

# FULLERTON COLLEGE

## FINANCIAL AID Newsletter

Spring 2021



## MEET OUR NEW STAFF

### JOHN ABELON

#### Financial Aid Technician

I have worked at Fullerton College for about 16 years. I worked as a Transfer Advisor and also was the Interim Financial Aid EOPS liaison many years ago. I recently returned from Deployment. I have served in the military for 15 years, and have deployed three times in my career. I welcome all Veteran students to seek help when they need assistance in applying for financial aid. As a Financial Aid Technician, I assist students with the application process, verify completion of files to determine financial aid eligibility, and answer general questions about financial aid.



### ANGEL TORRES

#### Financial Aid Counselor

Hello Hornet family! My name is Angel Torres and I am now a Financial Aid Office counselor. I am happy to be part of NOCCCD for 5 years and been at Fullerton College for 3 years. Up until this semester, I been at the FC Counseling Center doing general counseling. I started in Financial Aid late in Spring 2021. Allow me to share a few things about me: I am fruit of the community college system; so Yes, you can! I started at Santa Ana College and transferred to the University of California, Irvine where I earned a B.A. in English. Having developed a taste for higher education, I decided to continue my education with a counseling degree at California State University, Long Beach. I very much enjoy playing chess and eating fruits and vegetables, except persimmons! Regarding higher education, my philosophy is pretty simple: study hard, rest well, live on less, prioritize goals, treasure family, hold fast to your beliefs, and build a team that builds you up...the rest will follow. Look forward to serving you.

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Make sure to visit us online at

[Financialaid.fullcoll.edu](https://financialaid.fullcoll.edu)

# FINANCIAL AID OUTREACH AND IN-REACH IN THE TIMES OF COVID-19

Tony Alvatorre, *Financial Aid Technician*

It is hard to believe that it has been a year since our lives were impacted due to COVID-19, but things are changing and there is a light at the end of the tunnel. Outreach and in-reach events are now more critical than ever for our students and our community. Zoom and Google Meet have been an invaluable tool to reach students without the stress of transportation. It has allowed us to learn new technology and connect with colleagues and our community. These tools have allowed parents to be present in the completion of a financial aid application for their child from beginning to end, increasing the submission rate, from the comfort of their home. This eliminates errors on the application as we are able to complete the financial aid application question by question and explain things in detail.

March 2, 2021 was the deadline to submit a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) to determine consideration for a Cal Grant Award. Awards are updated between March through June and notifications are emailed directly to students and can also be found on the Cal Grant website. Students can create an account with the California Student Aid Commission via <https://mygrantinfo.csac.ca.gov/> to determine eligibility for Award A, B or C. Students will need to confirm high school graduation and select the College or University they will be attending so funds can be sent to that school.

Fullerton College Financial Aid, Outreach, and Promise departments attended and assisted all local high school district events during Financial Aid workshops to help students complete and submit a financial aid application for the 2021-2022 academic year. We were able to assist many first-time college, Spanish speaking families complete a financial aid application. At one evening event we had about 80 students who were able to complete 90-95% of the financial aid application. Some just needed to mail out the parent signature page to the Department of Education. We would like to remind students that it is not too late to complete a 2021-22 FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa>) or California Dream Act (<https://dream.csac.ca.gov/>) application for the start of Fall 2021. September 2nd is the latest deadline for FAFSA and CADAA filers for Competitive Cal Grant. If attending Summer 2021, a 2020-2021 application will be required. The Fullerton College School code is 001201.

New Student Group Advising virtual events were held from April through mid-May where various Fullerton College departments came together to assist incoming freshmen complete required documents. Participating departments included Counseling, Admissions and Records, Promise, Outreach, EOPS, and Financial Aid to name a few. This made it easier for students to attend as no transportation, parking, or gas was needed. Some students had not completed a 2021-2022 FAFSA or Dream Act and were able to submit their application during the session. In one of my sessions a student said, "this is a great way to complete orientation and get requirements done before starting college," and I expressed my agreement.

The Financial Aid Office assisted an average of 30 students in the span of 3 hours daily. In the month of April, 360 students were helped in completing documents and informing students what was required for both the 2020-2021 and 2021-2022 academic years. Students can create a financial aid account and complete any required documents electronically via their VerifyMyFAFSA account (<https://fullcoll.verifymyfafsa.com>).

From January through the end of April, the Financial Aid Office has participated at 78 events to help high school students, Fullerton College students, and other members of our community. Over 800 students were helped in four months! The Financial Aid Office wants to thank everyone who organized and participated at these events as it helps many individuals and families get financial aid assistance. Thank you!

# IS AN INCOME ADJUSTMENT APPEAL RIGHT FOR YOU?

Magaly Renteria, *Financial Aid Technician*

The Federal Government signed prior-prior year into legislation in 2015. The FAFSA and CA Dream Act (CADAA) require students and parents to report their income from two years ago. For this academic year, 2020-2021, students and parents are required to report their 2018 income.

The goal of prior-prior is to make it easier for students and parents to link their income information directly from the Internal Revenue Service (IRS) to their financial aid application using the IRS Data Retrieval Tool. Currently, the IRS Data Retrieval Tool is limited to only FAFSA applicants and certain criteria must be met to use the tool. Using the IRS Data Retrieval Tool helps minimize discrepancies, expediting the financial aid verification process. We are aware, however, that a lot can change in two years, particularly now due to COVID 19 and the impact it has had on the economy with many businesses closed and employees laid off or furloughed.

The Fullerton College Financial Aid Office has always offered professional judgment or income adjustments to students and families. Schools have the option to offer income adjustments to student and families, but it is not a requirement. This means that students can go through an appeal income adjustment appeal process with the Financial Aid Office to reassess their financial aid eligibility based on more current income information, rather than using the information from two years prior. For instance, for the 2020-2021 academic year, students and their families could submit either 2019- or 2020-income data as part of their income adjustment appeal. If the Financial Aid Office accepts the documentation, we will recalculate the student's financial aid eligibility for 2020-2021.

Interested students must contact their assigned Financial Aid Technician via email or text message. The Financial Aid Technicians will conduct interview to determine if an income adjustment appeal is appropriate and will provide students with the next steps in the process. A list of Financial Aid Technicians and the alpha breakdown can be found on the Financial Aid Office website (<https://financialaid.fullcoll.edu/>).

## FINANCIAL AID LITERACY PILOT: YEAR TWO

Felipe Rodriguez, *Financial Aid Technician*

Year two of the financial literacy program successfully wrapped up towards the end of the Fall 2020 semester. The program did change from in-person presentations to remote presentations, however, we were still able to educate students in various financial topics. The goal of the program is to inform students about pertinent financial topics such as credit, creating and sticking to a spending plan, and how to avoid high interest, over borrowing and other downsides to misusing credit. Through the program we hope to instill knowledge in students so they can make smart financial decisions in the future and avoid financial fragility.

Using text messages as our method of communication we were able to engage with various students twice a week to distribute credit tips, and other financial related information. Conveniently, since communication was via text messages it was easy for students to reply to the messages and they would be talking to an actual person on the other end. At the conclusion of the program we did send a survey to our students and we found that a majority of students in the program found the information useful and relevant to themselves. Although we are not offering this program during the current Spring 2021 semester, students always have access to ECMC (Educational Credit Management Corporation) where they can create an account and manage their student loans while also completing online workshops/sessions. The office of Financial Aid at Fullerton College cannot stress enough how important it is to be financially literate and that is why we strive to impart this knowledge so our students can attain and maintain financial stability.

# ECMC Learning

Susanna Abadzhyan and Sabrina Jenkins, *Financial Aid Counselors*

The Fullerton College Financial Aid office is always here to help students achieve their personal goals of Financial Wellness by providing Financial Literacy awareness in addition to regular Financial Aid services all FC students. Our newest resource is the free ECMC online platform that allows students to create an account by logging into <https://www.ecmclearning.org/fullcoll>. Once a student is on the site, they can search through a variety of financial topics, such as credit cards, budgeting, student loans, needs versus wants, to name a few. There are also plenty of articles, videos, and surveys students can access to find out how much they know about financial planning. We in Financial Aid invite any student to learn check out our website.

## CAL FRESH BENEFITS

Carmen Zapata, *Financial Aid Technician*

CalFresh is California's Supplemental Nutrition Assistance Program (SNAP) that awards those who are eligible with monthly grocery benefits based on individual need to help supplement their food budget and buy food.

Currently student have an opportunity to qualify for this assistance if eligible by one of the following:

- Zero Estimated Family Contribution (0 EFC) on the FAFSA
  - Student with 0 EFC would use their student aid report from [www.studentaid.gov](http://www.studentaid.gov) as supporting documentation to apply for CalFresh
  - Students with 0 EFC could also use their Award Notification from Fullerton College as supporting documentation to apply for CalFresh. If you need assistance with this step, please call during office hours at (714) 888-7588
  - Emails were sent to eligible 0 EFC students during the Spring 2021 term on March 2, 2021
- Eligible for Federal Work Study
  - Students with Federal Work Study award can use their Award Notification from Fullerton College as supporting documentation to apply for CalFresh. If you need assistance with this step, please call during office hours at (714) 888-7588
  - Students were emailed Federal Work Study eligibility since they may have not been awarded. If you have received an email alerting you of eligibility, please reach out to your assigned technician. You may locate your
    - Your technician will help you complete the Verification of Work Study Approval for CalFresh form to use as documentation to apply for CalFresh.
  - Emails were sent to eligible Federal Work Study students during the Spring 2021 term on March 5, 2021

Students meeting that above eligibility will apply for CalFresh at <https://www.getcalfresh.org/> or can call 1-877-847-3663.

## DOES STATE AUTHORIZATION APPLY TO YOU?

Magaly Renteria and Ray Bustos, *Financial Aid Technicians*

Recent federal regulations on State Authorization requires that students must reside in the state in which their College or University is located in order to be eligible to receive Title IV Financial Aid. If the College or University has an authorization to operate in the state of the student's residence, then the student may reside in a different state than where their College or University is located and be eligible to receive Title IV Financial Aid. Currently, Fullerton College does not have authorization to operate in any state other than California. This law went into effect on July 1, 2020.

# DOES STATE AUTHORIZATION APPLY TO YOU?

Magaly Renteria and Ray Bustos, *Financial Aid Technicians*

Due to COVID-19, Fullerton College realizes that some continuing students may have left California and returned to their home state to temporarily live with family until classes return to campus. We are also aware that new students may be unable to leave their home state and relocate to California to attend Fullerton College, due to classes currently being remote.

For those who were Fullerton College students prior to COVID-19, the Financial Aid Office will allow students to complete a State Authorization form confirming they intend to relocate to California if and when classes return to campus. Only when students complete the State Authorization form and have it approved by the Financial Aid Office will they be eligible to receive Title IV Financial Aid at Fullerton College. Students who intend to remain living in their home state and take online classes at Fullerton College will remain ineligible for Title IV Financial Aid.

Students are encouraged to contact the Financial Aid Office for questions or further information on State Authorization.

## BROADBAND BENEFIT PROGRAM

Magaly Renteria, *Financial Aid Technician*

The Emergency Broadband Benefits is an FCC (Federal Communications Commission) program to help families and households struggling to afford internet service during the COVID-19 pandemic. This new temporary benefit will connect eligible household to virtual classrooms, jobs, important healthcare services, and so much more.

The Emergency Broadband Benefit will provide eligible households a temporary discount of up to \$50 per month towards broadband service. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers. The Emergency Broadband Benefit is limited to one monthly service discount and device discount per household. The program will end when the fund runs out of money, or six months after the Department of Health and Human services declares an end to the COVID-19 health emergency, whichever is sooner.

Eligible households can enroll in the program by visiting <https://getemergencybroadband.org/>.

## DEFAULT PREVENTION INITIATIVE

Mark Bounpraseuth-Hao and John Abelon, *Financial Aid Technicians*

The Fullerton College Financial Aid Office is committed to educating students on the potential outcomes of taking out a student loan as well as the requirements and consequences of loan repayment.

A Default Management Committee (DMC) was formed starting Spring 2014, and meets several times per semester as part of the California Community Colleges Chancellor's Office's initiative to lower student loan default rates. This campus-wide initiative is to ensure all students have access to resources and materials. According to the California Governor, Jerry Brown, who states, "Economic success for our families requires informed financial decisions. It requires financial literacy. Financial literacy empowers Californians to make informed financial decision, improve the quality of their lives, and provides them with skills to achieve financial goals."

# DEFAULT PREVENTION INITIATIVE

Mark Bounpraseuth-Hao and John Abelon, *Financial Aid Technicians*

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As part of Fullerton College's Default Prevention Initiative, students who have taken out a Direct Stafford Loan and may be at risk of defaulting are identified each term (fall and spring) and notified via email to complete one or more requirements. The requirement may entail completing the Fullerton College Online Orientation (as shown in this video <https://www.youtube.com/watch?v=wjcwqY87aOk&t=128s>) and/or meeting with a Financial Aid Counselor who use the ECMC Learning platform to further educate students about default prevention.

ECMC Learning is a web-based program designed to supply resources to students and assist them to learn more about Financial Literacy, including default prevention. ECMC Learning has a strong belief that financial literacy comes three-fold: 1) Continuous and ongoing, 2) Interactive and engaging, 3) Relevant to each individual student.

The focus of ECMC Learning at Fullerton College is to provide financial knowledge for all students at Fullerton College as well as faculty and staff. Students will have the benefits to meet with a Financial Aid Counselors who will guide and motivate them to the benefits of ECMC Learning. Studies have shown most Americans are grossly lacking in their personal financial knowledge and/or proper execution of the knowledge they do have. While the platform houses thousands of financial resources, Fullerton College will provide their students ECMC Learning financial resources specific for our environment.

Students will have the capability to develop their own login credentials and personalize their ECMC Learning Platform. Here they will have access to Fullerton College Financial Aid Articles, campus information, and financial literacy resources. Students who are receiving or received loans in the past will be able to sync their loan information into their personal platform and view the amount of their loans, payment options and other loan information.

ECMC Learning serves as an intervention and guide, leading all students, faculty, and staff to be mindful of their finances and lead them to become a healthy financial individual.

Website: <https://www.ecmclearning.org/home/index.cfm?welcome>

## FINANCIAL AID VIRTUAL SERVICES

Magaly Renteria, *Financial Aid Technician*

Back in March 2020, soon after COVID-19 was declared a national emergency, the Financial Aid Office was instructed to close all in-person services and begin working remotely. In the beginning, our team was navigating uncharted territory by working from home. There was a minor learning curve and a few little bumps along the way, but now, more than a year later, our team is thriving and providing excellent virtual services to our students. Our team continues to work diligently to quickly and accurately complete the verification process of all financial aid files, special conditions, and appeals for financial aid reconsideration due to income changes. The awarding and disbursement of financial aid is ongoing throughout the academic year.

Students are assigned a Financial Aid Technician based on the first letter of their last name. The list of Financial Aid Technicians and alpha breakdown can be found on our website (<https://financialaid.fullcoll.edu/>). Students may contact their assigned Financial Aid Technician directly or they can call our main phoneline for additional assistance.

# FINANCIAL AID VIRTUAL SERVICES

Magaly Renteria, *Financial Aid Technician*

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Financial Aid Office virtual services available today:

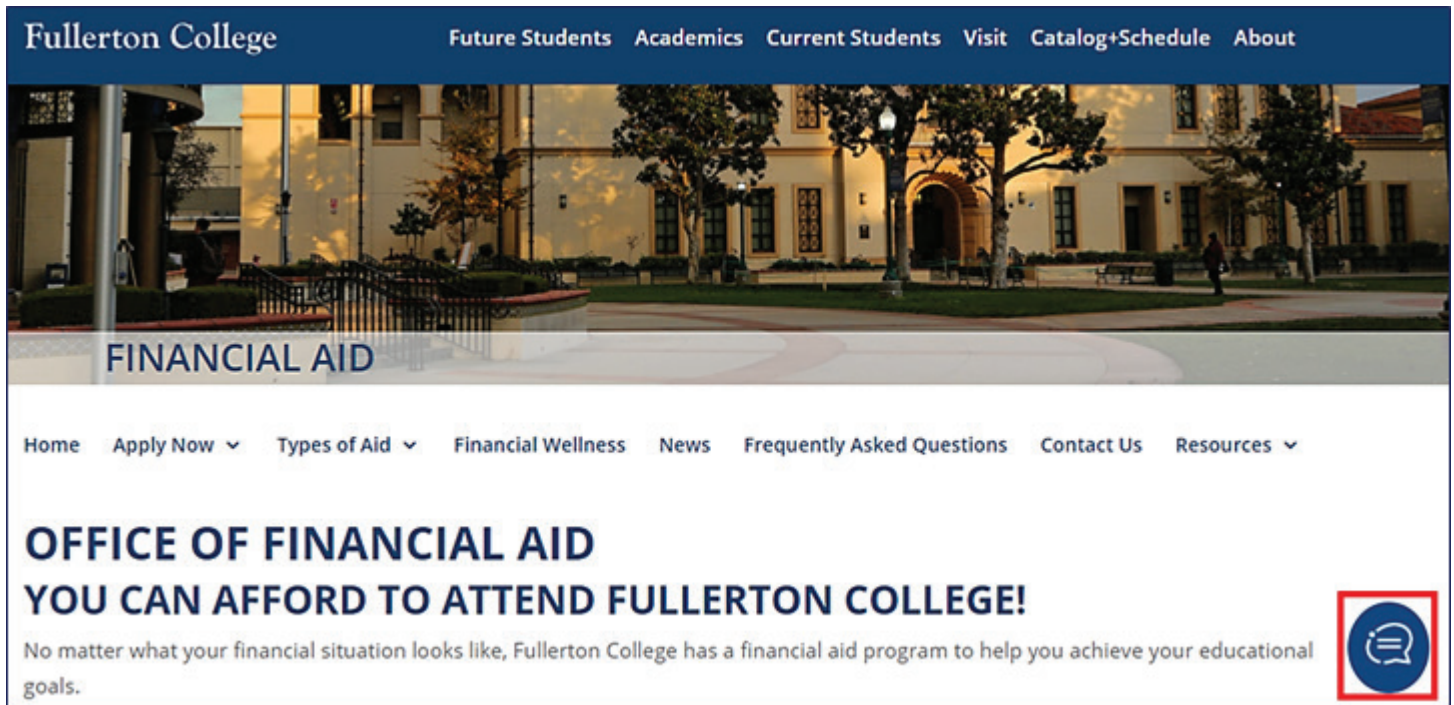
Financial Aid Office Website	We encourage all students to visit our website ( <a href="https://financialaid.fullcoll.edu/">https://financialaid.fullcoll.edu/</a> ) for up-to-date financial aid information, office hours, and contact information. The website is regularly updated with new publications that provide useful information and important dates.
QLess System	Call us at <b>714-888-7588</b> to save your place in line and wait for a Financial Aid representative to call you back. We know your time is important, so we'll call you back without having you wait on the phone.
Text Messaging	Students can send a text message to their assigned Financial Aid Technician and receive answers from the convenience of their phone.
Email	Students can send an email to their assigned Financial Aid Technician and receive in-depth answers.
Zoom	Students may schedule a Zoom appointment with a Financial Aid Counselor to discuss topics such as SAP appeals. Students may also schedule a Zoom appointment with their assigned Financial Aid Technician for one-on-one assistance completing their financial aid applications (FAFSA or CA Dream Act).
Zoom Financial Aid Workshops	The Financial Aid Office sometimes provides online financial aid workshops on Zoom. Students should check our website for information on upcoming events.

As we make plans to safely return to campus in the future, we are weighing our options on how to best combine our virtual services with our in-person services to maximize our reach and best service our students. Our goal is to always help students achieve their educational goals by guiding them through the financial aid process – whether we're working remotely or on campus!

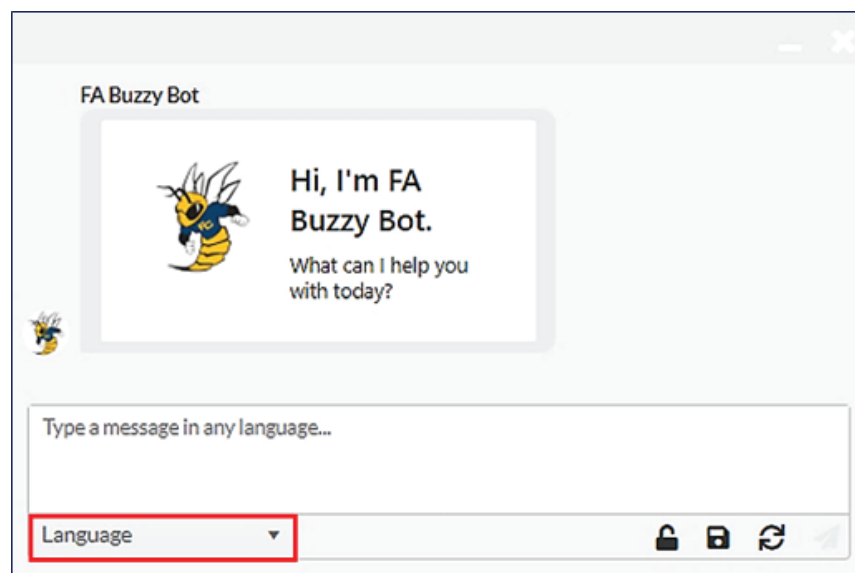
# NEW! FINANCIAL AID BUZZY BOT ENHANCEMENTS

Mark Bounpraseuth-Hao, *Financial Aid Technician*

Financial Aid Buzzy Bot allows students to get answers to frequently asked financial aid questions via chat 24/7 by  clicking the icon on our main website (<https://financialaid.fullcoll.edu/>) or our VerifyMyFAFSA site where students submit documents (<https://fullcoll.verifymyfafsa.com/>). Students are also able to chat with a live advisor (availability may vary), to answer more specific questions regarding their financial aid file. Please note that if a student connects with a live advisor, they will still be asked to answer their security questions that they provided in their FERPA Election Form before the advisor can release any specific information regarding their financial aid file. The FERPA Elections form is located under the "Other Documents" tab of the current year through <https://fullcoll.verifymyfafsa.com/>.



Based on the first message a student inputs, Financial Aid Buzzy Bot will automatically detect the language entered by the student. At any time if the student prefers to converse in a different language, they can select the new language manually. It supports over 70 different languages including Spanish, Vietnamese, Chinese simplified/traditional, Filipino, Persian, Armenian and many others!





# OFFICE HOURS & CONTACT INFORMATION

Magaly Renteria, *Financial Aid Technician*

The campus is closed until further notice due to COVID-19, but the Financial Aid Office can serve you via phone, email, and text message during the hours listed below.

Monday, Wednesday, Thursday	8:00 AM - 6:00 PM
Tuesday	8:00 AM - 7:00 PM
Friday	8:00 AM - 12:00 PM

The Financial Aid Office uses the QLess system. We know how precious your time is, so the QLess system allows students to call us at **(714) 888-7588**, save a spot in line, and wait for a call back.

Students may also contact our office by sending an email or text message to their Financial Aid Technician. Technicians are assigned a caseload based on students' last names. A list of Financial Aid Technicians and the alpha breakdown can be found on the Contact Us section of the Financial Aid Office website (<https://financialaid.fullcoll.edu/>).

Although we are not on campus, we are very much present to assist you with all of your financial aid questions! We welcome your questions and look forward to serving you.