written explanation OR a SEPP for a change of major at the maximum timeframe. 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

Once the appeal has posted, students will be able to access the link to complete the appeal electronically at the verifymyfafsa website. Students who completed their financial aid file will be able to use the same user name and password to access the appeal form. Those students who were not selected will need to select the “Create Account” link. Supporting documentation for extenuating circumstances or SEPP’s is vital to the appeal process and must be submitted in order for the student’s appeal to be reviewed. We will no longer accept these documents in hard copy in the blue drop box, via fax or at the front counter. Any submission to the Financial Aid Office will be discarded. Students are required to upload all supporting documents using a scanner, smartphone or PDF via the verifymyfafsa portal.

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.

Results are sent via text or email, depending on your account settings.
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 timeframe for the new program. Students should identify why they were disqualified and what their reasons are before they consider submitting a formal appeal. There is a link on the Financial Aid website for students who do not need to appeal but would like some general information regarding our SAP Policy. Please view the information at “General SAP Workshop NOT for APPEALS.”

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 withdrawal, 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 x 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% = $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 and may turn the unpaid portion over to a collection agency.

MODUL AND R2T4
Modules are courses that do not span the entire length of the payment period and an institution is required to determine earned and unearned portion of Title IV aid when a student ceases enrollment prior to the planned completion date.
Examples:
• A student enrolled in one or two 8-week sessions is considered to be enrolled in a program offered in modules.
• A student enrolled in one 8-week session and one 16-week session is considered to be enrolled in a program offered in modules.

• A student enrolled in only the 16-week session would not be considered enrolled in a program offered in modules.

If a student begins one or more modules, but does not begin the next module he is scheduled to attend and does not provide written confirmation at time of withdrawal stating his planned attendance in a module beginning later in same payment period, he is considered to have withdrawn because he did not complete all the days he was scheduled to attend. Without written confirmation of future attendance, the institution must assume a student who has ceased attendance is a withdrawal and begin the Return of Title IV Funds process. The written confirmation from the student must always be obtained prior to the beginning of the module in which the student is confirming future attendance.

Completion of one course in one module in a term-based credit-hour program no longer means the student has not withdrawn.

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 counter. Confidential student information will not be released without proof of your identification.

HIGH SCHOOL MATCH

On the 2016-2017 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.

If you have a Foreign High School Diploma, you must provide official documentation from an evaluation agency that your Foreign High School Diploma is equivalent to a U.S. High School Diploma. For more information on this requirement, contact the Financial Aid Office.

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 change of major at the maximum timeframe. Other students are strongly encouraged to see a counselor. One of the eligibility requirements for Federal financial aid is that you are enrolled in an eligible 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.
your research beforehand, as, like most things in life, there are both legitimate businesses and scam artists. Pay attention to the following:

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 so with care. 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.

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. 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. It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need. Financial aid is designed to assist students with their education. It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need.

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**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.
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.
Bear 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 Federal or State 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.)
There is an automatic consortium with Cypress College. Consortiums for other California Community Colleges or CSU Fullerton must be turned in the Wednesday before the freeze date. All approved consortium units are disbursed after the freeze date.

**CAEITC**
CAEITC, or California Earned Income Tax Credit, is a cash back tax credit available to California’s working families and individuals. Governor Jerry Brown and the Legislatures credited the CAEITC and it can now be accessed this year. To see if you qualify, please visit caleitc4me.org.

**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 you submitted your application.
You are responsible for reading and understanding all forms that you were asked to sign.
You must perform the work that is agreed upon in accepting a Federal Work-Study award.
You must be aware of Fullerton College's refund procedures.
If borrowing a student loan you must complete loan entrance counseling online for each academic year in which you are applying for a loan.
As a recipient of a student loan, you must notify the lender if any of the following occur before the loan is repaid:
You change your address
Graduation from college
Withdrawal from school or less than half-time attendance
Name change (for example, maiden name to married name)
You transfer to another school

All information contained in a student's financial aid application and file is handled confidentially by the Financial Aid Office. This is governed under the terms of the Family Educational Rights and Privacy Act of 1974 (FERPA.) All documentation submitted becomes part of the student's file and will not be returned. Due to FERPA, we are unable to answer specific questions on a student's file over the telephone unless the student answers the security questions provided to the Financial Aid Office on a FERPA form. The student must be present in order to discuss his/her file at the Financial Aid counter with a valid State Driver's License or Fullerton College Student I.D.

**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 disbursing funds 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 students 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) or CADA (California Application for Dream Act). This form must be completed every academic year. The form may be completed on line at www.fafsa.gov or dream.csac.ca.gov. The academic year runs from July 1 — June 30, and you must re-apply every academic year.

**WHAT IS THE CADA?**

CADA (California Application for Dream Act) 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 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 October 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 passed ATB tests at Fullerton College before July 1, 2012 will be grandfathered for high school completion equivalency.

**WHAT IS A FSA ID?**

The FSA ID is a username and password used to login to certain U.S. Department of Education websites. The FSA ID confirms your identity when you access your financial aid information and electronically sign any Federal Student Aid documents.
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/CADA application in order for the Department of Education to release the student’s FAFSA results to the college. Students that do not list our code on their application will need to make an application correction before processing can continue.

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.

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 FSA I.D. in order to access their application. 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 FSA I.D. Alternatively, students can make corrections directly on their SAR copy and mail it back to the address on the form. This process takes approximately 4 to 6 weeks. Students should 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 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/CADA 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 cannot 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”.

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, meet SAP and enrolled in an eligible program.
In order to be eligible for the BOG (Board of Governor’s Fee Waiver), students must be California residents and meet the Academic and Progress Standards under the Student Success Act of 2012.
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.)

WHAT IS SELECTIVE SERVICE?
In order to receive financial aid, born male students between the age of 18 and 25 are required to register with Selective Service. Failure to register may cause you to permanently forfeit eligibility for financial aid benefits, among other consequences. This applies to both FAFSA and CADA.

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 the student will have the option to have their funds transferred to their personal bank account or to open a North Orange Card. If the student opts into the latter, 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. Disbursements are made in at least two disbursements per semester. The proceeds should be used to pay their indirect expenses (books, supplies, room, board, and transportation) throughout the semester. Because disbursement dates vary, students should follow their account status in myGateway for the most recent disbursement dates.

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 5–5.5 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 full 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.

HOW MUCH FINANCIAL AID MONEY WILL I RECEIVE?
The amount a student will receive will be determined based on what they qualify for (their EFC from the SAR) and what funds are currently available at the time they complete their financial aid file. Because some financial aid funds are limited, and because some funds have deadlines, it is important for students to apply early, meet all deadlines, and complete their financial aid file as soon as possible so that the Financial Aid Office can best meet their needs. Students should refer to their award notice to understand what
funds they have received. Their award is based on full time attendance and will differ if enrolled in less than full time attendance at the time of disbursement and/or the census date. Students can always inquire if they are unsure how their award will be affected if less than full time.

**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 and are disbursed daily. Completing a financial aid file is not the same as completing the FAFSA/CADA 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.

**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) 992-7790 or visit their website at www.fullertoncollegescholarships.com.

**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 by the priority deadline in order to be awarded Federal Work Study. Since funding is limited, early file completion is essential.

**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 enrollment 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 CADA 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 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 Fee Waiver is for the same academic year. Refunds are processed through the Bursar’s Office. Students should be aware that the BOG Fee Waiver 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 Fee Waivers 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 “Withdrawal and Return of Title IV Funds” 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 to not be disqualified from financial aid or placed on Financial Aid Warning in the subsequent academic year.

**HOW OFTEN DO I HAVE TO APPLY FOR FINANCIAL AID?**

Students must apply each academic year for financial aid. The award cycle for Federal aid (FAFSA) is Fall, Spring, and Summer. Students can apply as early as October 1st for the following Fall semester. The quickest way to reapply if the student was on financial aid the prior year is to complete an application at www.fafsa.gov or dream.csac.ca.gov.

**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.

Legislation and governmental regulations are continually changing the face of student financial aid. The information contained in this brochure is correct as of the time of publication 05/2016. However, information is subject to change without notice.

Form written and developed by Greg Ryan

05/2016