



Newsletter

Plan Ahead. Stay Informed. Succeed.

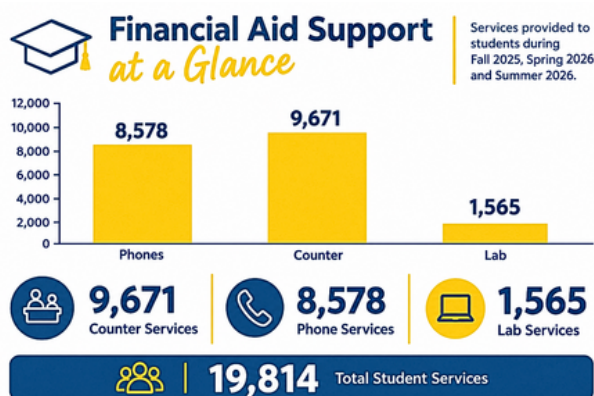
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Student Service Made Simple: Connect with Financial Aid Through QLESS



The financial aid department has been using QLess to help streamline customer service for our students at Fullerton College. It has helped us serve thousands of students and answer their financial aid needs in a timely manner. The graphic below shows how many students, parents and community members the department served for 2025-2026.



Below you will also see how many students and community members the department has served so far for the current school year 2026-2027.



QLess allows the financial aid department to gauge where more customer support is needed so that additional technicians can assist in the moment. It also allows students to sign up for financial aid services from anywhere they may be. This is especially helpful during busy times, so students can be served as quickly as possible without having to physically be in the building.

Students are able to add themselves to the QLess system for in-person support at our counter or computer lab by using the kiosks in building 100, next to the financial aid department, or go online at our website: <https://financialaid.fullcoll.edu/qless/> via phone or laptop. We are here to help get you signed in and served as quickly as possible.

Questions can also be answered over the phone using our QLess callback system. Students do not have to spend time waiting on hold to have your questions answered. They can add yourself to our phone QLess site for a call back from a financial aid technician as soon as possible through this link <https://financialaid.fullcoll.edu/qless/>. Please note that in order for financial aid representatives to give student account information via phone or email, FERPA regulations require all students to complete the Student Information Release (SIR) form to give our office consent.



APPLY NOW!

FINANCIAL AID FOR 2026-2027 & 2027-2028

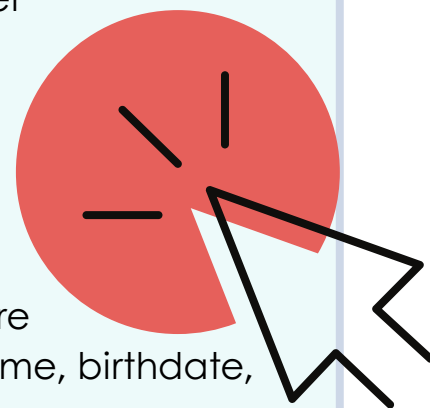


FAFSA & CA Dream Act Application Now Open

Both the FAFSA and CA Dream Act Application for the 2026-2027 and 2027-2028 academic years are currently available. Feel free to visit the Financial Aid Office computer lab for in-person support. Please remember that continuing students are required to renew their financial aid applications annually to remain eligible for financial assistance.

Tips & Suggestions

- The priority filing deadline is March 2.
- Ensure you collect all necessary information before beginning the application process (e.g., legal name, birthdate, Social Security Number, Dream ID, etc.).
- Both student and parent (if dependent) income and asset details are required:
 - 2024 tax information for the 2026-2026 application
 - 2025 tax information for the 2027-2028 application.



Financial Aid Computer Lab
Building 100, Room 117

FAFSA Identity: What Students Need to Know

The FAFSA now includes an identity-verification process designed to help prevent fraud and protect access to federal student aid. Since April 2026, FAFSA submissions have been screened for potential identity-fraud risk. Most students will not need to take any additional action; however, students identified as higher risk by the U.S. Department of Education's fraud-detection system may be required to verify their identity.

Students who are flagged as high risk may be asked to complete a real-time identity check using a mobile phone or tablet. This process requires students to use a live camera to verify their identity and present a valid government-issued photo ID. An existing photo cannot be uploaded in place of the live verification. Acceptable forms of identification include a driver's license, U.S. passport, Tribal ID, or permanent resident card.

Identity screening generally occurs when the FAFSA is submitted, although some 2026-2027 FAFSA applications submitted earlier may be screened retroactively. As a result, a student may receive an identity-verification request after submitting the FAFSA. Students should check their email and Dynamic Verification account regularly for updates or newly assigned verification tasks, such as identity verification.

Because completing identity verification may affect the timing of financial aid processing and disbursement, students who

receive a verification request should complete the required steps as soon as possible. Our Financial Aid staff are happy to assist students with the identity-verification process and answer questions along the way. Students can visit our office in Building 100, Room 115, request a financial aid callback through our <https://financialaid.fullcoll.edu/qless> or , or email their assigned Financial Aid Technician. Contact information for all Financial Aid staff is available in the Contact Us section of our website: <https://financialaid.fullcoll.edu/#contact>.

Stay Aid Eligible: Take Classes That Count (CPOS)

Fall 2027 may seem far away, but it is not too early to start preparing for an important change that could affect financial aid eligibility. Beginning in the 2027-2028 financial aid year, Fullerton College will implement Course Program of Study (CPOS) which comes from a new federal regulation. Under CPOS, students' financial aid eligibility will only apply to courses that count towards their officially declared financial aid eligible major, degree, or certificate program. If a course does not apply to a student's program of study, those units may not be counted when determining financial aid enrollment status. This could result in students receiving less financial aid if they are not enrolled in enough courses that directly apply to their educational goal.

The federal regulation changes are designed to ensure that financial aid supports courses that are part of a student's declared educational program. Under CPOS, courses that do not count towards a student's program may not be eligible for certain types of financial aid, including Pell Grants, federal student loans, Cal Grant, Student Success Completion Grant (SSCG), and other aid programs. This means that staying on track with an academic plan will become more important than ever—not only for completing a degree or certificate, but also for maintaining full financial aid eligibility.

Although CPOS will not begin until Fall 2027, students can take steps now to prepare. Students should first review their declared major or program and make sure it aligns with their academic and career goals. If their current program no longer reflects their goals, they should meet with an academic counselor as soon as possible to ensure they are taking the right courses towards their major to ensure the classes count towards their financial aid. Students should also make sure they have an updated Student Educational Program Plan (SEPP). A current SEPP outlines the courses needed to complete a student's program and will help students identify courses that are eligible for financial aid under CPOS.

Students should also be strategic when registering for classes. Before registering each semester, they should review their planned courses and confirm that they align with their SEPP. Courses that are not part of a student's educational program may not be covered by financial aid under CPOS. Taking courses that apply directly to

a student's declared program can help students stay on track toward graduation while also protecting their financial aid eligibility.

The Financial Aid Office will continue to share updates as more guidance about CPOS becomes available. Students should monitor their college email, check the Financial Aid website, and look for additional information as Fall 2027 registration approaches. Students will be able to see which units are counting towards their financial aid units after registering through an audit on myGateway. The Financial Aid Office is currently preparing for the implementation of CPOS and will provide more information as details are finalized.

In the meantime, students are encouraged to attend the "Stay Aid Eligible: Take Classes That Count" webinars. Each webinar will include a live presentation and a question-and-answer session, giving students an opportunity to learn more about CPOS and ask questions. Webinar recordings will also be available on the Financial Aid website for students who are unable to attend live. Students can find additional CPOS information and resources at financialaid.fullcoll.edu/resources/#CPOS.

While Fall 2027 may seem far away, preparing now can help students avoid last-minute surprises and stay on track with both their educational goals and financial aid. By reviewing their program of study, maintaining an updated SEPP, choosing courses carefully, and staying informed, students can take important steps toward making the most of their financial aid when CPOS takes effect.



Starting in Fall 2027, a new federal requirement called Course Program of Study (CPOS) will take effect and may impact financial aid eligibility for Fullerton College students. Although the changes begin in the 2027-2028 academic year, students should start preparing now by learning what CPOS means and how it may affect them.

What Is CPOS

Course Program of Study (CPOS) is a federal regulation that requires students to take classes that apply to their officially declared major, degree, or certificate program to qualify for financial aid. Under CPOS, if a course does not count toward a student's program of study, it may not be eligible for Pell Grants, Federal student loans, Cal Grant, Student Success Completion Grant (SSCG), and more.

This means students will need to stay on track with their academic plan - both to graduate on time and to receive their full financial aid package.

Why It Matters

In the past, students could take a variety of courses, even those not related to their major, without losing financial aid eligibility. With CPOS, financial aid will now be calculated based only on classes that directly support a student's educational goal.

If a student enrolls in courses outside of their declared program, those units won't be counted toward their financial aid enrollment status. This could result in receiving less financial aid if not enrolled in courses directly related to the student's program.

How Students Can Prepare

Although CPOS won't officially begin until Fall 2027, there are steps students can take right now to stay ahead:

1. Review and Update Program of Study

Students should ensure their declared major or program aligns with their academic and career goals. If not, they should meet with an academic counselor as soon as possible.

2. Follow an Updated Educational Program Plan

Having a current Student Educational Program Plan (SEPP) is critical. This plan outlines the courses needed to complete a student's program and ensures those courses are eligible for financial aid under CPOS rules.

3. Be Strategic During Registration

Before registering for each semester, students should confirm that all selected courses align with their SEPP. Courses that aren't part of the plan may not be covered by financial aid.

4. Stay Informed

The Financial Aid Office will continue to share updates as more guidance is released. Students should keep an eye on their email, check the Financial Aid website, or stop by in person closer to the start of Fall 2027 registration.

When It Starts

CPOS will begin in Fall 2027, for the 2027-2028 financial aid year. While that may seem far off, preparing early will help students avoid last-minute surprises and stay fully eligible for aid.

More Information Coming Soon

The Financial Aid Office is preparing for the implementation of CPOS and will share more information as details are finalized. In the meantime, students are encouraged to attend the Stay Aid Eligible: Take Classes That Count webinars. All webinars will include a live presentation and Q&A session. Recordings of the webinars will be available on our website for later viewing. View the [Fall 2026 Financial Aid Webinars](#) flyer or visit our website for details.

Fall 2027 may seem far away, but with the right steps now, students can stay on track and make the most of their financial aid. Stay tuned for more CPOS news!



SEPTEMBER

Stay Aid Eligible (CPOS) – Take Classes That Count

TUESDAY
SEPTEMBER 15, 2026
11:00 AM - 12:00 PM

Live presentation with Q&A session

Zoom link: <https://fullcoll-edu.zoom.us/j/89082684796>

THURSDAY
SEPTEMBER 24, 2026
4:00 PM - 5:00 PM

Live presentation with Q&A session

Zoom link: <https://fullcoll-edu.zoom.us/j/81843843834>

OCTOBER

Financial Aid 101 with FAFSA & CADAA Updates

Live presentation with Q&A session

Zoom link: <https://fullcoll-edu.zoom.us/j/89534304494>

THURSDAY
OCTOBER 15, 2026
4:00 PM - 5:00 PM

Live presentation with Q&A session - *Stay Aid Eligible (CPOS) - Take classes that count!*

Zoom link: <https://fullcoll-edu.zoom.us/j/88443983091>

TUESDAY
OCTOBER 20, 2026
11:00 AM - 12:00 PM

NOVEMBER

SAP Appeals & CCPG Appeals

TUESDAY
NOVEMBER 17, 2026
11:00 AM - 12:00 PM

Live presentation with Q&A session

Zoom link: <https://fullcoll-edu.zoom.us/j/83331778089>

THURSDAY
NOVEMBER 19, 2026
4:00 PM - 5:00 PM

Live presentation with Q&A session - *Stay Aid Eligible (CPOS) - Take classes that count!*

Zoom link: <https://fullcoll-edu.zoom.us/j/85861090546>

DECEMBER

Financial Literacy & Wellness

Live presentation with Q&A session

Zoom link: <https://fullcoll-edu.zoom.us/j/84480390085>

THURSDAY
DECEMBER 3, 2026
4:00 PM - 5:00 PM



Recordings will be available in the Financial Wellness section of our website.

BankMobile: How You Receive Your Financial Aid Refund

What Is BankMobile?

BankMobile, also known as BM Technologies, is a company that helps colleges and universities send financial aid refunds to students. BankMobile provides a secure way for students to receive money that is left over from their financial aid after school costs are paid.

How Does Fullerton College Use BankMobile?

Fullerton College uses BankMobile to send financial aid refunds to students. Fullerton College first determines if you qualify for financial aid and how much you will receive. If you have money left over after your school costs are paid, BankMobile helps send that refund to you.

BankMobile will send you an email with instructions on how to set up your account and choose how you would like to receive your refund.

Make Sure Your Information Is Up to Date

To make the setup process easier and more efficient, make sure your mailing address, email address, and cell phone number are up to date with Fullerton College.

When you receive an email from BankMobile, follow the instructions to set up your account. Use your own phone, tablet, or computer when creating your account. Avoid using a public computer because you will be entering personal and financial information.

Fullerton College decides your financial aid and refund amounts, while BankMobile facilitates the delivery of your refund.



First
Carolina Bank

BM

Technologies, Inc.

California Dream Act Service Incentive Grant (DSIG): Earn Aid Through Service

The California Dream Act Service Incentive Grant Program (DSIG) provides an opportunity for eligible California Dream Act Application (CADAA) students with a Cal Grant B award to earn additional financial aid by completing community or volunteer service. The California Student Aid Commission (CSAC) may award up to \$4,500 per academic year, with awards of up to \$2,250 per semester, to as many as 1,667 eligible students statewide.

To be eligible, students must apply for DSIG each academic year, attend a qualifying institution such as Fullerton College, have sufficient unmet financial need, meet Satisfactory Academic Progress (SAP) requirements, and complete any required verification for their Cal Grant B award. Students must also complete the required community or volunteer service hours during the academic year for which they receive the grant. Participants must complete at least 150 hours of community or volunteer service per semester.

Students may complete their service hours with an organization listed on CSAC's approved List of Service Organizations or with another organization that meets the requirements for a qualifying service organization. If an organization is not currently on the approved list, the organization must complete and submit the Service Organization Registration form through CSAC before students begin completing service hours. It is important that the organization be approved before any service hours are completed, as hours performed before approval may not qualify for the DSIG program.

For more information about the California Dream Act Service Incentive Grant Program, including eligibility requirements and forms for service organizations, visit <https://www.csac.ca.gov/dsig>.



New Bachelor's Degree Opens Access to Cal Grant A and Middle-Class Scholarship ●●●●

The Drone & Autonomous Systems Bachelor of Science program opens new student opportunities for Cal Grant A and the Middle-Class Scholarship award.

If you have ever been awarded Cal Grant A, you probably know it is usually put on "hold" at community college until you transfer to a university. With Fullerton College's new Bachelor of Science in Drone and Autonomous Systems, you do not have

to wait to transfer anymore. Because this is a full four-year degree, enrolled students can take their Cal Grant A off hold and use those state funds to help pay for upper-division tuition right here on campus.

The Drone & Autonomous Systems Bachelor of Science degree at Fullerton College also may make you eligible for the Middle Class Scholarship (MCS). If your family makes too much for a standard tuition fee waiver, the MCS can step in to help cover extra college costs like course supplies, books, and living expenses. The deadline to apply for the MCS award is March 2nd each award year. Students must meet general financial aid requirements and the MCS income/asset ceilings. The MCS award is treated as other grant aid in your financial aid package and will be applied to outstanding balances in the students' account as the last award.

What Is STATS? A New Look at College Costs and Outcomes ●●●

The Student Tuition and Transparency System (STATS) is a new federal system designed to give students and the public more information about college programs. This includes information about how much programs cost and how much students earn after completing them.

For several years, the federal government has used rules called Financial Value Transparency and Gainful Employment (FVT/GE) to collect information about college programs and their outcomes. Starting July 1, 2027, FVT/GE will be

replaced by STATS and a new set of rules called Earnings Accountability.

One of the biggest changes is how the government looks at what graduates earn. Under STATS, the Department of Education will look at the typical earnings of students who complete a program and compare them with a federal earnings standard. In simple terms, the question is: Are graduates earning enough compared with people who entered the workforce with less education?

If a program does not meet the federal earnings standard, it does not automatically lose federal financial aid eligibility. A program generally has to fall below the standard in two out of three consecutive years before it can lose eligibility for federal Direct Loans.

For students, STATS means there will be more information available about the cost and outcomes of different college programs. However, this information is not a guarantee of what any individual student will earn. Salaries can vary depending on a person's career, location, experience, employer, and many other factors.

STATS also affects more than just the financial aid office. Many areas of a college—including academic departments, advising, admissions, institutional research, career services, and the registrar—may be involved in providing accurate information about students and programs. Keeping student and program information accurate is a campus-wide responsibility.

The bottom line is simple: STATS is about transparency and accountability. It is intended to give students and the public a clearer picture of college program costs and outcomes. Students do not apply for STATS, and it is not a new type of financial aid. Instead, it is a federal system for collecting and evaluating information about college programs.

Understanding Satisfactory Academic Progress (SAP)

There are many Federal and state regulations that must be met for a student to be eligible for financial aid, including meeting satisfactory academic progress (SAP). These regulations require that students receiving aid meet the following academic standards: maintain a cumulative GPA of 2.0 or higher, successfully complete at least 67% of **all attempted units**, and complete their program in the max time frame of 150% or less (For AA/AS max is 90 attempted units; for certificates, it varies). If a student drops below any one of these standards, students become SAP disqualified and aid will be suspended.

Although there is no guarantee of approval, you may submit an SAP appeal which is a written statement that asks your school to reconsider your SAP status. The appeal process allows you to explain and document extenuating circumstances that negatively impact your SAP status. Extenuating circumstances are events

beyond your control such as serious health issues, family emergencies, and military duty to name a few. Simply "not ready for college" or "not knowing how to study" is not enough as these would be considered normal challenges, rather than extenuating circumstances.

To appeal, you will need to complete a web-based appeal form on which you will have the opportunity to explain in detail what your valid extenuating circumstances were during each semester that affected your SAP status. You will also need to explain how the circumstances have changed and what plan you have in place to make sure you make SAP going forward. In addition, you will need to provide official, valid 3rd party documentation to support your extenuating circumstances that kept you from meeting SAP during the affected terms. Once submitted, it can take 2 weeks for a determination to be made following federal regulations

****Students who have been disqualified due to exceeding max time of 90 units will need to meet with a Financial Aid Counselor (not general counselor) to obtain an educational plan that will be required as part of their appeal documentation.**

Avoid common mistakes:

- Not appealing for a valid extenuating circumstance
- Incomplete personal statements: must explain specific extenuating circumstances, what has changed, and what plan you have in place to meet SAP going forward.
- Must provide valid, 3rd party documents (no photographs) for each extenuating circumstance listed in your statement

Think before you drop as W/EW will impact your rate of completion which can make you ineligible for aid even if your cumulative GPA is above 2.0

Please take a moment to review the SAP policy and if you are still unsure or have questions, reach out to our office. The SAP Policy can be found on our website <https://financialaid.fullcoll.edu/resources/#publications>.

Last Day of Attendance and Your Financial Aid



When a student withdraws from all their courses, a federal regulation called Return to Title IV (R2T4) requires the Financial Aid Office to confirm the student's Last Day of Attendance (LDA) with their instructor(s). You can learn more about R2T4 in the [Financial Aid Consumer Brochure 2026-2027](#). The LDA can affect how much financial aid a student is eligible to keep and whether they may owe funds back, or if the College owes the additional funds. Please note that the date a student drops or withdraws from a course may not be the same as their Last Day of Attendance.

For financial aid purposes, the Last Day of Attendance is the date the student last participated in the course. For example, if a student drops a course online on September 25, but their instructor confirms that they last attended class on September 14, or the student last submitted an assignment on September 14, September 14 would be considered the student's Last Day of Attendance.

When an instructor drops a student, the LDA is recorded, however when a student drops themselves, the Financial Aid Office cannot use the drop date, but must confirm an LDA.

If the Financial Aid Office is unable to obtain an LDA from the instructor(s), we will send the student an LDA Appeal as a final opportunity to provide documentation confirming their last day of attendance. Students with missing LDAs will receive an appeal link by email from noreply@fullcoll.edu. If the email is not in the student's inbox, they should check their Junk/Spam folder. The link will take the student to the Last Day of Attendance Appeal form through Dynamic Verification. The form will identify the course(s) for which an LDA is needed. Students must:

1. Complete their portion of the appeal form.
2. Upload the required supporting documentation.
3. Submit the appeal within five (5) days of the date the LDA appeal email was sent. The five-day deadline is firm, and no exceptions will be granted.

If a student does not submit the appeal by the deadline, or if the appeal is denied, the course(s) will be counted as a "no show." Unless more than 50% of the semester has passed, then we will assume 50%.

If the appeal is approved, the Financial Aid Office will use the documented LDA in its R2T4 calculation. This may result in the student being eligible to keep more of their financial aid.

Supporting documentation is required for an LDA appeal. Students must provide one of the following:

- A signed letter or email from the instructor confirming the student's Last Day of Attendance for the course(s); or
- A copy of a graded test or quiz taken by the student that includes a date for the course(s); or
- A copy of a graded assignment that includes a date for the course(s).

Federal Student Loans: What's Changing in 2026-2027

The 2026-2027 academic year brings several important changes to the Federal Direct Student Loan program. If you are considering borrowing a federal student loan at Fullerton College, it is important to understand how your enrollment level can affect the amount you are eligible to receive, the annual borrowing limits that apply to you, and changes to federal student loan repayment options.

Beginning with the 2026-2027 academic year, federal student loan eligibility will be determined in accordance with the Schedule of Reduction (SOR). At Fullerton College, students enrolled in 12 or more units are considered full-time. Students who enroll in fewer than 12 units may have their federal loan eligibility reduced proportionally based on the number of units in which they are enrolled at the time of disbursement. Students must be enrolled in at least 6 units (half-time) to qualify for

Federal Direct Student Loans. This means that a student enrolled in fewer than 12 units may not be eligible to receive the same loan amount as a full-time student.

It is also important to remember that your enrollment level at the time of disbursement can affect your loan eligibility. If you reduce your units after your loan has been disbursed, your eligibility may be recalculated. This could result in a balance owed or an adjustment to a future loan disbursement during the same academic year. Students should carefully consider the financial aid impact before dropping or withdrawing from classes.

Federal Direct Loan annual borrowing limits are also based on a student's grade level and dependency status. For dependent undergraduate students, the annual maximum is \$5,500 for first-year students, \$6,500 for second-year students, and \$7,500 for third-year and beyond students. For independent undergraduate students, the annual maximum is \$9,500 for first-year students, \$10,500 for second-year students, and \$12,500 for third-year and beyond students. A portion of these amounts may be available as subsidized loans, with the remaining amount available as unsubsidized loans.

At Fullerton College, the third-year-and-beyond undergraduate loan limits apply only to students enrolled in the Bachelor of Science in Drone and Autonomous Systems program. Eligible dependent students in this program may borrow up to \$7,500 per academic year, with no more than \$5,500 of that amount in subsidized loans. Eligible independent students may borrow up to \$12,500 per academic year, with no more

than \$5,500 in subsidized loans. These are maximum federal loan limits, and a student's actual eligibility may be lower depending on enrollment, remaining annual or aggregate loan eligibility, cost of attendance, other financial aid, and other federal requirements.

Students should also be aware of significant changes to federal student loan repayment options. Beginning July 1, 2026, new federal Direct Subsidized and Direct Unsubsidized Loans will be subject to the new repayment system. Under the new rules, applicable borrowers will have two primary repayment options: the Tiered Standard Plan and the Repayment Assistance Plan (RAP), which is the new income-driven repayment option. Existing repayment plans, including SAVE, PAYE, and ICR, are affected by these changes, and eligibility for certain plans depends on when loans were first disbursed and whether a borrower receives additional federal loans after July 1, 2026. Because taking out additional federal loans can affect your overall repayment options, it is important to understand how new borrowing may impact your existing federal student loans.

Before accepting a student loan, remember that you do not have to borrow the maximum amount for which you are eligible. Consider borrowing only what you need and keep in mind that student loans must be repaid with interest. Understanding your borrowing limits and repayment options now can help you make informed decisions about your financial aid and future repayment responsibilities.

Free student loan counseling is also

available through Fullerton College's nonprofit partner, ECMC Solutions (Educational Credit Management Corporation). ECMC Solutions provides free counseling to help borrowers understand their federal student loans, explore repayment options, prepare for repayment, and learn about available resources if they experience difficulty making their payments. Students can take advantage of this service to better understand how borrowing now may affect their financial situation after leaving school.

When you apply for and receive a federal student loan, your loan information is reported to the National Student Loan

Data System (NSLDS). This information may be accessed by authorized guaranty agencies, lenders, institutions, and other authorized users of the system. Students can also log in to StudentAid.gov at any time to view their federal student loan history and other federal student aid information.

As you move forward in the 2026-2027 academic year, make sure you understand how much you are eligible to borrow, how your enrollment level may affect your loan amount, and how changes to federal repayment options could affect you in the future. For the most current information about federal student loans and repayment, visit [StudentAid.gov](https://studentaid.gov).

Federal Student Loans

What's Changing for the 2026-2027 Academic Year?

Key updates to know before you borrow. Your enrollment level, borrowing limits and repayment options can all affect your federal student loan eligibility and future repayment responsibilities.

Understand
Your Options.
Plan for Your
Future.



Enrollment Level & Eligibility

12+

Full-Time

Enrolled in 12 or more units at Fullerton College.

6-11

Reduced Eligibility

Enrolled in fewer than 12 units? Your loan eligibility may be reduced proportionally based on your unit load.

<6

Not Eligible

You must be enrolled in at least 6 units (half-time) to qualify for a federal student loan.



If you reduce your units after your loan has been disbursed, your eligibility may be recalculated. This could result in a balance owed or an adjustment to a future disbursement.



Annual Borrowing Limits

Limits are based on your grade level and dependency status.

Dependent Undergraduate Students

Grade Level	Annual Maximum
First Year	\$5,500
Second Year	\$6,500
Third Year & Beyond	\$7,500

Independent Undergraduate Students

Grade Level	Annual Maximum
First Year	\$9,500
Second Year	\$10,500
Third Year & Beyond	\$12,500



A portion of these amounts may be subsidized loans, with the remaining amount available as unsubsidized loans.



Special Program Note

At Fullerton College, the third-year-and-beyond loan limits apply only to students in the **Bachelor of Science in Drone and Autonomous Systems** program.



Eligible Dependent Students

Up to **\$7,500** per year
(no more than \$5,500 subsidized)



Eligible Independent Students

Up to **\$12,500** per year
(no more than \$5,500 subsidized)

These are maximum federal loan limits. Your actual eligibility may be lower based on enrollment, remaining loan eligibility, cost of attendance, other financial aid and federal requirements.



Know your limits. Explore your options. Build your future.

FULLERTON COLLEGE | FINANCIAL AID

Stay on Track: Understanding Student Loan Repayment



There are many different types of financial aid to help offset educational costs as a student, federal direct loans being one option some students could choose to request. Federal direct loans offer an opportunity for students to increase their financial aid available to them. It is important for students taking out loans, however, to know about the repayment options available to them and the timelines they may be looking at in terms of when that repayment will start with their loan service provider. Once repayment starts, if a loan borrower misses a payment, they enter delinquency status but then could eventually default on their loans if payment is not made after 270 days. Defaulting on loans could not only affect a person's credit score but could lead to wages or IRS tax returns being garnished as well.

Recent changes in federal legislation through the One Big Beautiful Bill Act changed the loan repayment options available to students, so it is important for previous loan borrowers to know which repayment option they had as it may no longer be available or may be switched to one of the two options now available. This is also important for new loan borrowers to know what their options will be once they enter repayment. For students requesting new loans after July 1, 2026 only two repayment options are available and would apply to any previous loans taken out as well.

Fullerton College continues to collaborate with ECMC Solutions, which is a non-profit and free resource available to current and former students to find the right solution for their situation as part of the Fullerton College's Loan Default Prevention program. Students may have options to delay their repayment through different options depending on their specific qualifying circumstances. ECMC as well as the Fullerton College Financial Aid Office reach out to previous loan borrowers that are at risk of defaulting on their loans. ECMC offers phone and virtual personalized appointments students could set up on their own time. They also have a direct line for support on loan repayment options available. ECMC also offers complete online courses covering numerous topics including tracking, budgeting, building credit, to name a few, which all Fullerton College students could access at their own convenience.



FEELING OVERWHELMED BY YOUR STUDENT LOANS? YOU AREN'T ALONE.

Through our partnership with ECMC Solutions, you have access to free, one-on-one support to help you:

- Understand your repayment options
- Explore affordable repayment plans
- Avoid delinquency and default
- Get answers to your student loan questions

Scan the code to book an appointment with a student loan repayment advisor!



1-877-331-3262 www.ecmcsolutions.org

Build Your Financial Confidence with Free Financial Wellness Resources

College is an exciting time to build the knowledge and skills you'll need for your future – including how to manage your money. Whether you're learning how to create a budget, understand credit, manage student loans, or prepare for life after graduation, Fullerton College offers free financial education resources to help you build your financial confidence.



CashCourse: Learn, Explore, and Practice

CashCourse is a free, online financial education platform designed to help college students make informed money decisions—both now and in the future.

CashCourse offers a variety of resources that allow you to learn at your own pace, including:

- Self-paced courses and lessons – Explore financial topics independently or complete lessons assigned by an instructor.
- Interactive tools – Put what you learn into practice with worksheets, quizzes, a Budget Wizard, and financial calculators.
- Personal dashboard – Track your learning progress in one convenient place.

- Articles and resources – Find information on real-life topics such as saving, budgeting, credit, student loans, and financial planning.
- Answers to everyday money questions – Get practical information to help you navigate financial decisions throughout college and beyond.

CashCourse is a great resource for students who want to explore financial topics, learn at their own pace, and use interactive tools to apply what they learn.

ECMC



ECMC Learning: Learn in Small Steps and Build Good Habits

ECMC Learning, from Educational Credit Management Corporation (ECMC), is an interactive, online platform designed to help students develop smart money habits for life.

With bite-sized, self-paced lessons, ECMC Learning makes it easy to learn about important financial topics anytime, anywhere. Topics include:

- Budgeting and saving
- Managing student loans
- Credit and debt basics
- Identity protection
- Preparing for life after college

Whether you're just starting college or preparing to graduate, ECMC Learning

provides practical lessons that can help you strengthen your financial knowledge and develop habits that support your future goals. All you need is your Fullerton College email address to get started.

Which Resource Is Right for You?

You don't have to choose just one! CashCourse and ECMC Learning complement each other and offer different ways to build your financial knowledge.

- Want interactive tools and resources to help you practice? Try CashCourse.
- Prefer short, focused lessons you can complete at your own pace? Try ECMC Learning.

- Want to strengthen your financial knowledge from multiple perspectives? Use both!

Developing good money habits during college can help you feel more confident managing your finances today and prepare you for the financial decisions you'll make after graduation.

More information about CashCourse and ECMC Learning, including links to access both platforms, is available in the Financial Aid Wellness section of the Fullerton College website:

<https://financialaid.fullcoll.edu/financial-wellness/>.

Financial Aid Contact Information



Financial Aid Office Hours

We're here
to help!



The Financial Aid Office is available to serve you via phone, email, and in-person during the hours listed below.

**Please check back for the most updated office hours as they are subject to change without prior notice.*



We are located in
**Building 100,
Room 115**



Our computer lab is in
Room 117

Office Hours – FALL 2026

Monday	8:00 AM – 5:00 PM
Tuesday	8:00 AM – 5:00 PM
Wednesday	8:00 AM – 5:00 PM
Thursday	8:00 AM – 5:00 PM
Friday	8:00 AM – 12:00 PM
Saturday	CLOSED
Sunday	CLOSED



All contact information can be found on
financialaid.fullcoll.edu/#contact

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