

Fullerton College FINANCIAL AID NEWSLETTER

Fall 2024/Winter 2025



LAUNCH OF 2025-2026 FAFSA & CADAA

Magaly Renteria, Financial Aid Technician

Apply now! Students may apply for 2025-2026 financial aid consideration by completing the Free Application for Federal Student Aid (FAFSA) (https://studentaid.gov/) or California Dream Act Application (CADAA) (https://dream.csac.ca.gov/), whichever is applicable to the student. Students should complete only one of the applications, not both. The 2025-2026 financial aid applications cover fall 2025, spring 2026, and summer 2026. The priority filing deadline for FAFSA and CADAA is March 3, 2025. We encourage students to complete their financial aid application by the priority filing deadline, but please note that the 2025-2026 applications are open until June 30, 2026. Students may apply at any time before that closing date. Students are also encouraged to complete all outstanding financial aid tasks, if any, on fullcoll.studentforms.com by May 30, 2025. The Fullerton College school ID is 001201.

When completing the 2025-2026 FAFSA or CADAA applications, students will be asked a series of questions that will determine their dependency status. If students are deemed to be dependent students, then parental information will be required on the application. If students are deemed

to be independent students, then only student information will be required on the application. There will be instances where a student is deemed as a dependent student, but, due to unusual circumstances, the student is truly an independent student. In these instances, students may work directly with our office to determine what documentation may be needed to confirm the student's correct dependency status.

The 2025-2026 financial aid applications will be completed using income information the year 2023. If student and/ or parent income has drastically 2023 reduced between today, students may contact their assigned Financial Aid Technician to inquire about a possible special circumstances appeal. The special circumstance appeal will allow us to reassess financial aid eligibility based on the current, more accurate income information. In some instances, the special circumstance appeal may lead to additional financial aid eligibility. Students may find their assigned Financial Aid Technician's name



Financial Aid To Do List



For Students Going to College in 2025-2026

Ready to invest in your future by attending university or a career technical college? Follow these steps to ensure you receive the max amount of aid you're eligible for!

Figure out which application is right for you!

You only need to apply with ONE depending on certain qualifications: The Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

Apply with CADAA if you:

- · Are Undocumented (with or without DACA)
- Have a U-Visa
- Have Temporary Protected Status

Apply with FAFSA if you:

- · Are a U.S. Citizen
- Are a Permanent Resident (Green Card)
- Are an eligible non-citizen

Gather the required information & documents!

If you're the student:

- □ Student FSA ID/Login Info (for FAFSA only)
- ☐ Social Security Number (if applicable)
- ☐ Alien Registration Number (if applicable)
- □ 2023 Income Tax Return (if applicable)
- List of schools you're interested in attending

If you're the parent or contributor:

- □ Contributor FSA ID/Login Info (for FAFSA only)
- 2023 Income Tax Return
- Amount in checking & saving accounts Untaxed income such as child support received
- Assets like businesses, investments, real estate, etc.
- (Not including retirement or primary residence)

Apply for financial aid!



Applications OPEN December 2024



Priority DEADLINE March 3, 2025 | Sept 2, 2025*

Questions? Visit <u>Cash4College.csac.ca.gov</u> to get free help from financial aid experts! adline for CA Community College Students

☐ Apply for colleges & scholarships!

Research and explore colleges with the College Scorecard. Keep track of each school's admission application deadlines and fees!



Apply to as many scholarships as possible for free money! Use College Board's Scholarship Search Tool or research local community scholarships!



Check on your financial aid status!

Application is submitted and gets processed

Create an account or sign in: mygrantinfo.csac.ca.gov to check on your state aid and Cal Grant status

Student Aid Index is calculated and shared with schools

Schools send a financial aid offer









FIND MORE INFORMATION AND RESOURCES: CSAC.CA.GOV/HOW-APPLY studentsupport@csac.ca.gov | 888-224-7268



LAUNCH OF 2025-2026 FAFSA & CADAA

Magaly Renteria, Financial Aid Technician

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and contact information in the Contact Us section of the Financial Aid website (https://financialaid.fullcoll.edu/#contact). The Financial Aid Technicians will confirm a special circumstance appeal is appropriate and guide the student through the appeal process.

Students may reach us over the phone by requesting a callback using our QLess system in the Contact Us section of our website. Students are also welcome to stop by the Financial Aid Office for in-person assistance, including the use of our computer lab, during our open business hours: Monday through Thursday 8:00 AM to 4:30 PM and Fridays 8:00 AM to 12:00 PM. Please note our hours may vary for holidays and special events. Please check our website for the most up-to-date information.

FINANCIAL AID FOR REQUIRED COURSEWORK

By Alyssa Martinez, Financial Aid Counselor and Magaly Renteria, Financial Aid Technician

The U.S. Department of Education requires that a student must be enrolled in an eligible degree or certificate program of study to receive financial aid. Although this has always been a requirement, up until recently, the technology to have an automated process to check each student's class schedule each term was not available. In the near future, there will be an automated process to confirm all courses a student enrolls in count towards their degree objective.

Financial aid will be paid only on required coursework for a student's specific academic program. The courses that a student enrolls in, the expected timeline for completing the program, and how the courses align with the student's degree or certificate goals will be looked at before financial aid disbursements are made. Only courses that count toward the student's program of study will be considered when determining eligibility for federal and state financial aid programs, such as Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Cal Grant, Student Success Completion Grant (SSCG), Federal Work-Study (FWS), and student loans. It is important to note that required coursework will not impact the California College Promise Grant (CCPG). The CCPG is designed to waive the \$46 per unit enrollment fees for any units enrolled.

It is important for students to meet with a Counselor to determine their major is up to date. Any Counselor can assist with a change of major form and with providing the appropriate courses for any given major, also known as an educational plan. The educational plan provides the exact classes students should be taking, which also helps provide a timeframe for when the students will complete their degree objective. Following the educational plan as closely as possible will help keep students on track to attain their goals, to transfer in a timely manner if that is part of their plan, and to avoid being disqualified for financial aid for exceeding the allowable number of units for their program. For financial aid purposes, students must meet the Satisfactory Academic Progress (SAP) requirements: (1) complete at least 67% of all cumulative units, (2) maintain a cumulative 2.0 GPA or higher, and (3) not exceed the maximum timeframe, which is typically 90 units. The full SAP policy is available in the Publications section of the Financial Aid Website. Students are highly encouraged to meet with a Financial Aid Counselor to discuss the SAP requirements and educational plans.

FINANCIAL AID FOR REQUIRED COURSEWORK

By Alyssa Martinez, Financial Aid Counselor and Magaly Renteria, Financial Aid Technician

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Aside from meeting the SAP requirements and staying on track by following an educational plan, it is also imperative for students to enroll in an appropriate major. Certain majors are ineligible for financial aid, while others may qualify for specific grants such as Cal Grant C that is designed for occupational majors. Students are welcome to meet with a Financial Aid Counselor to explore the different majors offered at Fullerton College and determine if their major is eligible for financial aid.

There is still much work to be done behind the scenes to ensure the automated process is up and running smoothly. More information will be shared in our next newsletter. Additional information will also be shared during our spring 2025 Financial Aid Awareness events.

CSAC: CAL GRANT, CHAFEE GRANT, AND DSIG

By Krystal Correa, Financial Aid Technician

The California Student Aid Commission (CSAC) oversees many state aid programs, such Cal Grant, Student Success Completion Grant, and Chafee Grant.

Cal Grant

The Cal Grant program, offered by the State of California, provides financial aid to residents attending California colleges and universities, with awards ranging from \$1,094 to \$6,000 annually based on eligibility and enrollment. To qualify, students must demonstrate financial need, meet GPA requirements, and submit a FAFSA or CA Dream Act Application along with GPA verification by the March 2nd deadline (or September 2nd for community college students). There are three types of Cal Grants: A, for students at four-year colleges (held in reserve for community college attendees); B, for disadvantaged students at any institution, offering up to \$1,648 annually; and C, for those in technical or occupational programs, providing \$1,094 annually. Special provisions exist for foster youth and students with dependents, who may receive up to \$6,000 for Cal Grant A or B and \$4,000 for Cal Grant C. Renewal requires annual application submissions and satisfactory academic progress. Students can track their application and awards through WebGrants4Students (https://mygrantinfo.csac.ca.gov/). Programs like the Dream Act Service Incentive Grant provide additional opportunities for volunteer service. For more information, visit the California Student Aid Commission website.

Chafee Grant

The California Chafee Grant for Foster Youth provides up to \$5,000 annually to eligible foster youth for use at qualifying colleges, universities, or career/technical schools, including some out-of-state institutions. Awards are limited to five years and distributed on a first-come, first-served basis due to funding constraints. To qualify, students must be current or former foster youth (ages 16-18 while in foster care) under 26 as of July 1st of the award year, enrolled at least half-time in eligible courses, and making satisfactory academic progress. The 2024-2025 application is open until July 31, 2025, for currently enrolled students, while the 2025-2026 application is open for high school seniors and fall 2025 attendees. Applicants must confirm submission of a FAFSA or CA Dream Act Application when available. Only one Chafee application is needed, as duplicates delay processing.

CSAC: CAL GRANT, CHAFEE GRANT, AND DSIG By Krystal Correa, Financial Aid Technician Continued from the

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California Dream Act Service Incentive Grant Program (DSIG)

The California Dream Act Service Incentive Grant Program (DSIG) is a state-funded initiative designed to provide financial support for students who are participating in approved public service programs. Specifically, DSIG is intended for students who are eligible for financial aid through the California Dream Act Application (CADAA). DSIG provides funding to eligible students in the form of an award that can be used for tuition, fees, books, and other educational expenses. Students may be awarded up to \$4500 per academic year in DSIG funds as long as they are actively receiving a Cal Grant award. Students must commit to a 150 hours of volunteer service per semester in order to qualify for the grant. For more information, please visit the CSAC DSIG website (https://www.csac.ca.gov/dsig) or the Financial Aid Office.



CSAC: STATEWIDE CASH FOR COLLEGE WEBINARS

By Magaly Renteria, Financial Aid Technician



CASHFOR (CSAC) hosts a series of Statewide Cash for College Webinars. The free webinars are open to the public Each year, the California Student Aid Commission and are designed to provide information to assist

students and their families complete their financial aid applications - Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). The upcoming webinars will focus on completing the financial aid applications for the upcoming 2025-2026 academic year. Some of the webinars will also be translated into Spanish to better assist students and their families. More information on dates, times, suggested documents needed to complete the applications, and registration can be found at the Cash for College Webinar Registration site: https://www.csac.ca.gov/c4c.

FINANCIAL AID OUTREACH

By Karina Rivera and Joann Ramirez, Financial Aid Technicians

The Financial Aid Office has been hard at work this fall 2024 semester! While the 2024-2025 FAFSA Simplification changes were new for students, families, and staff, the Financial Aid Office has used this as an opportunity to further support both current and incoming students through the financial aid process. Efforts are underway both on and off-campus and will continue throughout Winter 2024-2025 and Spring 2025 to help students complete their financial aid applications on time. The Financial Aid Office is receiving support requests from various departments and



local high schools. By personalizing each event, the Financial Aid Office aims to make financial aid more accessible and understandable for all students. So far, fall 2024 has seen 17 events serving 1,166 students, with 16 more events scheduled through winter 2025 session—and new events being added each week for the coming terms.

We kicked off our fall 2024 Outreach with the 2nd Annual Cruisin' for College event, which brought the community together with hot rods, classic cars, motorcycles, music, and food for students and families. The Financial Aid staff shared valuable information about the services and programs we offer throughout a Fullerton College student's journey. Next, we participated in the AUHSD Parent Summit, where parents from the AUHSD and Anaheim City School District learned about programs and services available for their children when they are ready to attend college. Additionally, high school counselors visited Fullerton College for the Partner's Breakfast, where we answered questions about the upcoming 2025-2026 FAFSA and networked with local high schools.

Furthermore, the Financial Aid staff supported on-campus programs like EOPS by hosting Financial Aid Presentations, sharing updates on the 2025-2026 FAFSA, deadlines, and available grants. During Undocumented Student Action Week, we provided personalized information



about grants and programs for Dreamers. At Promise's fall Mixer, students connected with various programs, including Financial Aid, to ask about disbursements, how to reach their assigned technicians, and next steps. During midterm week, we hosted Mellow into Midterms, featurina the Money Habitudes card game, where students explored their personal money habits and attitudes.

FINANCIAL AID OUTREACH

By Karina Rivera and Joann Ramirez, Financial Aid Technicians

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Coming up is WinterFest, where the Financial Aid staff will be on campus providing information about the 2025-2026 FAFSA, Winter/Spring term disbursements, financial aid awards, and more. We are also offering virtual services, including New Student Group Advising, which began fall 2024 and continues through Winter 2025. The Financial Aid staff will help answer general financial aid questions for Spring 2025 students and guide them on completing their financial aid files to avoid delays in disbursements. Additionally, local high schools continue to reach out for support, both on their campuses and at Fullerton College. The Financial Aid staff recently held workshops and presentations at Gilbert High School on the 2025-2026 FAFSA and available financial aid programs and services. Additionally, the Financial Aid staff is scheduled to provide presentations for high school seniors and workshops at other local high schools such as Fullerton High School, Anaheim High School, Loara High School, and Katella High school.

Overall, the Fullerton College Financial Aid staff has been actively engaged this fall 2024 semester, working to provide essential financial aid information and support to students, families, and local high schools. From events like Cruisin' for College and WinterFest to workshops at local high schools and specialized sessions for Dreamers, we're committed to helping students navigate the financial aid process. As we continue to assist students with FAFSA updates, financial aid disbursements, and personalized guidance, we're ensuring that no student is left behind in achieving their educational goals. With more events planned for the upcoming Winter and Spring terms, the Financial Aid staff is here to support students every step of the way.

FEDERAL WORK-STUDY

Carmen Zapata, Financial Aid Technician

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

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

Students awarded FWS for Fall 2024 and Spring 2025 can accept or decline their awards on myGateway through the Student tab. Students will then click on Financial Aid Information, select the correct 2024-2025 fiscal year and scroll down to the Federal work Study award to accept or decline the offer before clicking the submit button. 48 hours after accepting the

By Carmen Zapata, Financial Aid Technician

award, students can follow the same path to find a link for JobX and create an account to view and apply for available positions.

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

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



FINANCIAL WELLNESS

By Tony Alvatorre, Financial Aid Technician

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

By Tony Alvatorre, Financial Aid Technician

During our Summer Start 2024 events, 437 students signed up and opted in to receive fall 2024 text notifications! 390 students chose to receive information in English and 47 students in Spanish. The goal of the Financial Wellness Project is to provide timely financial literacy and wellness resources to students in an effort to reduce financial insecurities and help students succeed. These resources will benefit students not only in college but also throughout their lives. There was a high volume of interaction with students by text and also had other questions regarding their financial aid.

We intend to expand this project to disseminate the importance of financial wellness to students. Students who will be enrolled in the spring 2025 session can start signing up December 2024 and January 2025.

We're excited to announce the return of in-person Financial Literacy wellness workshops starting in Spring 2025! In addition, we will be hosting our annual financial aid awareness event in April, 2025, where students can explore financial literacy resources while enjoying fun, interactive activities. Stay tuned for more details on our financial aid website, financialaid.fullcoll.edu.

LOAN DEFAULT PREVENTION

By Tony Alvatorre, Financial Aid Technician

The U.S. Department of Education had an on-ramp period which helps borrowers successfully return to repayment which ended September 30, 2024. Students will be required to take action and select a repayment option with their loan servicer so their student loans do not go into delinquency or default status and potentially affect credit score.

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

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

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

The Financial Aid Office at Fullerton College understands that going back into repayment can be overwhelming and is here to help. We have partnered with ECMC to assist our students with repayment option selection and help meet their financial needs. This could include in-school deferment, forbearance, income-based repayment etc. ECMC is a non-profit company and

LOAN DEFAULT PREVENTION

By Tony Alvatorre, Financial Aid Technician

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has students' best interest at heart. They also have educational tools to help the community with resources, scholarships and financial wellness. ECMC learning allows student to create a free account to complete online courses, assess financial health, create budgets, track spending, evaluate identity theft risks, calculate borrowing costs, explore careers, set financial goals and more.



FINANCIAL AID FOR WINTER INTERSESSION 2025

By Magaly Renteria, Financial Aid Technician

Financial aid is available to eligible students taking winter intersession online classes! Fullerton College is offering one-month winter intersession online classes. The compact online classes will allow students to complete units quickly during the break between the fall 2024 and spring 2025 semesters. Interested students are encouraged to take advantage of this great opportunity.

IMPORTANT ELIGIBILITY AND DISBURSEMENT INFORMATION

- Students must submit a 2024-2025 financial aid application (FAFSA or CADAA, whichever is applicable) to Fullerton College to determine winter intersession financial aid eligibility including the California College Promise Grant (CCPG).
- Students must complete all financial aid verification requirements at https://fullcoll.studentforms.com.
- Students must meet Satisfactory Academic Progress (SAP) requirements at the end of fall semester in order to receive a financial aid disbursement.
- If enrolled in less than full-time status (12 or more units), financial aid may be prorated accordingly.
- STUDENTS WILL RECEIVE ONLY ONE FINANCIAL AID AWARD OFFER FOR BOTH WINTER INTERSESSION
 2025 AND SPRING 2025 SEMESTER. Students will not receive extra financial aid for winter intersession
 2025. This means that winter intersession 2025 online classes will be paid with spring 2025 financial
 aid. Any remaining spring 2025 financial aid, after winter intersession 2025 is paid, will be applied
 to spring 2025 tuition fees.



FINANCIAL AID FOR WINTER INTERSESSION 2025

By Magaly Renteria, Financial Aid Technician

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• Students may receive a financial aid payment at only one institution per semester. A financial aid payment for winter intersession 2025 is considered an early spring 2025 semester payment. Students who enroll in winter intersession 2025 online classes at Fullerton College will be considered as having received a spring 2025 financial aid payment. Therefore, these students will no longer be eligible for a spring 2025 payment at any other institution for that semester.

EXAMPLE OF A STUDENT ENROLLED IN CLASSES FOR WINTER INTERSESSION 2025 AND SPRING 2025 SEMESTER:

Buzzy is awarded financial aid for the spring 2025 semester in the form of the California College Promise Grant (CCPG) and Pell Grant. Buzzy enrolls in 3-units for winter intersession 2025. The \$46 per unit enrollment fees are paid by the CCPG. Then, 25% of their spring 2025 Pell Grant will be used to pay for the remaining tuition fees for the winter intersession 2025 class. If there is remaining Pell Grant after fees are paid, then a disbursement will be made to Buzzy via BankMobile.

Buzzy enrolls in 12-units for spring 2025. The \$46 per unit enrollment fees are paid by the CCPG. Then, because 25% of their spring 2025 Pell Grant was used to pay for the 3-units of winter intersession 2025, Buzzy now has only 75% of Pell Grant to help pay the remaining tuition fees for spring 2025. If there is remaining Pell Grant after fees are paid, then a disbursement will be made to Buzzy via BankMobile.

NOTE: Financial aid award offers are based on financial need as determined by FAFSA or CADAA. Interested students are encouraged to contact the Financial Aid Office to determine how their spring 2025 financial aid award offer may change if enrolling in winter intersession 2025 online classes.

ENROLLMENT STATUS

Financial aid will be disbursed based on number of units enrolled at the time of disbursement. For financial aid purposes, full-time status is 12 units or more. If a student enrolls in less than full-time status, the student's aid will be prorated accordingly.

WINTER INTERSESSION 2025 DISBURSEMENT DATE

First disbursement of Federal Pell Grant.

January 8, 2025

Students enrolled in all online classes <u>may</u> have a disbursement hold placed on their account. The hold will be lifted after the spring 2025 freeze date. Students should check with the Financial Aid Office for details.

WINTER INTERSESSION 2025 FREEZE DATE

February 18, 2025

The winter intersession 2025 freeze date will be the same as the spring 2025 freeze date of **2/18/24**. Winter intersession 2025 financial aid grants will adjust accordingly (either increase or decrease) if students make changes to their enrollment during the winter intersession 2025 term. If awarded the California College Promise Grant (CCPG), the CCPG will waive the \$46 per unit enrollment fees for any number of units.

FINANCIAL AID FOR WINTER INTERSESSION 2025

By Magaly Renteria, Financial Aid Technician

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When the winter intersession financial aid disbursement process begins, students will see a negative balance on myGateway. After Fullerton College makes a request for payment, it will take 5-10 business days (excluding weekends and holidays) for the refunds to be processed and transferred to the student's selected refund preference. The negative balance will become \$0 on myGateway once the refund has been transferred to BankMobile Disbursements, a technology solution, powered by BMTX, Inc. Students who are setup to receive BankMobile Disbursements emails and/or text messages will be notified once the refund has been deposited into their selected refund preference.

Contact the Financial Aid Office for more information about the financial aid process for winter intersession.

FINANCIAL AID OFFICE CONTACT INFORMATION

FALL 2024 & WINTER 2025 FINANCIAL AID OFFICE HOURS	
Monday	8:00 AM - 4:30 PM
Tuesday	8:00 AM - 4:30 PM
Wednesday	8:00 AM - 4:30 PM
Thursday	8:00 AM - 4:30 PM
Friday	8:00 AM - 12:00 PM