

FULLERTON COLLEGE

FINANCIAL AID Newsletter

Fall 2021



BITTERSWEET RETIREMENT: RAYMOND BUSTOS

Greg Ryan, *Director of Financial Aid*

Ray Bustos retired December 2021, after 35 of years of service to North Orange County Community College District. Ray began in 1986 as a Courier for the District Office, which at that time was not in Anaheim but located in what is now Berkeley Center, at the corner of Lemon and Berkeley on the College campus. In 1993, Ray began working in Admissions and Records, until he moved over to the Financial Aid Office in 1995.

Over the years, Ray has worked in many programs in financial aid, including Cal Grant, SAP, Bank Mobile, fraud, Distance Education, and State Authorization. For two years, from about 2008 to 2010, Ray worked in the then new Veterans Resource Center. Ray reflected on that time: "I would say that this is my most memorable moment... It was a great feeling serving my fellow veterans with obtaining their VA benefits along with their financial aid as well. This was a proud moment for me."

Ray will be missed in the Financial Aid Office, but I am very proud of his accomplishments. He oversaw many aspects of various programs in his time here, but his support for the fraud program, as it relates to financial aid, I would single out as a hugely important contribution to protect financial aid for our current and future students. Congratulations Ray!

MEET OUR NEW STAFF



LANICESHA DODSON

Clerical Assistant

Hello Hornet Family!! My name is Lanicesha Dodson. I recently joined the Financial Aid department as a Clerical Assistant II, mid-November. Yay! I joined the Hornet family in January of 2019 as a Bookstore Assistant. A little about myself: I graduated from El Camino College with an AA in Sign Language/Interpreter Training. I started off working as a student worker in the Bookstore at El Camino College. And moved up to a Casual worker, then eventually I became a Non-Certified employee. After working at El Co for about 8 years, I moved to the Compton College location (still under El Camino College) to assist with the merger with Compton and their Accreditation process. I worked at this

location for about 10 years. I worked at both El Camino College and Compton College in their Bookstores providing service to those who utilize programs that offer financial assistance, such as the EOPS/CARE, State Rehabilitation,

Vocational Rehabilitation, Scholarships, and Veteran services Chapter 31. I have over 20 years of experience working with students. I look forward to being able to assist the Hornet student family.

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Make sure to visit us online at Financialaid.fullcoll.edu

THE RETURN OF IN-PERSON SERVICES

Magaly Renteria, *Financial Aid Technician*

Did you hear the news? The Financial Aid Office is now open twice a week for in-person services. Starting November 3rd, students are welcome to stop by our office (Building 100, Room 115) on Wednesdays and Thursdays between 8:00 AM to 4:30 PM. We are following district and state guidance, wearing masks, and closing our office from 12:00 PM to 1:00 PM on those two days to allow time for cleaning and disinfecting the financial aid counter area where we service students. To receive service, all students and campus community members who visit the Financial Aid Office must have a wristband, which confirms they have successfully checked-in at the Check-In Center located in Building 1000, Room 1018, and have been vaccinated. For more information about the campus check-in requirements and process, please visit the Check-In Center website (<https://www.fullcoll.edu/return/campus-check-in/>).

As we slowly begin to re-open for in-person services, it is important to note that we are not fully back to pre-pandemic services. For example, our staff continue to work a hybrid schedule (only two days in office and the rest of the days working remotely), outreach events are held virtually, and our computer lab continues to be closed until further notice. Although in-person services remain limited at this time, our virtual services remain unchanged. Students and campus community members may reach the Financial Aid team by phone, email, text message, and Zoom appointments. Students are welcome to call the main office phoneline (714-992-9948) for general questions or they may contact their assigned a Financial Aid Technician directly via email or phone for more specific, in-depth questions. A list of Financial Aid Technicians and the alpha section they oversee can be found on the Financial Aid website.

The details for the spring 2022 in-person services are not yet solidified at this time. We encourage everyone to visit our website for the most up-to-date operation hours for both in-person and virtual services (<https://financialaid.fullcoll.edu/>).

FINANCIAL AID COUNSELING

Susanna Abadzhan, *Financial Aid Counselor*

Happy Spring Semester Fullerton Hornets! The Office of Financial Aid has five Counselors, Susanna Abadzhan, Sabrina Jenkins, Lorena Villarreal, Jacquelyn Johnston and Angel Torres. Students who are going thru an appeal process, are required to meet with a Financial Aid Counselor. Financial Aid Counselors are available to assist students with their budgeting needs, loan information, scholarships, financial aid at transfer institutions and much more. Students can make an appointment with a Financial Aid Counselor by making an appointment online on QLess (refer to Financial Aid website for QLess link). Financial Aid Counselors are here to help student with all their questions as it pertains to Financial Aid, SAP and budgeting needs.



FINANCIAL AID OUTREACH

Tony Alvatorre and Wendy Ascencio, *Financial Aid Technicians*

As 2022-2023 financial aid season kicks off, Fullerton College Financial Aid Department has partnered with the Outreach, Promise, and Counseling departments to host multiple events for incoming freshmen and current students.

In late September, we had a financial aid presentation where high school seniors and their parents learned what financial aid is and the importance of completing a 2022-2023 application. The presentation covered all Federal and State financial aid programs available to students, based on eligibility. We are very happy to report that about one-hundred students and parents attended the virtual event! We promoted our series of workshops where we help create an FSA ID, which is a username and password used to login and complete a financial aid application. The Outreach Department distributed event flyers to all high school districts and servicing areas to promote the workshops. Although there are two financial aid applications, we cannot stress the importance of completing only the application that is applicable to the student – the Free Application for Federal Student Aid (FAFSA, <https://studentaid.gov/>) or a California Dream Act Application (CADAA, <https://dream.csac.ca.gov/>).

The Financial Aid Office also created a series of Fall 2021 virtual financial aid workshops with the focus of helping students renew their FAFSA or CADAA applications for the upcoming 2022-2023 academic year. The series of workshops are open to current and prospective student and are held every other Wednesday through the end of Fall 2021 semester. A flyer of these events is posted on the homepage of the Financial Aid Office website. Our presentations show screenshots of the questions asked on the FAFSA and CADAA. We also show examples of Federal IRS Form 1040 tax returns, tax schedules, W-2 forms, and 1099 forms. We highlighted sections of the forms to assist students and parents find the answers required to complete the financial aid applications. Our goal is for all who attend to complete at least 99% to 100% of their application. In the event a parent is unable to sign the application electronically, we encourage them to download and print the signature page. The signature page can be printed, signed, dated, and mailed out to the U.S. Department of Education. The address is listed at the bottom left corner of the parent signature page. On average we have had about 13-15 attendees at each workshop.

We assisted current Fullerton College students with pending financial aid requirements by partnering with Counseling during Virtual Group Advising sessions and with Promise during drop-in sessions. Zoom details for the sessions are listed on the homepage of each department website. In the month of October, we assisted over 540 students and parents. We have received positive feedback from students saying it is a one-stop event where they can get all their questions answered and requirements completed without having to drive or walk from department to department. Having the ability to hold virtual outreach events and provide one-on-one and group assistance to our students has been a positive experience for both students and staff. Even after the campus fully reopens, we hope to be able to continue providing some virtual workshops for students and parents who are unable to attend in-person sessions.

For our latest news and events, please visit our website at <https://financialaid.fullcoll.edu/>.



DEFAULT PREVENTION

Tony Alvatorre, *Financial Aid Technician* & Mark Bounpraseuth-Hao, *Coordinator*

The Fullerton College Financial Aid Office is dedicated to educating current and prior students who have borrowed Federal Direct Student Loans and the outcomes or options available when repayment begins.

In 2014 a team was formed and created a Default Management Committee (DMC) to help lower student loans default rates at Fullerton College. The committee meets several times a year to ensure that students have the resources to make better informed financial decisions and achieve their individual financial goals.

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. If a student has not completed orientation within 30 days after loans have disbursement, a on hold will be placed preventing registration for the following semester. If you're not sure if orientation has been complete, please contact our office, <https://financialaid.fullcoll.edu/#contact>.

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

The temporary pause of repayment of federal student loans due to COVID-19 ends January 31, 2022. It is vital that students utilize resources available, if it is in-school deferment, forbearance, or selecting a repayment option that fits their individual financial situation. For more information, students should contact their loan servicer, which they may find by logging into <https://studentaid.gov/> and selecting NSLDS to view loan details. Students may also get information through the ECMC website or by speaking with an ECMC representative 877-331-2362.

COLLEGE FINANCING PLAN

Magaly Renteria, *Financial Aid Technician*

The Department of Education's College Financing Plan, formerly known as the Financial Aid Shopping Sheet, is a consumer tool that schools use to notify students about their financial aid package. It is designed to simplify the information that prospective students and their families receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school. Schools have a responsibility to be transparent about costs and the aid available to meet those costs to allow students and parents to make important decisions about how to finance their education.

The information provided in the College Financing Plan will help students and parents understand their expected financial obligations by strategically displaying the information in different sections. For example, scholarships, grants, veteran benefits, loans, and work-study options are all displayed in their own individual section. Although they are all types of financial aid, the goal is to ensure students and parents understand that these are all different types of aid with their own set of criteria. Some types of aid like the loans must be repaid, while other types of aid like work-study must be earned through working in approved jobs. Schools have the ability to customize their

COLLEGE FINANCING PLAN

Magaly Renteria, Financial Aid Technician

Continued from page 4

College Financing Plan by including additional information specific to their school, such as contact information, possible payment plan options, or other information the school wants presented to students. The College Financing Plan is an excellent tool used to provide important information in a central location.

The College Financing Plan became available to students in the 2013-2014 academic year. Once a student is awarded federal student aid, they will find their College Financing Plan on myGateway (myGateway > Student > Financial Aid > Federal Shopping Sheet). The College Financing Plan contains the same information as our standard financial aid award letter, but also includes additional information such as the school's national cohort default rates and graduation rates. The College Financing Plan is emailed to all students as part of the financial aid offer.

Below is a sample of a College Financing Plan.

Student name/ identifier; date issued (right side)	University of the United States (UUS) MM / DD / YYYY Undergraduate College Financing Plan Student Name, Identifier																													
Individual student's cost of attendance	Total Cost of Attendance 2022-2023 <table border="1"> <thead> <tr> <th></th> <th>On Campus Residence</th> <th>Off Campus Residence</th> </tr> </thead> <tbody> <tr> <td>Tuition and fees</td> <td>\$X,XXXX</td> <td>\$X,XXXX</td> </tr> <tr> <td>Housing and meals</td> <td>\$X,XXXX</td> <td>\$X,XXXX</td> </tr> <tr> <td>Books and supplies</td> <td>\$X,XXXX</td> <td>\$X,XXXX</td> </tr> <tr> <td>Transportation</td> <td>\$X,XXXX</td> <td>\$X,XXXX</td> </tr> <tr> <td>Other education costs</td> <td>\$X,XXXX</td> <td>\$X,XXXX</td> </tr> <tr> <td>Estimated Cost of Attendance</td> <td>\$X,XXXX / yr</td> <td>\$X,XXXX / yr</td> </tr> </tbody> </table>			On Campus Residence	Off Campus Residence	Tuition and fees	\$X,XXXX	\$X,XXXX	Housing and meals	\$X,XXXX	\$X,XXXX	Books and supplies	\$X,XXXX	\$X,XXXX	Transportation	\$X,XXXX	\$X,XXXX	Other education costs	\$X,XXXX	\$X,XXXX	Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr							
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The sum of each grant sub-category appears here; campus-based FSEOG and TEACH Grants would appear here under "Institutional Grants"

Aid awarded by school but earned through work

School contact details for more information and next steps

PAST DUE BALANCE & OVERPAYMENT EMAILS

Sherry Duarte, *Accounting Specialist*

Notifications for financial aid balances due will now be sent by email instead of a letter in the mail. If you do a complete withdrawal and have a student portion due, then you will receive an email with the amount due.

If you received an overpayment and need to payback aid, you will receive an email. There are many reasons why a student could owe money back. Here are some common reasons:

- Dropped before the freeze-date.
- Changed information on FAFSA
- Indicated BA or higher degree on FAFSA
- No longer eligible

Please be sure to update your email address so you can be notified of a financial aid balance.

COVID-19 EMERGENCY FUNDING FOR STUDENTS

Magaly Renteria, *Financial Aid Technician*

A third round of Higher Education Emergency Relief Fund (HEERF III) awards were made to students during the fall 2021 semester. Unlike prior HEERF awards (HEERF I and HEERF II), HEERF III greatly expanded the eligibility requirements. Students were no longer required to meet Satisfactory Academic Progress (SAP), could be in Probation status, did not have to have all financial aid verification requirements completed at the time of awarding, and undocumented students were also eligible for the fund. Additionally, the prior requirement of students needing to apply or opt-in to certify they had COVID-19 related expenses was removed. Also, students enrolled in an online program were not considered for the HEERF III award.

For the \$1000 HEERF III award, the students were required to (1) complete a FAFSA that lists Fullerton College and has an official expected family contribution (EFC), (2) be enrolled in at least .5 units or more at Fullerton College at the time of awarding, and (3) be considered a Fullerton College student.

For fall 2021, priority was first given to any student awarded a Pell Grant as of September 17, 2021. Subject to available funding, the second category was awarded to students who may not be awarded Pell Grant, but based in order of EFC from lowest EFC to highest. Lastly, as funding permitted, awards were made to enrolled students with a valid FAFSA, irrespective of their EFC, as of September 17, 2021. The \$1000 HEERF III was awarded and paid to 8,429 students, for a total of \$8,429,000. Funding for HEERF III will be considered for spring 2022.

Using State funding sources, California State Emergency Grants were awarded to AB540 and DACA students. The eligibility requirements included having a valid 2021-2022 CA Dream Act Application (CADAA) and be enrolled in 6 units for fall 2021 at the time of awarding. The \$500 State Emergency Grant was awarded and paid to 206 students, for a total of \$102,750.

For more information about the HEERF awards and State Emergency Grants, please visit our website (<https://financialaid.fullcoll.edu/heerf/>).

OFFICE HOURS & CONTACT INFORMATION

Magaly Renteria, *Financial Aid Technician*

The Financial Aid Office can serve you via phone, email, text message, and Zoom appointments during the hours listed below.

	REMOTE SERVICES
Monday	8:00 AM - 4:30 PM
Tuesday	8:00 AM - 6:30 PM
Wednesday	8:00 AM - 4:30 PM
Thursday	8:00 AM - 4:30 PM
Friday	8:00 AM - 11:30 AM

	IN-PERSON SERVICES
Monday	-
Tuesday	-
Wednesday	8:00 AM – 4:30 PM* (*Office closed 12:00 – 1:00 PM)
Thursday	8:00 AM – 4:30 PM* (*Office closed 12:00 – 1:00 PM)
Friday	-

The Financial Aid Office uses the QLess system. We know how valuable your time is, so the QLess system allows students to call us at **(714) 888-7588**, save a spot in the 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 website (<https://financialaid.fullcoll.edu/#contact>).

Although our in-person services are limited as of now, please know we are available to virtually assist with your financial aid questions! We welcome your questions and look forward to serving you.

