



2024-2025

FINANCIAL AID AND YOU:

“Working Together for Student Success”

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 aid.

FINANCIAL AID 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, California College Promise Grant, 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. Students may request a call back from our office by clicking the QLess button in the Contact Us section of our website (<https://financialaid.fullcoll.edu/#contact>). Students will join a virtual queue and our office will return calls in the order received.

For general questions, go to our website at <https://financialaid.fullcoll.edu/> and click on frequently asked questions (FAQ's).



FINANCIAL AID OFFICE STAFF

Greg Ryan	Director
Fatima Villegas	Financial Aid Coordinator – Systems
Mark Bounpraseuth-Hao	Financial Aid Coordinator – Front Office
Sherry Duarte	Accounting Specialist
Susanna Abadzhyan	Counselor
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Karina Rivera	Financial Aid Technician
Joshua Sanchez	Financial Aid Technician
Irene Vergara	Financial Aid Technician
Carmen Zapata	Financial Aid Technician

WHO IS MY TECHNICIAN?

Students who are in the process of applying for financial aid and would like to contact their assigned technician can go to the Contact Us section of our website <https://financialaid.fullcoll.edu/#contact>.

FINANCIAL AID OFFICE HOURS

FALL, WINTER & SPRING FINANCIAL AID OFFICE HOURS		
	REMOTE SERVICES	IN-PERSON SERVICES
Monday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Tuesday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Wednesday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Thursday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Friday	8:00 AM – 11:30 AM	8:00 AM – 11:30 AM

SUMMER FINANCIAL AID OFFICE HOURS		
	REMOTE SERVICES	IN-PERSON SERVICES
Monday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Tuesday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Wednesday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Thursday	8:00 AM – 4:30 PM	8:00 AM – 4:30 PM
Friday	CLOSED	CLOSED

FINANCIAL AID WEBSITE

The Financial Aid Office website is located at <https://financialaid.fullcoll.edu>. The website includes program types and requirements, financial aid publications and information, important dates, QLess option to request a phone call from a Financial Aid representative, hours of operation, and contact 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 Office. Students can enter a virtual line via the internet (Financial Aid Office website <https://financialaid.fullcoll.edu/#contact>) or the touch screen kiosks located in the Financial Aid Office hallway. This system allows you to save your spot in line to ask questions about your financial aid, get help completing your FAFSA/CADAA or see a Financial Aid Counselor for your set appointment (<https://financialaid.fullcoll.edu/qless/>). Students will receive a text shortly before it is their turn to be assisted. If you do not have a cell phone, sign in at the kiosk and you will be able to view your wait time on the monitor outside of the office. If a student is unable to wait in the virtual queue or line, they may contact Disability Support Services Office to obtain form for accommodation. Students who provide the form to the Financial Aid Office counter will be placed at the front of the queue.

FINANCIAL AID INFORMATION MONITOR

The Financial Aid Office LCD monitor is located in the 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 waiting to be assisted, watch the monitor while you wait. You may find the answer to your question without the need to continue waiting!

FINANCIAL AID AWARENESS/FINANCIAL AID WELLNESS EVENT

The Financial Aid Office at Fullerton College celebrates Financial Aid Awareness/Financial Wellness, along with other California Community Colleges, during the month of April. Event information is posted on the Financial Aid Office website as well as on campus 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. Students will gain information regarding financial literacy and become financial managers of their own money.

Fall and spring enrolled 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. 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 can find the sign-up form at <https://financialaid.fullcoll.edu/financial-wellness/> and email it to the Financial Aid Office at FinancialAid@fullcoll.edu.

STEPS TO COMPLETING THE FAFSA/DREAM ACT PROCESS

Students may apply for a FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa> or for a CA Dream Act at <https://dream.csac.ca.gov>.

Materials to gather ahead of time:

- Driver's License or State Identification Card
- Social Security Number (if applicable)
- Citizenship status
- Student's Alien Registration Number (permanent resident or non-resident), if you are not a U.S. Citizen for FAFSA applicants
- If dependent, parent Social Security Number (if applicable) or Alien Registration Number (if applicable)
- Individual Taxpayer Identification Number (if applicable)
- Student federal income tax return and, if dependent, parents' federal income tax return. The FAFSA and CADAA applications require income information from two years prior. For example, the 2022 tax return is required for the 2024-2025 financial aid applications.

- All W-2 and 1099 forms
- Students are unable to choose the IRS Data Retrieval Tool (IRS DRT) if completing the CADAA
- Current bank statements, business, farm, or investment records, records of untaxed income, Social Security, Veterans, or Temporary Assistance to Needy Families (TANF) benefits

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 College documents. Using a nickname or other name will delay processing.
- Write in “CA” if California is your state of legal residence for the residency question. If left blank, you will not be considered for a Cal Grant or any other California student aid. Be sure to indicate the month and year you began living in California.
- Because the FAFSA and CADAA applications require income information from two years prior, it is expected for students and parents, if dependent, to have already filed taxes (if applicable taxes from two years prior have not been filed at the time of completing the financial aid applications, students and parents may be required to file taxes. Check with your tax professional and/or tax guidelines.)
- Be sure to provide parent income information if you are a dependent student (you answered no to all dependency questions on FAFSA or the CADAA). Otherwise, your application will not be complete and you may be disqualified for Federal and State Aid consideration.
- Use only Federal Title IV school codes for colleges. For Title IV codes, ask your high school counselor, college or go to <https://studentaid.gov/h/apply-for-aid/fafsa>. Fullerton College’s Title IV School Code is 001201. Be sure to list at least one eligible California College or University to be considered for a Cal Grant. Make sure to select the correct grade level and degree or certificate that you will be working on when you begin the school year. All students will confirm College or University chosen via the web: <https://mygrantinfo.csac.ca.gov/>.
- Be sure you and at least one parent, if you are dependent, sign the FAFSA/CADAA. Unsigned forms will not be processed.
- Be sure to submit your FAFSA/CADAA by the earliest deadline. Some deadlines for private or college aid may be earlier than March 2nd, the Cal Grant deadline.
- Save a copy of your FAFSA/CADAA Application on your phone or computer before submitting or after submission. Keep your and your parents’ username, password or pin safe for future use. If you choose to complete a paper application, make sure to keep a copy for your records.
- Do not date or mail your FAFSA/CADAA before October 1st for the following academic year that begins in the Fall. If you do, it will be returned unprocessed and you will need to file again.
- The Financial Aid Website (<https://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/CADAA by using the kiosks in the lobby to check into our Financial Aid Computer Lab.
- For FAFSA: After you receive your FAFSA Submission Summary (FSS) from the Department of Education, go to the Fullerton College website, sign in to myGateway, click on Student Links and follow the applicable steps.

- After your CADAA has been processed by California Student Aid Commission (CSAC) and forwarded to Fullerton College, you will receive notification in your myGateway account. Sign in to myGateway, click on Student Links, and follow the applicable steps.
- Complete any required documents and upload supporting documentation as requested on myGateway or on your <https://fullcoll.studentforms.com> account.
- View your financial aid offer on myGateway (usually within 2 weeks of submitting your documentation to our office and completing your file).
- After the FAFSA/CADAA 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/CADAA and may be either non-verified or verified. Students who do not have any conflicts on their application and who are not selected for verification will not need to submit any additional paperwork on their Student Forms Account. Student awards 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 into myGateway to review a list of required verification documents. 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 visit <https://www.irs.gov/individuals/get-transcript> to order a copy of your Tax Return Transcripts for the required year and upload to your Student Forms Account.
- NOTE: Students who are not meeting Satisfactory Academic Progress (SAP) and who need to appeal will have the awarding process and disbursement of aid delayed pending outcome of a successful appeal.

DACA APPLICANTS

Deferred Action for Childhood Arrivals (DACA) Students: On June 15, 2012, former President Obama signed a memo calling deferred action for certain undocumented young people who came to the U.S. as children and have pursued education or military service here. As of October 2022, all current grants of DACA under the 2012 DACA memo remain valid. DACA students must complete the CADAA (California Application for Dream Act Application); not the FAFSA (Free Application for Federal Student Aid). If a DACA student completed a FAFSA by mistake, they must contact the California Student Aid Commission (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 honor the date of the original application.

CALIFORNIA DREAM ACT

Financial aid for students under the California Dream Act began in January 2013. Eligible students are able to apply for the California College Promise Grant (CCPG), formerly known as the BOG Fee Waiver, in myGateway, under Method A or B. If you qualify for Method C, you will 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 California Dream Act Application (CADAA) on an annual basis if they are otherwise ineligible to complete the FAFSA (see Cal Grant brochure on our website). For more information on the California Dream Act and WebGrants, please refer to our website and click on Apply Now and select California Dream Act. All male Dreamers between the ages of 18-25 must register for Selective Service.

DISTANCE EDUCATION/ONLINE COURSES

Students in online courses may have their disbursement delayed. Disbursement of Title IV Aid will be processed on the freeze date, even if some of their coursework are traditional on campus courses.

COST OF ATTENDANCE

The following shows the Fullerton College student budgets for the 2024-2025 academic year for full-time students living with parents, full-time students living off-campus (away from parents), full-time non-resident students living with parents, and full-time non-resident students living off-campus (away from parents). Students attending Fullerton College for only one semester should divide the total cost in half (half for fall semester and half for spring semester). Keep in mind that only the tuition/fees are direct expenses. All the other costs are indirect, and are estimated, based on data provided to us from various sources, and may vary depending upon the individual student needs.

Living with Parent Budget (full-time, two semesters)

Tuition & Fees	Living Expenses (food and housing)	Miscellaneous Personal Expenses	Books, Course Materials, Supplies, & Equipment	Transportation	TOTAL
\$1,432	\$11,493	\$4,695	\$2,267	\$1,791	\$21,678

Living Off-Campus Budget (full-time, two semesters)

Tuition & Fees	Living Expenses (food and housing)	Miscellaneous Personal Expenses	Books, Course Materials, Supplies, & Equipment	Transportation	TOTAL
\$1,432	\$22,086	\$4,968	\$2,267	\$1,962	\$32,715

Non-Resident Living with Parent Budget (full-time, two semesters)

Tuition & Fees	Living Expenses (food and housing)	Miscellaneous Personal Expenses	Books, Course Materials, Supplies, & Equipment	Transportation	TOTAL
\$12,292	\$11,493	\$4,695	\$2,267	\$1,791	\$32,538

Non-Resident Living Off-Campus Budget (full-time, two semesters)

Tuition & Fees	Living Expenses (food and housing)	Miscellaneous Personal Expenses	Books, Course Materials, Supplies, & Equipment	Transportation	TOTAL
\$12,292	\$22,086	\$4,968	\$2,267	\$1,962	\$43,575

COLLEGE FINANCING PLAN

Once you are offered Federal Student Aid, you will find the Financial Aid College Financing Plan in your myGateway Account. The Financial Aid College Financing Plan contains the same information as your financial aid offer letter, but also includes additional information that may be helpful to you. Students will be informed regarding the rest of college and have tools to compare institutions. The College Financing Plan is also delivered to your email address, with your financial aid offer letter.

DISBURSEMENT

Disbursement Information:

- Beginning July 1st, 2011, new regulations changed our disbursement schedule. Disbursements 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.)
- If at any time in the semester an NS (no show) is reported by an instructor, student may owe the money back for that class or classes depending on total remaining number of units enrolled after the reported NS.
- 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 CCPG.
- 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 at the time of disbursement.
- In order to be considered for the first payment (the first Friday of classes), students must have a completed file with our office by June 30, 2024, the priority deadline, for the 2024-2025 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 for classes that have already started. Late start classes may delay disbursement.
- 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 or CADAA on file for that term. In fall 2013, the process was modified that if a student did not have a FAFSA or CADAA at Fullerton College at the freeze date, then their freeze date would occur the night after the FAFSA or CADAA is received AND STUDENT HAS ENROLLED. 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 or CADAA. Thus, the student's freeze date is either the main census date, or the date their FAFSA or CADAA 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. 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 selected refund preference with BankMobile Disbursements. 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, refunds have not yet been processed. 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 BMTX, Inc., 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 selected refund preference with BankMobile Disbursements.

BANKMOBILE DISBURSEMENTS

Fullerton College delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. All funds are deposited to either the student's personal bank account or the BankMobile Vibe Checking account. For more information please go to <https://bankmobiledisbursements.com/refundchoicessso/>

INFORMATION RELEASE (FERPA)

To comply 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, email, or text message unless a student has completed the FERPA Election Form available at <https://fullcoll.studentforms.com>. 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 optional information release form is completed. Students needing personal assistance should come in during regularly scheduled business hours.

STATE PROGRAMS

CALIFORNIA COLLEGE PROMISE GRANT (CCPG)

The California College Promise Grant (CCPG) 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. CCPG applicants do not have to be enrolled in a minimum number of courses. If a student takes .5 units or 26 units, the enrollment fee may be waived. CCPG applicants only need to apply once to have fees waived for the full academic year.

How do I apply?

To apply for the CCPG, students are encouraged to complete the FAFSA or CADAA, whichever is applicable. Students who will not complete a FAFSA or CADAA may apply for CCPG through CCC Apply (<https://www.cccapply.org/en/money/california-college-promise-grant>).

CCPG 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 CCPG Application may also need to submit proof of prior year income such as 1040 Federal Tax Return and W2's. Electronic signatures for the CCPG Application will be available for student's parents.

Method A

Method A is for students on public assistance programs such as TANF (Temporary Assistance for Needy Families)/CalWORKs, SSI/SSP (Supplemental Security Income/State Supplemental Program), 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 or CADAA and were eligible according to Federal Guidelines. Students who qualify under Method C do not need to complete a separate CCPG Application.

Method D

Method D is awarded to students who are homeless or at risk of being a homeless youth under 25 years of age.

Method F

Method F is for dependents of disabled or deceased California Veterans or National Guard; recipients or dependents of recipients of the Congressional Medal of Honor; dependents of victims of the September 11, 2001 terrorist attack; dependent of a deceased law enforcement/fire suppression personnel; students exonerated of a crime; and dependents of a deceased physician, nurse, or first responder who died of COVID-19 in California. 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.

CCPG Standards

Beginning in Fall 2016, there will be academic and progress standards for students to receive the CCPG. 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 CCPG eligibility. Students will be notified within 30 days of the end of each term if they are placed on 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 improvement, or not attend NOCCCD (Fullerton College, Cypress College, and School of Continuing

Education) for two consecutive primary terms (Fall and Spring). These requirements do not apply to foster youth, former foster youth (24 or younger), or students who are receiving the CCPG under Method F.

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

CCPG Appeal

Students at risk of losing the CCPG 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 in 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.

- **Homelessness or risk of homelessness**

Supporting documentation may be, but not limited to, a letter from a third-party confirming lack of fixed housing, receipts from hotel, 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 above 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 email which will include the timeframe of when a student can appeal along with the appeal instructions. Students who have completed a CADAA will be able to complete the appeal online through <https://fullcoll.studentforms.com>. This is the quickest option. Students will be notified by email or text of their appeal status. If approved, the CCPG will be automatically reinstated. CADAA students will need to use their Fullerton College Identification Number in place of a Social Security Number. If the student's home campus is Cypress College and they approve the student's CCPG appeal, Fullerton College will honor that appeal decision.

Regaining CCPG Eligibility

To regain eligibility, students MUST:

- Improve their GPA or course completion to meet the Academic and/or Progress standards OR
- Successfully appeal OR
- 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)
- CCPG Recipients (see below)

CCPG Recipients

The following students qualify for a CCPG will be exempt from appealing: has certification from the CA Department of Veterans Affairs that s/he is eligible for a CCPG has certification from the National Guard Adjutant General that s/he is eligible for a CCPG, 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 person.

CCPG Additional Information

Students must be California residents, as noted on their account, to receive the CCPG. All CCPG applications are reviewed by the Financial Aid Office. The CCPG only covers enrollment fees and is not a book award, book grant, loan, or a disburseable award. If a student pays for their fees upfront but later become eligible for the CCPG, the student may be reimbursed. If a student is determined at a later date to have been ineligible for a CCPG 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. Students must file both a completed FAFSA/CADAA 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 (some schools submit GPA electronically, please check with prior school). Additional information on Cal Grant is available by looking at the Fullerton College Cal Grant Brochure available on our website.

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.

Dependent with Dependent Child

Students attending a UC, CSU or CCC who have dependent children, receiving more than half of their support from you and who are under the age of 18, might be eligible to receive an access award of up to \$6,000 for eligible Cal Grant A & B or up to \$4,000 for eligible Cal Grant C recipients. The award amounts will be prorated to be consistent with the students' enrolment status: full-time, three-quarter-time, half-time.

Cal Grant B Eligibility Expansion for Foster Youth

The 2018-2019 Budget Act increased the Cal Grant B lifetime eligibility for current and former foster youth. Foster youth students may renew their Cal Grant B awards for a total of the equivalent of eight years of full-time attendance in an undergraduate program, provided that minimum financial need continues to exist.

Student Success Completion Grant

The Student Success Completion Grant (SSCG) is a new grant which began Fall 2018 for Cal Grant B and C recipients attending a California Community College full-time (12 units or more). Students will be automatically reviewed to determine if they meet the eligibility requirements below. As funding permits, the SSCG provides students with an additional \$1,298 - \$4,000 per semester or up to \$5250 for current or foster youth students depending on the number of units they enroll in.

Eligibility:

- Must be enrolled full-time and linked to either the initial or final Cal Grant B or C
- All Cal Grant B award and payment eligibility standards are applicable, including:
 - Be a U.S. citizen or an eligible noncitizen
 - Be a California resident or California Dream Act eligible (AB540)
 - Attend a Cal Grant participating California College or university
 - Demonstrate financial need at his or her college
 - Have a family income and asset below the annual ceilings
 - Be in a program leading to an undergraduate degree, certificate, or first personal degree
 - Not have a bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards, teaching credential programs, or Cal Grant T)
 - Have a valid Social Security Number
 - Maintain Satisfactory Academic Progress (SAP)
 - Not owe a refund on any state or federal educational grant
 - Not be in default on any student loan
 - Not be incarcerated

2024-2025 SSCG Award Amounts Per Semester

Enrollment (units)	Current or Former Foster Youth	All Other Eligible Students
12–14.9	Up to \$5250	Up to \$1298
15 +	Up to \$5250	Up to \$4000

California Dream Act Service Incentive Grant

The California Dream Act Service Incentive Grant Program (DSIG) encourages California Dream Act Application (CADAA) students with a Cal Grant A or B award to perform Community or Volunteer Service. The California Student Aid Commission (CSAC) will award up to \$4,500 per academic year (up to \$2,250 per semester) to eligible students. The grant will be available to the students for up to 8 semesters while they have an active Cal Grant A or B award. Students will need to apply annually to participate in DSIG.

DSIG Eligibility

- Must complete a California Dream Act Application (CADAA) for the academic year.
- Must be an active recipient of a Cal Grant A or B Award for the academic year.

- Must have enough financial need, as determined by CSAC or the Financial Aid Office.
- Must meet Satisfactory Academic Progress (SAP), as determined by the Financial Aid Office.

Apply, Perform, & Request Payment from DSIG

1. Students must submit the California Dream Act Service Incentive Grant Program (DSIG) application directly to CSAC via email at studentsupport@csac.ca.gov. The DSIG application can be found on the CSAC website.
 - Prior to submitting the DSIG application to CSAC, the Financial Aid Office must complete Section 2: School of Attendance Information. The Financial Aid Office will provide Financial Aid Administrator contact information and validate the student has enough unmet need to qualify for the award.
2. Students must complete 150 hours per semester of community or volunteer service at an eligible organization. The CSAC website has a List of Service Organizations to help students find an eligible organization.
3. Once all requirements are completed, students must request payment from DSIG by submitting the Payment Request form directly to CSAC via email at studentsupport@csac.ca.gov. The Payment Request form can be found on the CSAC website.
 - Prior to submitting the DSIG Payment Request form to CSAC, the Financial Aid Office must complete Section 2: School of Attendance Information. The Financial Aid Office will provide Financial Aid Administrator contact information and validate the student has enough unmet need to qualify for the award.

Additional Information About DSIG

Students may visit the CSAC website at www.csac.ca.gov/dsig to get more information about eligibility, application, service requirements, and service organizations. Students may also contact CSAC by calling 888-224-7268 or send an email to studentsupport@csac.ca.gov.

California Chafee Grant for Foster Youth

The California Chafee Grant for Foster Youth (Chafee Grant) awards up to \$5,000 a year to eligible foster youth. The Chafee Grant may be used at any eligible California college or university, or career or technical school. Students attending schools in other states may also qualify. A student's receipt of a Chafee Grant award shall not exceed five years (whether or not consecutive).

Students must:

- Be a current or former foster youth who was a ward of the court, living in foster care, between the ages of 16 and 18.
- Not have reached their 26th birthday as of July 1st of the award year.
- Be enrolled in an eligible vocational school or college courses at least half-time.

The 2024-2025 Chafee Grant Application will open on October 1, 2023. You will be asked to confirm that you will fill out a 2024-25 FAFSA or CA Dream Act Application (CADAA) when the applications become available in December of 2023.

If you have any questions or need assistance, please contact the Chafee team at chafee@csac.ca.gov.

FEDERAL PROGRAMS

FEDERAL PELL GRANT

Pell Grants provide financial assistance to eligible part-time and full-time students based on need. Awards range from \$750–\$7,395. 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.

Enrollment Intensity

Students will be awarded the maximum Pell Grant eligibility based on their SAI. The FAFSA Simplification Act, starting with the 2024-2025 academic year, changes the way a scheduled Pell Grant must be reduced for students enrolled in less than full-time. Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. The disbursement of the Pell Grant will be based on actual enrolled units. For financial aid purposes, full-time enrollment is considered 12 or more units. If a student enrolls in less than 12 units, the Pell Grant disbursement will be adjusted according to enrolled units. For example, the Pell Grant disbursement for 7 units will be one amount, 8 units another amount, 9 units another amount, and so on.

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%.

Calculating Pell Grant Usage (maximum 100% per year)

Fall Enrollment	Spring Enrollment	Summer Enrollment	% for Year
12 units	12 units	Not enrolled	100%
6 units	6 units	Not enrolled	50%
12 units	6 units	6 units	100%
6 units	12 units	Not enrolled	75%

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.

CHILDREN OF FALLEN HEROES SCHOLARSHIP

Under this scholarship, beginning with the 2018-2019 award year, students who are eligible for the Pell Grant whose parent or guardian died in the line of duty while performing as a public safety officer is eligible to receive a maximum Pell Grant award.

To qualify for this scholarship, a student must be:

- Pell-eligible and have a Pell-eligible SAI (Student Aid Index, formerly known as EFC) (up to \$6,656 for the 2023-2024 award year),
- Be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent's or guardian's death.

In subsequent award years, the student would continue to be eligible for the scholarship, as long as the student has a Pell-eligible SAI (Student Aid Index, formerly known as EFC) and continues to be an eligible student.

For purposes of the Children of Fallen Heroes Scholarship, a public safety officer is:

- A fire or police officer, who is serving as an officially recognized member of a legally organized public safety agency and provides security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

Students who may be eligible should pay a visit to the Financial Aid Office in room 115 to inquire about the scholarship. Here are some documents to determine eligibility that students may want to bring with them:

- A copy of the parent's (the public safety officer's) death certificate
- A letter acknowledging eligibility of federal benefits under the Public Safety Officers Benefit program by the Department of Justice
- A written letter of determination made by a state or local government official with supervisory authority that the individual who died in the line of duty while serving as a public safety officer, as defined above
- Documentation of the student qualifying for state tuition or other state benefit as provided to the children or other family members of a public safety officer as defined above.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

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, 2022 priority deadline in order to qualify. Students with the lowest SAI (Student Aid Index, formerly known as 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 June 30, 2024 priority deadline. Average award is \$5,000 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 1: Students should submit a new FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa> for 2024-2025.
- Step 2: Complete your financial aid file by priority deadline of June 30, 2024.

Federal Work Study awards will be posted automatically beginning in July 2024 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 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 Loan. Students who do not show need, or who are classified as independent students on their FAFSA, may also apply for the Federal Direct Unsubsidized Loan. There is no interest accrual or repayment for Subsidized Loans while the borrower is enrolled at least half-time (6 units) at Fullerton College. Interest will accrue on Unsubsidized Loans from the time of disbursement, though the student borrower may choose whether to pay the interest while enrolled in at least 6 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 1st by the Federal government and has a cap of 8.25%. The fixed interest rate for undergraduate subsidized and unsubsidized loans from July 1, 2024 to June 30, 2025 is 6.533%. There is a fee associated with borrowing a Direct Student Loan. The origination fee is 1.057% through October 1, 2025. 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 and is interested in borrowing a Federal Direct Loan they complete the loan request form from <https://fullcoll.studentforms.com> and submit online. You can borrow less, but not more than allowed amount. All borrowers are required to complete the Loan Entrance Counseling. Once the loan has been originated and accepted, the borrower will be asked to sign a Master Promissory Note (MPN) online. All borrowers must be enrolled in at least 6 active units (half-time enrollment) at the time disbursement is received and be enrolled in classes listed on their education plan (classes must have started). Loans will be disbursed in two equal instalments.

For further information on Federal Direct Loans and how to apply, please go to the Financial Aid Office website (<https://financialaid.fullcoll.edu>).

Right to Cancel

An email notification is sent to the student once the loan is originated to confirm the loan has been approved and provide the student with a right to cancel all or any part of the loan.

Once the loan is accepted the MPN (Master Promissory Note) will become available for the student to sign online. All borrowers must be enrolled in at least 6 active units (half-time enrollment) at the time disbursement is received and be enrolled in classes listed on their education plan (classes must have started). Loans will be disbursed in two equal instalments. All new student loan borrowers are subject to the 30-day disbursement rule. If a student chooses to cancel or reduce the loan at any time prior to the scheduled disbursement date an email request should be sent to financialaid@fullcoll.edu. An email to confirm the request has been received and processed will be sent to the student. Once the loan is disbursed, and the student decides the loan is no longer needed, the student should contact the financial aid office within 30 days of disbursement for options to return the loan.

EXIT Counseling

Additionally, a report is run and email notifications are sent once a week to students who dropped below six units, graduated, or did not enroll in six units for a subsequent semester, reminding them of their requirement to complete Exit Loan Counseling. Instructions to log in to studentaid.gov to complete counseling online and the URL for the Direct Loan Exit Counseling Guide (<https://studentaid.gov/sites/default/files/exit-counseling.pdf>) are included. Students who complete the Exit Loan Counseling online will have a confirmation of completion automatically sent to their loan servicer. Students who elect to complete the printed Exit Loan Counseling Guide should mail a copy of the Student Contact Information Acknowledgement to their school.

Loan Year Level

Loan limits are determined based on units completed. Completed units under 30 are eligible for the year one annual loan limit, 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 technician 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 also 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 the annual loan limit (year-level) and in calculating maximum timeframe for SAP purposes. Any student disqualified due to SAP maximum timeframe violation will need to follow the applicable appeal process.

NOTE: Interest rate is correct at the time of publication. Check the Financial Aid website (<https://financialaid.fullcoll.edu/types/#loans>) 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 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 <https://nslds.ed.gov/npas/index.htm>.

Student Loan Repayment

Currently the U.S. Department of Education has an on-ramp period which ends September 30, 2024. Students are encouraged to take action and select a repayment option with their loan service so it prevents students from going into delinquency or default which can have an impact on credit worthiness.

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. For more information, students may visit our website at <https://financialaid.fullcoll.edu/financial-wellness/.Cohort>

Default Rate (CDR)

The United States Department of Education publishes an annual draft and final Cohort Default Rate, or CDR. The CDR is the percentage of Fullerton College's borrowers who enter repayment during a federal fiscal year, and default before the end of the second following fiscal year. A loan may go into default if a borrower does not make payments on the loan for at least 270 days, or seek other allowable options, such as loan deferment.

To assist borrowers at Fullerton College, all loan borrowers receive both loan entrance and loan exit counseling, and receive loan information hand-outs annually, to assist them in determining if a Federal Direct Loan is right for them. Notifications are also sent to each loan borrower then they apply for a loan, instruction them of their legal obligations and their right to cancel their loan. When a borrower graduates, or drops below the required half time (6 units) attendance required for loan deferment, they are also notified by the Office of Financial Aid.

Furthermore, the College has maintained a campus-wide Default Prevention Committee since 2013. Meetings take place four times annually, and comprise a cross-section of College personnel. The CDR is shared with the committee, as well as what strategies and interventions the College, spearheaded by the Office of Financial Aid, are being taken to reduce the risk of loan delinquencies and default. A second committee on Financial Literacy and Financial Wellness, as also met since 2014, and also meets four times per year. As an outcome of the committee, optional financial literacy program is provided each semester by the Financial Aid Office, as well as a Default Prevention initiative each semester.

The current CDR at Fullerton College is 0.0%.

UNUSUAL ENROLLMENT HISTORY (UEH)

Since 2013/2014 Pell recipient and/or loan borrower who have enrolled at multiple schools within the last 3 years may be flagged on their Student Aid Report. Students who are flagged will have comments posted to their myGateway Account. The students will need to submit Official College or University Transcripts from EACH institution attended, to the Financial Aid Office. The Official Transcripts will be reviewed by the student's Financial Aid Technician. As part of the review process the technician must confirm that all transcripts from each institution have been submitted. If the student received credit for courses, the student may be packaged and paid. If they did not pass units in each semester attended, the student will have the UEH Appeal added to their myGateway account. The appeal must consist of a statement to explain the extenuating circumstances that kept the student from completing their courses successfully and supporting documentation. The appeal will then be reviewed by the Financial Aid Administrator and this decision is final. There is no higher appeal.

SCHOLARSHIPS

There are numerous local grant opportunities available in the form of scholarships. Scholarships are free money that do not need to be repaid. Students are encouraged to do their own research on available scholarships. You may find some general financial aid information and some scholarship opportunities on the Resources section of our website.

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. New legislation, known as year-round Pell, allows students to receive up to 150% of their scheduled academic year award. In other words, if you are paid full time Pell Grant in two terms, for example fall and spring, normally you would not have remaining eligibility for summer. With year-round Pell, you can be paid in the summer, as long as you enroll in a minimum of 6 units. You do not need to take any other action, we will calculate and update your award, and you will receive a new financial aid offer letter by email.

Loans

Loans can be requested in Summer as long as student has remaining eligibility and is enrolled in at least 6 units for summer.

Cal Grant, SEOG, SSCG, and Federal Work-Study

There are no financial aid awards for Cal Grant, SEOG, SSCG or Federal Work-Study in the Summer

SPECIAL CIRCUMSTANCES APPEALS (INCOME ADJUSTMENTS)

The Federal Government signed prior-prior year into legislation in 2015. The FAFSA and California Dream Act (CADAA) require students and parents to report their income from two years ago. In accordance with Federal and State Regulations, the Fullerton College Financial Aid Office has always offered special circumstances appeals (income adjustment) to students and their families if they have experienced a drastic reduction in income. Students are required to submit a special circumstances appeal (income adjustment) to our office. If accepted, our office will recalculate financial aid eligibility for the current academic year. To get the special circumstances appeal (income adjustment) process started, interested students must contact their Financial Aid Technicians via email or phone. Contact information is available on the Financial Aid Office website (<https://financialaid.fullcoll.edu/>).

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. SAP for students will be determined at the end of each semester after the grade submission deadline. Effective July 1st, 2012, 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 (I's), Withdrawals (Ws), Excused Withdrawals (EWs), Credit/No Credit, Pass/No Pass and all repeated coursework.** Academic Renewal is not recognized for financial aid purposes, and is always counted in units attempted, GPA calculation, and maximum time frame, even when a more favorable grade was subsequently received, both attempts would be counted. We will pay for failed courses and count the units in SAP, up to the maximum allowed by the College. Once a student passes a course, however, we will only pay for one subsequent attempt. Both attempts, even if aid was not received, will count in the SAP Calculation.

If a student transfers in course work from other institutions, we will count all attempted units accepted in SAP calculation, for both progress and maximum time frame. Any student who contests units as not degree applicable, would need to follow the maximum time frame appeal process as outlined below. When a student is not meeting SAP, Fullerton College will offer 1 semester (maximum) of Financial Aid Warning before aid is disqualified for progress. There is no Financial Aid Warning for maximum time frame.

California College Promise Grant (CCPG) eligibility is different and separate from the SAP eligibility for Financial Aid. Please contact the Financial Aid Office for further details.

Financial Aid Warning

Students who do not meet 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 do not meet the SAP Standards for the second time they will be placed on Disqualified Status and all aid for the term will be cancelled.

Attempted Maximum Time Frame

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

Important Information: If at any point in time it is determined that the Student cannot complete their course of study within the 150% timeframe (90 units for AA/AS, other certificate programs will vary), they will be immediately disqualified from future financial aid (may include the CCPG), for the remainder of their program, even if currently meeting the 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 and of 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% unit 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. Fullerton College Financial Aid Office automatically removes 30 units of attempted remedial units.

Regaining Eligibility

Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the standards which is 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. Students may wish to appeal this determination, by reading the appeal information on the next page. Students who have appeals approved will be placed on one semester of Financial Aid Probation, unless recommended for an academic plan by a Financial Aid Counselor.

BA/BS Degree Student

Students who have already completed a BA/BS Degree and are enrolled in an AA/AS or Certificate Program at Fullerton College, will be able to apply for Direct Student Loans only.

Eligibility

To become eligible to receive Title IV financial aid at Fullerton College, students must submit a completed Free Application for Federal Student Aid (FAFSA) to the Department of Education (DOE) or the California Dream Act Application (CADAA) to the California Student Aid Commission (CSAC), complete any required documents with the Fullerton College Financial Aid Office and adhere to the following requirements:

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

Pace of Progression: Attempted units are all units/classes in which the student was enrolled through census week (3rd week of school). Therefore, some W's may be included in "attempted unit" total. Please note that 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.

Units Attempted	Must Complete	Units Attempted	Must Complete
1	1	14	9
2	1	15	10
3	2	16	11
4	3	17	11
5	3	18	12
6	4	19	13
7	5	20	13
8	5	21	14
9	6	22	15
10	7	23	15
11	7	24	16
12	8	25	17
13	9	26	17

Financial Aid Disqualification

Students who do not meet the SAP Standards listed above will be subject to disqualification from receiving further Federal and State Financial Aid, which may include the loss of the California College Promise Grant (CCPG). 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. Students may wish to appeal this determination, by reading the appeal information below. Students who have appeals approved will be placed on one semester of Financial Aid Probation, unless recommend for an academic plan by Financial Aid Counselor.

Appeal Requirements & Process

Once a student reaches their maximum timeframe, 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 CCPG fee waiver. Under certain conditions, a student may be eligible to appeal for reinstatement of aid, without meeting the SAP policy. Each institution has the option of allowing or not allowing appeals and if allowed, must explain what options are available and who is eligible for an appeal. At Fullerton College, appeals are offered in the fall, spring, and summer semesters, 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.

Students receive SAP disqualification email communication via myGateway

Students are encouraged to complete the SAP Online Workshop at <https://financialaid.fullcoll.edu/resources/> (not a requirement for SAP appeal)

Required meeting with Financial Aid Counselor can be scheduled online (link provided in SAP communication) or in-person at Financial Aid kiosks

Required SAP appeal that includes personal statement, Student Educational Program Plan (SEPP) from Financial Aid Counselor, and supporting documentation must be submitted online at <https://fullcoll.studentforms.com>

As part of the SAP appeal process, it is MANDATORY for students to meet with a Financial Aid Counselor before submitting their appeal on <https://fullcoll.studentforms.com>. Students may schedule their appointment online by clicking the link provided in their SAP disqualification email sent by the Financial Aid Office. Students may also schedule their appointments in person at the Financial Aid kiosks located in Building 100, near room 115. Students may contact our office if they need assistance scheduling their appointment.

Reasons a student may be eligible to appeal include:

- Extenuating circumstances beyond student's control that prevented student from meeting SAP standards. Documentation substantiating statements and the Student Educational Program Plan (SEPP) provided by the Financial Aid Counselor must be submitted with the SAP appeal.
- Extenuating circumstances must ALWAYS be documented or the appeal will not be approved. If you have difficulty obtaining third party supporting documentation, and would like guidance on what you can provide, please contact us directly. Extenuating circumstances are considered to be (but not limited to):

- Injury or illness, including, but not limited to, behavioral health conditions, of the student or a relative or other significant person or
 - Death of a relative or other significant person or
 - Pregnancy or birth of a child or
 - Loss of childcare or
 - Loss of access to personal or public transportation or
 - Being a victim of a serious crime, including, but not limited to, domestic abuse, even if the crime was not reported or did not result in criminal prosecution or civil liability or
 - COVID-19 related circumstances or
 - Change in home or living circumstances such as homelessness or
 - Natural disaster or
 - Other extenuating circumstances that were beyond the student's control
- 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 timeframe. A Student Educational Program Plan (SEPP) provided by the Financial Aid Counselor is required with the SAP appeal. Also, formal change of major with Admissions and Records must be submitted prior to submitting the SAP appeal process. Financial Aid Counselors will assist with this step.
 - Student has reached the maximum timeframe of attempted units, but a portion of the unit total is comprised of remedial coursework, which would reduce the unit attempted total. A Student Educational Program Plan (SEPP) provided by the Financial Aid Counselor must be submitted with the SAP appeal.
 - Currently, we will only allow for a maximum of one program change in order to receive aid, with certain caveats.

Once students have met with a Financial Aid Counselor and received a SEPP, students will be able to complete the appeal electronically at the <https://fullcoll.studentforms.com> website. Supporting documentation for extenuating circumstances and the SEPP are required for the appeal process and must be submitted in order for the student's appeal to be reviewed. Students are required to upload all supporting documents using a scanner, smartphone, or PDF via <https://fullcoll.studentforms.com>. Students may request in-person assistance to submit their appeal by visiting the Financial Aid Computer Lab. Supporting documentation for extenuating circumstances and the SEPP are required for the appeal process and must be submitted in order for the appeal to be reviewed. Students are required to upload all supporting documents using a scanner, smartphone, or PDF via <https://fullcoll.studentforms.com>. An appeal that is submitted incorrectly or incomplete multiple times will be denied and the student will need to contact our office for guidance.

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

1. Why the student failed to meet SAP

- Students must state in their appeal what event(s) took place and were out of their control that cause them not to meet SAP. If a student has not met SAP for more than one semester (may not be consecutive), they will need to provide a statement for each individual semester progress was not made. *Each statement of the extenuating circumstances must have its own supporting documentation.

2. What has changed to allow the student to meet SAP at the next evaluation.

*Supporting documentation for extenuating circumstances and the SEPP are required for the appeal process and must be submitted in order for the appeal to be reviewed. Students are required to upload all supporting documents using a scanner, smartphone, or PDF via <https://fullcoll.studentforms.com>. Incorrect

or incomplete appeals may be denied and the student may not be able to resubmit their appeal during that semester. If you need additional assistance submitting the SAP appeal, we encourage students to visit the Financial Aid Computer Lab in Building 100, Room 117.

The first-level SAP appeal review is recommended for approval or denial based upon the student's individual circumstances. If a SAP appeal is denied, students may request a second-level appeal by contacting our office. All second-level appeal decisions are final and there is no higher appeal. Appeals approved will be placed on financial aid probation and will be eligible for a financial aid disbursement for one semester, unless recommend for an academic plan by Financial Aid Counselor. 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. Student will be notified through their <https://fullcoll.studentforms.com> account of their appeal status within 7-10 business days.

It is important to remember that generally, students become eligible for financial assistance again when they are once again meeting the SAP Policy. The appeal process is designed to be the exception to the rule when extenuating circumstances exist outside the student's control and/or a change of major occurred where the student is now under the maximum time frame for the new program. Students should identify why they were disqualified and what their reasons are before they consider submitting a formal appeal. For this reason, we offer SAP Workshops each semester, and disqualified students are mandated to attend online.

WITHDRAWAL AND RETURN TO 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 Federal aid (Pell grant, Loans, SEOG grant) and withdraws from all of their classes; that student may owe money back.

The school must determine the student's withdrawal date by instructor's last day of attendance confirmation for each class dropped. The latest date of all withdrawn classes will be the student's withdrawal date.

F-grades: Teachers will post last-day-of attendance (LDA) for F-grades unearned. If student has all unearned F-grades for a term, then that will constitute a complete withdrawal and an R2T4 calculation will be generated.

LDA & F-Grade Appeal – if a student feels that their Last Day of Attendance is later than reported or the F-grade is earned, then they can email the Financial Aid Office at: FAbilling@fullcoll.edu. Instructions and a form will be provided to the student and confirmation from their instructor regarding the change will be required. The student may need to also contact Admissions and Records regarding grade change appeals as this process only pertains to financial aid.

Here's how it works: According to the date of withdrawal, the Financial Aid Office will calculate the part of the aid 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 \$2586 Pell grant. If there are 111 days in the term and the student drops out on the 25th day, the student has earned 22.5% of the grant.

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.

Modules 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.

A student who withdraws from a program offered in modules is not considered to have withdrawn for R2T4 purposes if the student completes:

- One module that includes 49% or more of the number of days in the payment period; or
- A combination of modules that when combined contain 49% or more of the number of days in the payment period
- Coursework equal or greater than the coursework required for the institution's definition of a half-time student (earns a passing grade).
- If institution obtains written confirmation from the student at the time of withdrawal that he or she will attend a later module in the same payment period the module begins no later than 45-calendar days after the end of the module the student ceased attending

Scheduled breaks of five or more consecutive days and all days between modules are excluded from the number of days in the payment period used to calculate whether the module(s) completed by the student comprise 49% of the payment period.

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 portion due: 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 portion due: Must be returned within 30-days of withdrawal.

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 allows 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.

AMERICORPS PROCESS

The AmeriCorps Program began in the 1990's, under President Bill Clinton, for individuals who did volunteer work or community service, to receive funds to pay educational costs and/or student loan debt.

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 2023-2024 FAFSA/CADAA, 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.

MYTHS REGARDING FINANCIAL AID

*If you don't live with your parents, you're an independent student. False. Except for the California College Promise Grant, by the Federal definition you're considered to be an independent student only if any of the following are true.

Beginning with 2016-2017, some applicants may be moved from a previously assigned Verification group of V1 to a Verification group V4 or V5. Such change would be based on corrections made to student' CPS record or on other information available to the Department of Education.

- You are 24 years old or older
- You are married at the time you file your FAFSA/CADAA
- You are working on a Master's or Doctorate program

- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training
- You are a veteran of the U.S. Armed Forces
- You have children who receive more than half of their support from you
- You have dependents (other than your children or spouse) who live with you and receive more than half of their support from you
- Since you turned 13, both your parents were deceased, or you were in foster care or were a dependent or ward of the court
- You are or were an emancipated minor as determined by a court in your state of legal residence
- You are or were in legal guardianship as determined by a court in your state of legal residence
- A high school or school district homeless liaison has determined that you are an unaccompanied youth who is homeless
- A director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development has determined that you are an unaccompanied youth who is homeless
- A director of a runaway or homeless youth basic center or transitional living program has determined that you are an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless

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

- You or your parents cannot receive financial aid because your family income is too high. False. Income is only one of the criteria on which financial aid is based. If the school's costs exceed your family's means, you will qualify for some form of financial aid. Also, some scholarships are based on merit.
- I'm not a straight "A" student, so I won't get aid. False. It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need.
- My chances of receiving financial aid are the same no matter when I apply. False. Your safest bet is to submit your application at the earliest possible date. That is because funds are often limited and many financial aid programs work on the first come, first served basis.
- There is no need for me to complete the FAFSA; I know I won't qualify for a grant. False. The FAFSA serves several purposes, not just determining your eligibility for a grant. Students applying for scholarships, loans, and federal work-study also need to complete the FAFSA.
- I can't apply for financial aid because I cannot attend full time. False. Students do not have to attend full time to receive a Pell Grant or other financial aid. Amounts received are based on income and enrollment status, and are paid based on full time (12 or more units), three quarter time (9-11.5 units), halftime (6-8.5 units), or less than half time enrollment (less than 6 units).
- I don't have to reapply for financial aid every year. False. Students must reapply for financial aid every year. Aid does not carry forward from one academic year to another. Fall semester is the start of the new academic year, and applications may be filed as early as the preceding October 1st.
- I have to be a minority to receive financial aid. False. Funds from federal student aid and state aid are awarded on the basis of financial need, NOT on the basis of race, creed, or gender. The FAFSA does not ask for such information.

- I'll receive my financial aid immediately after applying. False. The FAFSA is the first step in the financial aid process, which may include additional paperwork and forms. The entire process can take anywhere from one to three months, so students are advised to apply early, meet deadlines, and respond to any requests in a timely fashion to ensure that the college has the best opportunity to meet the student's need, and so that the student is awarded on the first disbursement. Applications are processed on a first come-first served basis, until funding is exhausted. Financial aid is designed to assist students with their education.
- You've got my FAFSA. You don't need anything else. False. Once the FAFSA is processed, students will need to complete their file with the Fullerton College Financial Aid Office, (providing they listed Fullerton College on the FAFSA application.) Students must check myGateway under "Student Links" and provide any additional documentation requested to the Financial Aid Office, in order to complete their financial aid file. After the file is completed, students will receive their financial aid offer letter on myGateway. Students who neglected to list Fullerton College on their FAFSA should contact our office for further assistance.

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 <https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>.

FINANCIAL AID CONSULTANTS

Financial Aid Consultants provide assistance in completion of the FAFSA application, estimate the amount of money you may receive, and describe the types of aid available. These consultants generally charge a fee for their services. Before you pay for any services, be aware that these services are also offered by the Fullerton College Financial Aid Office for free. We advise you to contact our office for assistance before deciding to hire the services of an outside consultant. If you decide to hire the services of a consultant, we advise you to do your research beforehand, as, like most things in life, there are both legitimate businesses and scam artists. Pay attention to the following:

- Never agree to a fee based on the percentage of aid you will receive from the college. Never sign a blank form (FAFSA), only sign the document once you have reviewed it.
- Be sure to mail the application (FAFSA) yourself. Do not rely on the consultant to mail it for you. Keep copies for your records of everything you submit to the consultant.
- You may want to request a list of references before hiring the services of a consultant. 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 and submit the application before you have reviewed 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 applicable deadlines to maximize their financial aid award. Students enrolled in study abroad programs may be considered as enrolled 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 and University of Redlands).

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.

CALIFORNIA VIRTUAL CAMPUS (CVC)

The California Virtual Campus (CVC) is a systemwide resource for the 116 California Community Colleges (CCCs), ensuring that significantly more students are able to complete their educational goals by increasing both access to and success in high-quality online courses. It is designed to help California community college students search for and find courses needed to complete their degree and transfer requirements online. New and currently enrolled California college students can browse through thousands of online courses available at various California community colleges that may count for credit at their home college. Additionally, via cross-enrollment option (consortium agreement), eligible students are allowed to complete courses at a second California community college (i.e., Teaching college) without the need to complete multiple admissions applications. Although the FC FAO has a paper consortium agreement for in person classes among other eligible schools, for the CVC it is an on line request form when the student signs up to take CVC course amongst an eligible home and teaching College. Select the check box to use Federal financial aid and we will take care of the rest. Please note, for the CCPG (fee waiver), you will still need to apply at both the home and teaching College, so that you are not assessed enrollment fees at one campus, as this does not transfer over from the home College to the teaching College, and because drop policies vary amongst CCC's, you don't want to be dropped from the Teaching campus.

STATE AUTHORIZATION

Recent federal regulations on State Authorization require a student to be in residence in the state in which their College/University is located, in order to be eligible to receive Title IV Financial Aid, unless the College/University has an authorization to operate in the state of the student's residence. Currently, Fullerton College does not have authorization for any state other than California. This law went into effect on July 1, 2020. If continuing students intend to remain living in their home state and take online classes at Fullerton College, then they will remain ineligible for Title IV Financial Aid. All new students are required to be in California, in order to receive Title IV Financial Aid at Fullerton College at this time.

CAETIC

CAETIC, or California Earned Income Tax Credit, is a cash back tax credit available to California's working families and individuals. To see if you qualify, please visit www.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:

1. You change your address
2. Graduation from college
3. Withdrawal from school or less than half-time attendance
4. Name change (for example, maiden name to married name)
5. 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 SAI (Student Aid Index, formerly known as Expected Family Contribution (EFC)) from your Student Aid Report (SAR). The Department of Education has an established formula and the information you provide on your FAFSA is used to determine your SAI (Student Aid Index, formerly known as 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 be able to cover costs out of pocket for expenses that will be incurred at the beginning of the year.** Students should plan on having 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 CADAA (California Application for Dream Act). This form must be completed every academic year. The form may be completed online at <https://studentaid.gov/h/apply-for-aid/fafsa> or <https://dream.csac.ca.gov/>. The academic year runs from July 1— June 30, and you must re-apply every academic year. The 2024-2025 financial aid applications are accepted January 1, 2024 to June 30, 2025.

What is CADAA?

CADAA (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. 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 or was enrolled in an eligible program of study 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 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 financial aid application 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 FAFSA Submission Summary (FSS)?

The FAFSA Submission Summary (FSS) summarizes the information reported on the FAFSA form. Students will be able to view the FSS after their FAFSA form is submitted and processed. Students should immediately review their FSS upon receipt, checking for any errors or changes and making appropriate corrections. They should also make sure that Fullerton College is listed in the school section on the FSS. 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 FSS thoroughly. Students should not make additional corrections after they have submitted their paperwork to our office, as doing so may delay the process.

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/ CADAA 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 CCPG, 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/prior year income. (*Does not necessarily disqualify student if completion of approved rehabilitation program documentation can be submitted.)

What is Selective Service?

As of July 1, 2021, the Department of Education removed the Selective Service requirement for FAFSA. Effective with the 2021-2022 academic year, registration with the Selective Service System (SSS) for males 18-25 years of age is no longer required to receive state financial aid in California.

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 funds deposited in their selected refund preference with BankMobile Disbursements. Students will receive a refund selection kit in the mail and email. 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 payments 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 on myGateway for the most recent disbursement dates.

How much financial aid money will I receive if I am attending full-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 SAI (Student Aid Index, formerly known as 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 financial aid offer letter on myGateway that presents their award based on full time attendance. Students may want to check with the Financial Aid Office if they are enrolling in less than half time to ensure they are still eligible to receive payment. It is important to note that students are ultimately paid on the number of units enrolled and their disbursement amount may differ from what is notated on the financial aid offer letter 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 SAI from the FSS) 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 financial aid offer letter 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 financial aid offer letter, 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 <https://www.hornetscholars.com/>, <https://www.scholarships.com/>, <https://www.fastweb.com/>. Students are encouraged to do their own research on available scholarships. You may find some general financial aid information and some scholarship opportunities on the Resources section of our website.

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 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 California College Promise Grant (CCPG)?

The California College Promise Grant (CCPG) is financial aid offered by the State of California for Community College students. The CCPG 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 CCPG 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 CCPG, will I get back the money I already paid?

Yes. If a student previously paid fees and is later awarded a CCPG as part of their financial aid offer, 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 CCPG is for the same academic year. Refunds are processed through the Bursar's Office. Students should be aware that the CCPG pays registration fees only and students will still need to pay any additional fees, such as parking, health fee, ID and ASB fees. All CCPG's 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 with the Financial Aid Office 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 cumulatively, in order 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 received financial aid the prior year is to complete an application at <https://studentaid.gov/h/apply-for-aid/fafsa> or <https://dream.csac.ca.gov>.

Can I appeal my Pell Grant 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 June 2024. However, information is subject to change without notice. Form written and developed by the Fullerton College Financial Aid Office.

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