



NEW TEAM MEMBERS



LANICESHA DODSON
Financial Aid Technician

Hey Hornet family!! Let me re-introduce myself. My name is Lanicesha Dodson. I have been a part of the Hive for almost 5 years. When I first started, back in 2019, I began my career here in the Bookstore. Since then, I was able to transfer to Enrollment Services, specifically Financial Aid. I started as part of the clerical staff. I was able to move up to Temporary FA Technician within a year's timeframe. Almost a year after that, four (4) positions opened up for Permanent FA Technician. Hard work, dedication, and my will to strive for excellence allowed me to retain

one of those positions. Being a Hornet has definitely allowed me to flourish and grow in my professional career. I look forward to continually providing excellent service to our students, staff, and other Hornet family. Go Hornets!!



KARINA RIVERA
Financial Aid Technician

Hello! My name is Karina Rivera and I recently joined Fullerton College as a financial aid technician. I will be doing outreach for financial aid on and off campus with the surrounding communities as well as job developing with the new Learning-Aligned Employment Program. I graduated from Cypress College and transferred to UC Irvine for my bachelor's in Psychology and Social Behavior. My experience includes working in special education in high schools serving as an advocate for family and student rights in education as well as working as a job developer for

the County of Orange networking with businesses throughout the county and supporting families reentering the workforce. As a first-generation college student with a community-focused mindset, my goals have always revolved around giving back to the community in any roles I have served. I look forward to continue supporting students and community members accomplish their educational goals.



IRENE VERGARA *Financial Aid Technician*

Hello! I am Irene Vergara, one of the newest Financial Aid Technicians to join the Hornet family as SAP Technician. I attended both CSULB and Woodbury University. Having over 15 years of financial aid experience working in both proprietary and private, non-profit schools (FIDM and Whittier College) gives me the knowledge to be better able to assist you with your financial aid questions. I know that financial aid can be intimidating, but I am happy to help you navigate through the process and am looking forward to meeting you!

NEW TEAM MEMBERS



JOANN RAMIREZ
Financial Aid Technician

Hello, my name is Joann Ramirez, and I am a Financial Aid Technician at Fullerton College. I help students navigate through the entire Financial Aid process, along with represent the Fullerton College Financial Aid Office at various in-reach and outreach events, such as college fairs, presentations, and welcome week events. I have over 15 years experience in Higher Education mentoring and guiding students; 9 of those years primarily in Financial Aid. Furthermore, I am a firm believer that education is an investment in oneself, having completed my Bachelor of Arts

Degree in Communications Studies, minor in Health Science, at California State University Fullerton in 2002 and a Master of Business Administration Degree, Marketing concentration, at the University of Phoenix in 2007. I am very excited to be here at Fullerton College around people who share my same passion, helping students become successful through education. I feel blessed to be a part of the Hornet Family and look forward to serving this institution and community, with eagerness and inspiration to do great things!

FINANCIAL AID SERVICE HOURS FOR FALL & WINTER 2023

During Fall and Winter 2023, our office will be open our usual business hours of Monday through Thursday, 8:00 AM to 4:30 PM, and Fridays 8:00 AM – 11:30 AM. For general financial aid questions, students may reach us in person in Building 100, Room 115. Students visiting our office must check-in at the Financial Aid kiosks and select the 'General Financial Aid' option. A photo ID is required when students stop by for in-person assistance. Students may also request a callback from a Financial Aid Technician by using the QLess system. The most updated business hours and contact information can be found on the 'Contact Us' section of our website (https://financialaid.fullcoll.edu/#contact).

FALL & WINTER 2023 FINANCIAL AID OFFICE HOURS		
Monday	8:00 AM – 4:30 PM	
Tuesday	8:00 AM – 4:30 PM	
Wednesday	8:00 AM – 4:30 PM	
Thursday	8:00 AM – 4:30 PM	
Friday	8:00 AM – 11:30 AM	

FINANCIAL AID TEAM

Magaly Renteria, Financial Aid Technician

The Financial Aid Office is made up of several team members that all play a crucial role in providing successful service to our students and campus partners. A list of staff members, titles, and current roles and programs are listed below to better illuminate the importance of everyone on our team. Financial aid is multilayered and complex, but the ultimate goal is to always provide the best service possible to our students and assist them in their educational goals. (Please note that assigned roles and programs may change after the publication of this newsletter.)

STAFF NAME	TITLE	ROLES & PROGRAMS
Greg Ryan	Director	Regulatory guidance, Fresh Start, SAP Appeals, CCPG Appeals, Income Adjustments, Special and Unusual Circumstances (Dependency Overrides), Final level of student complaints, Security for all systems (Banner, Student Forms/CampusLogic, etc.), overall direction for office, Federal and State reporting and compliance, approvals for Unusual Enrollment History (UEH) appeals, cancelation of aid, LEU appeals, Chafee Appeals, Default Prevention, Financial Wellness, Americorps, SAVE submissions, consortium approvals
Fatima Baltazar	Coordinator	Responsible for overall set up of systems, alongside Director, handling of system level support tickets for FA systems (Banner/Student Forms/Job X/Ocelot/Bank Mobile), Suspense of ISIR's
Mark Bounpraseuth-Hao	Coordinator	Front office Coordinator, Outreach Coordinator, First level of complaints after Technician, Counter and Phone coverage schedules, Enrollment Management lead, Q Less
Sherry Duarte	Accounting Specialist	Billing of No Shows, R2T4, travel request, reimbursements, Budget tracking, reconciliation, cancelation of aid and reissues (alongside Wendy)
Tony Alvatorre	Technician	Financial Wellness, Enrollment Management Lead, Default Prevention (including Loan Tracker), financial aid application verification
Carmen Zapata	Technician	Federal Work-Study, Homeless liaison, Home Campus Change Forms, financial aid application verification
Krystal Correa	Technician	Cal Grant and other CSAC aid programs, Chafee, including Chafee SAP, financial aid application verification
Jose Alcaraz	Technician	Direct Loan Program, Study Abroad, Gilman Scholars, financial aid application verification
Josh Sanchez	Technician	Cal Grant and other CSAC programs, financial aid application verification
Irene Vergara	Technician	SAP (First contact for denied appeals, and first review for incomplete documentation), financial aid application verification
Magaly Renteria	Technician	Publications, Cal Vet Fee Waiver, California College Promise Grant (CCPG), Website, financial aid application verification
Joann Ramirez	Technician	Outreach, financial aid application verification
Karina Rivera	Technician	Outreach, Learning-Aligned Employment Program (LAEP) (Job Development), financial aid application verification
Lanicesha Dodson	Technician	Learning-Aligned Employment Program (LAEP) (FA awarding and determination of eligibility), CVC, support for Mark for office duties, financial aid application verification

Magaly Renteria, Financial Aid Technician

Josue Abarca	Technician	Grad lists, overawards, Scholarships, posting of external and internal resources, CCCSFAAA Scholarship review and recommendation, financial aid application verification
Wendy Ascencio	Technician	Fraud, Bank Mobile, Distance Ed holds, Stale Dated checks and reissues, financial aid application verification
Susanna Abadzhyan	Counselor	SAP appeals (SEPP), Default Prevention Initiative, Financial Literacy/Wellness Initiatives, Risk of Homeless Counselor (referrals and resources), Assist with referral letters for FA eligibility for emergency aid, CVC (coursework verification)
Sabrina Jenkins	Counselor	SAP appeals (SEPP), Default Prevention Initiative, Financial Literacy/Wellness Initiatives, Risk of Homeless Counselor (referrals and resources), Assist with referral letters for FA eligibility for emergency aid, CVC (coursework verification)
Lorena Villarreal	Counselor	SAP appeals (SEPP), Default Prevention Initiative, Financial Literacy/Wellness Initiatives, Risk of Homeless Counselor (referrals and resources), Assist with referral letters for FA eligibility for emergency aid, CVC (coursework verification)
Angel Torres	Counselor	SAP appeals (SEPP), Default Prevention Initiative, Financial Literacy/Wellness Initiatives, Risk of Homeless Counselor (referrals and resources), Assist with referral letters for FA eligibility for emergency aid, CVC (coursework verification)
Jacquelyn Johnston	Counselor	SAP appeals (SEPP), Default Prevention Initiative, Financial Literacy/Wellness Initiatives, Risk of Homeless Counselor (referrals and resources), Assist with referral letters for FA eligibility for emergency aid, CVC (coursework verification)

WINTER INTERSESSION 2023

Magaly Renteria, Financial Aid Technician

NEW! This year Fullerton College is offering one-month winter intersession online classes from December 18, 2023 to January 19, 2024. The compact online classes will allow students to complete units quickly during the break between the fall 2023 and spring 2024 semesters. Interested students are encouraged to take advantage of this new opportunity. Financial aid is available to eligible students taking winter intersession online classes. Financial aid award offers are based on financial need as determined by FAFSA or CADAA. Interested students are encouraged to contact the Financial Aid Office to determine how their spring 2024 financial aid award offer may change if enrolling in winter intersession 2023 online classes.

IMPORTANT ELIGIBILITY AND DISBURSEMENT INFORMATION:

- Students must submit a 2023-2024 financial aid application (FAFSA or CADAA, whichever is applicable) to Fullerton College to determine winter intersession financial aid eligibility including the California College Promise Grant (CCPG).
- Students must complete all financial aid verification requirements at https://fullcoll.studentforms.com.
- Students must meet Satisfactory Academic Progress (SAP) requirements at the end of fall semester in order to receive a financial aid disbursement.
- If enrolled in less than full-time status (12 or more units), financial aid may be prorated accordingly.

WINTER INTERSESSION 2023

Magaly Renteria, Financial Aid Technician

Continued from page 5

• STUDENTS WILL RECEIVE ONLY ONE FINANCIAL AID AWARD OFFER FOR BOTH WINTER INTERSESSION 2023 AND SPRING 2024 SEMESTER. Students will not receive extra financial aid for winter intersession 2023. This means that winter intersession 2023 online classes will be paid with spring 2024 financial aid. Any remaining spring 2024 financial aid, after winter intersession 2023 is paid, will be applied to spring 2024 tuition fees.



Students may receive a financial aid payment at only one institution per semester. A financial aid payment
for winter intersession 2023 is considered an early spring 2024 semester payment. Students who enroll in
winter intersession 2023 online classes at Fullerton College will be considered as having received a spring 2024
financial aid payment. Therefore, these students will no longer be eligible for a spring 2024 payment at any
other institution for that semester.

THE QLESS SYSTEM & YOU

Magaly Renteria, Financial Aid Technician

We know how valuable time is, so the QLess system allows students to join a virtual queue, save a spot in the line, and wait to receive financial aid assistance by one of our expert team members. Students may access the QLess system in the 'Contact Us' section of our website (https://financialaid.fullcoll.edu/#contact).

Students may use the QLess system for the following:

1. General Financial Aid

• Students may join the 'General Financial Aid' queue to receive in-person assistance at the Financial Aid counter in Building 100, Room 115. A photo ID is required for in-person assistance.

2. Computer Lab

• Students may join the 'Computer Lab' queue to receive in-person assistance at the Financial Aid Computer Lab in Building 100, Room 117 (across from the Financial Aid counter). Students can submit their FAFSA/CADAA applications, make required corrections to their FAFSA/CADAA applications, complete verification requirements, and all other financial aid related tasks that may require a computer.

3. Request A Callback

• Students may join the 'Request A Callback' queue to receive a phone call to their preferred phone number. The callback times and type of information provided will vary. We may provide general information at all times, but a current FERPA Election Form is required for in-depth information.

4. Appointments

- Students may schedule an appointment with a Financial Aid Counselor by selecting the 'General Financial Aid' queue and then clicking on the 'Appointments' link.
 - ❖ IMPORTANT: Students may schedule an appointment with a Financial Aid Counselor for only the following reasons: (1) Loan Default Prevention; (2) SAP Disqualification: Change of Major; (3) SAP Disqualification: Progress/Pace; and (4) Financial Wellness/Literacy. All other financial aid questions will be answered by Financial Aid Technicians in-person at the Financial Aid counter, over the phone, or via email.

FAFSA SIMPLIFICATION

Magaly Renteria, Financial Aid Technician

The FAFSA Simplification Act is an initiative by the United States Department of Education to make applying for federal student aid easier for students. This process is the first major redesign of the Free Application for Federal Student Aid (FAFSA) process in over 30 years. There are major changes and improvements coming to the Free Application for Federal Student Aid (FAFSA) form. The process for the California Dream Act Application (CADAA) will include some of the changes from the new FAFSA, both of which will be implemented for the 2024–2025 award year. All students must complete either the FAFSA or CADAA to be considered for student aid. As a result of the changes, the new forms will be available in December 2023, instead of the usual October 1st release date. Due to the delayed release of the 2024-2025 FAFSA & CADAA, the priority filing deadline has been extended to April 2, 2024.

The FAFSA Simplification Act represents a significant overhaul of the processes and systems used to award federal student aid starting with the 2024-2025 academic year. This includes the FAFSA form, need analysis, and many policies and procedures for schools that participate in federal student aid programs, such as Fullerton College. More information will be provided during our Financial Aid Awareness event in April 2024. Students are encouraged to stop by our computer lab or request a phone call if they have questions during the application process.

Although there will be several changes, the following are some of the major changes required by the law:

1. Replacing the Expected Family Contribution (EFC) With the Student Aid Index (SAI)

Starting with the 2024-2025 award year, the term Expected Family Contribution (EFC) will be replaced with the Student Aid Index (SAI). Students and families will see a different measure of their ability to pay for college, and they will experience a change in the methodology used to determine aid. The new need analysis formula removes the number of family members in college from the calculation, allows a minimum SAI of -1500, and implements separate eligibility determination criteria for Federal Pell Grants.

2. Modifications to Family Definitions in FAFSA Formulas

The term family size will replace the term household size. Expect changes in how a student's family size is determined aligning more with what was reported on the student/parent tax returns. There will be an option to change that number if it no longer reflects the accurate family size.

3. Expanding Access to Federal Pell Grants

Starting with the 2024-2025 academic year: (1) The FAFSA Simplification Act will expand the Federal Pell Grant to more students and will link eligibility to family size and the federal poverty level; (2) Incarcerated students in federal and state penal facilities will regain the ability to receive a Federal Pell Grant; (3) Federal Pell Grant lifetime eligibility will be restored to students whose school closed while they were enrolled or if the school is found to have misled the student.

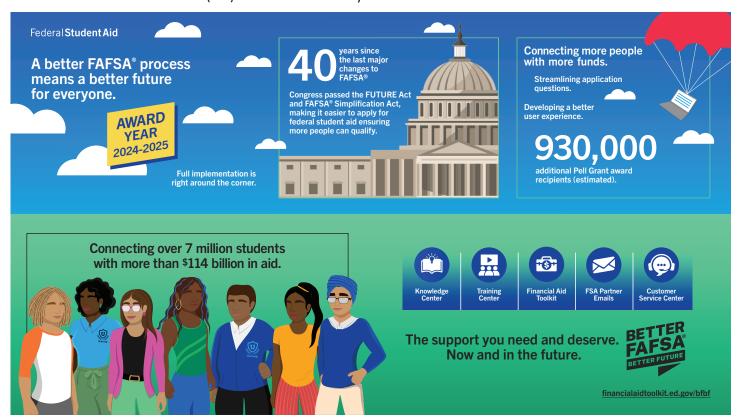
4. Streamlining the FAFSA Form

Where possible, the law mandates that data received directly from the IRS is used to calculate Federal Pell Grant eligibility and the SAI. The FAFSA Simplification Act also removes questions about Selective Service registration and drug convictions. It also adds questions about applicants' sex, race, and ethnicity, which have no effect on federal student aid eligibility.

Magaly Renteria, Financial Aid Technician

5. Terminology Changes

- **Contributor:** Anyone who is asked to provide information on the FAFSA student, student spouse, parent(s), and stepparent(s) for example.
- Family Size: Replaces household size and is based on the number of exemptions claimed on the federal tax return. This number may be updated if the number of exemptions no longer reflects the accurate family size.
- **SAI:** Student Index Aid (SAI) replaces the Expected Family Contribution (EFC) used to determine financial aid eligibility.
- Financial Aid Direct Data Exchange: This is the new name for the process of transferring information into the FAFSA directly from the IRS. The previous IRS Data Retrieval Tool (IRS DRT) will be replaced by Direct Data Exchange.
- FTI: Federal Tax Information (FTI) transferred directly from the IRS.



RETURN TO LOAN REPAYMENT

Tony Alvatorre, Financial Aid Technician

The U.S. Department of Education's COVID-19 emergency relief for over 43 million student loan borrowers ended August 31st. For a little over 3 years student loans were at 0%, but on September 1, 2023, interest resumed and repayment began in October 2023.

If students do not know who their loan servicer is, they may login into the U.S. Department of Education website; https://studentaid.gov/, using their current FSAID login credentials. Once logged in, students will be able to view any federal financial aid awarded or aid paid under their dashboard tab. Students will be able to select 'Pay on Servicer Website' to be directed to the loan servicers website and create an account (if one has not yet been created). Students have four income-driven repayment plans:

Tony Alvatorre, Financial Aid Technician

- Savings on a Valuable Education (SAVE) Plan
- Pay As You Earn (PAYE) Repayment Plan
- Income-Based Repayment (IBR) Plan
- Income-Contingent Repayment (ICR) Plan

There is also temporary relief called deferment or forbearance. Both are temporarily postponement or reduction of student loan payments. A deferment will not accrue interest, while a forbearance will accrue onto the balance of the loan. Both have benefits, but it's always best to choose a repayment plan as payments can be as low as \$0. This does take income and the number in the household into account.

The Financial Aid Office at Fullerton College understands that going back into repayment can be overwhelming and is here to help. We have partnered with ECMC to assist our students with repayment option selection and help meet their financial needs. This could include in-school deferment, forbearance, income-based repayment etc. ECMC is a non-profit company and has students' best interest at heart. They also have educational tools to help the community with resources, scholarships and financial wellness.



FINANCIAL WELLNESS TEXTING CAMPAIGN

Tony Alvatorre, Financial Aid Technician

Are you interested in learning about budgeting and credit? Do you have questions about money habits and investments? If yes, the Financial Aid Office has the information you need!

Students who are interested in learning about money management, credit scores, investing, and other related topics are encouraged to sign up for the 15-week Financial Wellness Project each semester. Students who opt in to text messaging will receive one text message per week. Each text will allow students to click the link at their leisure and learn about that week's topic. Each week will have about 5-minutes worth of content that is available in English and Spanish. Students will have the ability to opt out of the Financial Wellness Project at any time. Interested students should email the sign-up form listed on the financial aid website (https://financialaid.fullcoll.edu/financial-wellness/) under Financial Wellness Project, to the financial aid office at FinancialAid@fullcoll.edu.

During Fullerton College summer events we had 115 students signed up and opted in to receive text notifications! It's the highest sign up ever since the project started about 4 years ago. 108 students chose information in English and 7 in Spanish. The goal of the Financial Wellness Project is to provide timely financial literacy and wellness resources to students in an effort to reduce financial insecurities and help students succeed. These resources will benefit students not only in college but also throughout their lives. Several students interacted by text and also asked other financial aid questions.

We intend to expand this project to disseminate the importance of financial wellness to students.

WHAT'S LAEP?

Karina Rivera & Lanicesha Dodson, Financial Aid Technicians

Psst... Have you heard about LAEP??

LAEP, also known as the Learning-Aligned Employment Program offers eligible students at public colleges and universities the opportunity to earn money to help meet their educational costs while gaining education-aligned, career-related employment. For students, some benefits of this program can include being able to earn money for college expenses that are not covered by grants or loans. Students can also engage in work that is related to their major, while developing new job skills. It is a good opportunity to get hands-on real-world experience and implement the knowledge they have gained while attending Fullerton College. These gained skills and experience make for great resume content and can be transferrable to future jobs and careers. There are also many benefits for employers as well. Employers will be able to interview, select, and hire based on their own existing process, from our referrals. This will allow employers to streamline the process and students placed will be just as any other employee for the company. And, we pay most of the salary for the employers while the student is in a LAEP-covered job which helps off-set labor costs, supporting the growth of business and creating a positive partnership.

Currently, we have 2 signed employers with approximately 10+ jobs available, such as Site-Coordinator, Social Media Manager, Photographer, and Video Editor, just to name a few. We are currently in the process of adding these jobs to JobX, in which those students who are eligible will be able to access and apply. We anticipate increasing the employers, jobs and fields available as this program continues to grow with job developing and networking in the surrounding communities. Overall, students will be able to earn market comparable wages, such as \$16.50 per hour, depending on the position. For more information, please contact financialaid@fullcoll.edu.

FEDERAL WORK-STUDY

Carmen Zapata, Financial Aid Technician

Federal Work-Study (FWS) is a campus-based program providing students with the opportunity to earn additional money, while working in approved FWS jobs. In addition to the money earned from FWS, students gain valuable work experience and knowledge, while departments receive additional assistance answering phone calls, replying to emails, and other important departmental needs. While working in a FWS job, students are given the opportunity to network with staff and faculty members and learn about office procedures.

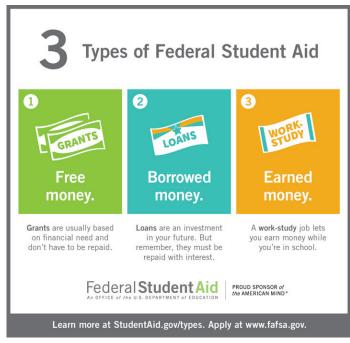
Funding for FWS is very limited, so it is imperative for students meet Satisfactory Academic Progress (SAP) and must remain enrolled in a minimum of 6 active units per term in order to participate in the FWS program. If at any point in the semester students do not meet SAP or fall below 6 units of enrollment, they will no longer be able to continue with their FWS position. Students may work up to 20 hours a week as long as they remain eligible for FWS and have not reached their maximum award allocation. Eligible students are awarded \$5,000.00 for the academic year, to use towards payroll for the FWS position. How quickly the FWS award is expended depends on the number of hours worked each week and the hourly payrate. If a student does not work to earn the amount of the FWS offered, the money will be returned to the FWS program. Students must renew their FAFSA each year to be reconsidered for FWS eligibility.

Students awarded FWS for Fall 2023 and Spring 2024 can accept or decline their awards on myGateway through the Student tab. Students will then click on Financial Aid Information, select the correct 2023-2024 fiscal year and scroll down to the Federal work Study award to accept or decline the offer before clicking the submit button. 48 hours after accepting the award, students can follow the same path to find a link for JobX and create an account to view and apply for available positions.

The FWS jobs are primarily on campus or with selected employers in the community. Students must apply and go through the interview and hiring process. There are upcoming opportunities for FWS eligible students to work on-campus as well as getting some off-campus experience working with Raymond Elementary School as well as the Wooden Floor non-profit organization. We are always looking for opportunities to make positive impact in our local community. Future on-campus and off-campus opportunities will continue to develop as the program grows with more department participation and off-campus partnerships.

For further information about FWS, please visit the Financial Aid Office website or contact Carmen Zapata (czapata@fullcoll.edu). You may learn more about financial aid at Fullerton College by visiting the Financial Aid website (https://financialaid.fullcoll.edu).





OUTREACH HIGHLIGHTS

Joann Ramirez, Karina Rivera, & Josh Sanchez, Financial Aid Technicians

Financial Aid is always the hottest topic on campus! Therefore, we kicked off the Fall 2023 semester with a bang! With Fall semester being the busiest time of the year, we have attended 4 events thus far, allowing us to reach about 120 students and families, and it's only the beginning! As the Fall 2023 semester continues to come into fruition, financial aid has been collaborating with our campus partners and nearby off campus partners as well. We have been participating and planning outreach and in-reach events, to continue supporting new and continuing students, with information regarding financial aid available. Furthermore, we have 17 future events planned for Fall with more continuously being added, including events such as The High School Counselor Breakfast, Cruisin' for College, Fall Mixer, and a series of New Student Group Advising sessions and Financial Aid Workshops.

Recently, we had the opportunity to present at the Welcome Week Parent Orientation, beside Promise, the Transfer Center and Admissions. This event included about 20 families in attendance whom were eager to learn more about financial aid, along with other resources and tools available to ensure a successful college experience. During welcome week, we were also present outside in the quad with other departments college wide, offering financial aid information and answering student questions. Additionally, we were also invited to represent Fullerton College Financial Aid at the Sonora High School College and Career Fair. While there, we had the privilege to educate about 100 parents and high schoolers on what to expect and look forward to in completing their financial aid applications.

With the Financial Aid Application opening in December, we anticipate more requests for virtual and in-person financial aid sessions and workshops. We also look forward to educating students and families on the new simplified version and changes of the 2024/2025 Financial Aid Applications: FAFSA and the California Dream Act. Fortunately, these changes made by the Department of Education, are due to make completing the FAFSA and California Dream Act Application easier and timelier. With our presence, our goal is to reach as many students and families as possible, while making the financial aid process smooth and ensure the student is completely at ease knowing we are here to support and guide, while navigating the financial aid world.



