


2011-2012

NORCO COLLEGE

Student Financial Services Office


Consumer Information Guide

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We'll make college accessible, you make it count!

Norco College

Student Financial Services

Mission Statements

Student Financial Services Mission Statement

The Student Financial Services department at Norco College is committed to providing financial assistance to all students to help them in attaining their educational and professional goals. Our student-centered employees will provide professional knowledge and personalized service to assist students in obtaining the best use of all financial resources available for a successful future. We'll make college accessible, you make it count!

What You Should Know About Applying for Financial Assistance

Completing a **Free Application for Federal Student Aid (FAFSA)** *and* an admissions application to Norco College is the way to start your educational journey! By completing the FAFSA application, current and prospective students can be considered for several state and federal financial assistance opportunities. Student Financial Services (SFS) provides assistance to students by helping to relieve the financial burden of paying for college expenses. Financial assistance through these programs is considered supplemental to family resources, student earnings, and assistance from other sources. Remember that financial assistance is ***not*** the way to meet all your basic living expenses and needs.

Complete the applications

1. Complete an admissions application online at www.norcocollege.edu. If you do not have computer access at home you can come to the college and apply online at the admissions and records office.
2. After you have completed your admissions application you will need to activate your RCCD student E-mail account. Your RCCD student E-mail account is how SFS will contact you concerning your financial assistance.
3. Complete the FAFSA application. You can complete the FAFSA **free** online at www.fafsa.gov or on the phone by calling 1-800-433-3243. If you would like assistance, we offer FAFSA workshops year round. Our workshop locations and times can be found on our website at: www.norcocollege.edu or in our office. When you are completing your FAFSA application you will need to list the Norco College Title IV school code **#041761** so that we may receive your information.
4. Once you complete your FAFSA you will receive a Student Aid Report (SAR) from the Department of Education Central Processing Center either by e-mail or mail. The SAR is your initial response to your FAFSA application.

An accurate SAR requires no corrections. Be sure to read the “Comments” section of your SAR to determine if corrections are required. If corrections are necessary, you may consult with a Student Financial Services staff member for assistance prior to submitting corrections to the Central Processing Center. Use your Personal Identification Number (PIN) to make corrections to your SAR at the FAFSA website at www.fafsa.gov.

Students should submit corrections if:

- Norco College is not listed under the school section of your Student Aid Report (SAR).

- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank.
- Income information is incorrect and your SAR was not selected for “Verification” by the Central Processing Center.
- Other conflicting or incorrect information is listed.

If you are not sure if any corrections are needed, please contact Student Financial Services at (951) 372-7009 by email at studentfinancialservices@norccollege.edu.

Corrections can be made online at www.fafsa.gov or by correcting and mailing Part II of your Student Aid Report if you received one by mail. You may also attend one of our FAFSA on the Web workshops and we will assist you in making your corrections.

Completing your file

Submitting your FAFSA application is the gateway to funding your educational future.

- The FAFSA determines your eligibility for various federal and state grants as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively enrolled in, and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the programs listed in this guide.
- Once you have completed your FAFSA and the Student Financial Services (SFS) office has received your information from the Department of Education Central Processing Center, our office will send an e-mail to your RCCD student E-mail account. This email will notify you if any additional paperwork is needed to complete your financial assistance file.
- Required Student Financial Services forms will be listed on Web Advisor at www.norccollege.edu, under “required documents by year”. Certain documentation will be requested from you, such as a Verification Worksheet, copies of your signed 2010 Tax Returns, 2010 W-2’s or other documents needed to complete your file. Necessary SFS forms are available for download on our website at www.norccollege.edu

Turn in all required documents as soon as possible to your home college Student Financial Services office. A list of deadline dates can be located on our disbursement schedule in this consumer guide or on our website.

Notification

After completion of your financial assistance file, your information will be reviewed and your revised eligibility response will be e-mailed to your RCCD student E-mail address. Your award letter will be posted on Web Advisor at www.norccollege.edu.

Always maintain an accurate mailing address and a correct phone number with Admissions & Records to avoid delays in communication. Make updates if necessary through your Web Advisor.

- Please be aware that the financial assistance process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, keep copies of your application and other important documents such as tax forms, and carefully read and respond to all communication received regarding your financial assistance application.

You must activate your RCCD student E-mail account in order to receive our communications. Please review the section in this guide for more information on your RCCD Student E-mail account. If you have trouble with your e-mail or need assistance please contact studenttechhelp@rcc.edu.

- Keep in mind that financial assistance funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. This is due to processing timelines, when a student completes his/her file, a student's enrollment status and eligibility status. Therefore students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

Complete your FAFSA application each year between January 1st and March 2nd for priority processing for the following Fall semester.

Why should I complete the FAFSA online?

- It is the easiest way for the fastest result!
- Paper applications are only available by download at www.fafsa.gov or by phone at 1-800-4FED-AID. Paper applications must be mailed to the Department of Education and that takes longer than submitting the FAFSA online.
- It's easier than ever! Online instructions are available to help answer every question and the FAFSA online lets you skip questions that do not apply to you.

Tips for completing the FAFSA online:

- Apply for a Personal Identification Number (PIN) at www.pin.gov so you can electronically sign the online FAFSA. If you are a dependent student, have a parent apply for their own PIN. Parents will need to sign the FAFSA until you are 24 years of age or no longer considered a dependent student.
- Students requesting a duplicate PIN will receive it at once using the “Display now” option.
- Collect all 2010 income information, such as signed federal income tax returns (if one was filed) or W-2 forms. Also, asset information such as savings, investments, and business values, bank statements, records of untaxed income such as Child Support, Worker’s Compensation, Disability or Pensions need to be available when completing the FAFSA.
- You will need your driver’s license number (if you have one), your social security number and your alien registration number if you are not a citizen. If you are a dependent student, you will need your parent’s social security number. If they do not have a social security number, use 000-00-0000.
- Read all instructions, work through each step carefully and save the FAFSA application often by using the “save” button. If you lose your internet connection or if you need to exit and return later, saving your application will allow you to continue to work or make corrections before submitting your FAFSA.
- There is help available on the website as you enter the information. The “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked.
- Help is also available in the Student Financial Services office on the 1st floor of the Student Services Building.

Accountability

Updating and maintaining accurate student information is a shared responsibility between Norco College and its students. If at any time, an error or conflicting information on the FAFSA is determined, it is the responsibility of both Norco College and the student to correct/resolve the issue. Once a correction/update is made to the FAFSA, please be advised that it may result in an adjustment in financial assistance programs and/or award amounts. In some cases the student and/or Norco College will be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the Student Financial Services office in support of your financial assistance file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as FAFSA corrections or a

change in student information, will result in a delay in determining your eligibility for assistance as well as a delay in the disbursement of funds. It is our primary goal to assist Norco College students in receiving their financial aid in an accurate and timely manner.

E-mail accounts

Riverside Community College District (RCCD) provides all students free student email accounts. The Student Financial Services Department will use the RCCD Student email to communicate to students regarding their financial assistance file. All students must activate their email accounts in order to receive any correspondence regarding financial assistance, registration appointments, faculty emails and more. To learn more on how to activate your RCCD student email visit the RCCD website and click on the college you will be attending; then click on Admission and Records. A tutorial is available that will explain the activation process.

Important Notice regarding approved courses

Not all courses at Norco College have been approved by the Department of Education for Federal and/or State financial assistance funding. Please visit the Student Financial Services office for a list of courses that are not approved for financial assistance payments. If you enroll in any of the courses on this list, you will not receive payment of any Federal and/or State financial assistance.

Consortium Agreement

Riverside Community College District
Moreno Valley/ Norco College / Riverside City College
Blanket Consortium Agreement
(As allowed in the Code of Federal Regulations, 34CFR 668.5)

This blanket consortium agreement is for the purpose of providing federal financial assistance to Riverside Community College District students enrolled at Moreno Valley, Norco College and/or Riverside City College. It covers enrollment for on campus classes, online classes and study abroad courses.

This consortium agreement is effective beginning the Fall 2011 Semester. The home school will be the college where the student submits their admission's application and where the student is seeking a degree. The home school will be responsible for:

1. Determining eligibility;
2. Disbursing aid;

3. Monitoring enrollment;
4. Monitoring and resolving over awards;
5. Administering the Return of Title IV regulations;
6. Administering Satisfactory Academic Progress;
7. Cost of attendance information (enrollment fees, other program costs, etc.) at all colleges;
8. Enrollment information (class name, unit value, registration status, cancellation and withdrawal dates, etc.) for the classes in which the students enroll at all colleges; and
9. Enrollment periods for all classes

The other college(s) where students are enrolled is considered to be the host school. The host school(s) agrees to not disburse financial aid to students who have chosen another college as their home school.

Types of Financial Assistance

Federal Pell Grant

Pell Grants are the foundation of federal financial assistance and are available for students with high financial need. Unlike most federal assistance, these grants do not need to be paid back as long as you do not withdraw from classes and you successfully complete your classes.

To apply for a Pell grant, submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status and your academic history. Upon completion of the FAFSA you will receive an Expected Family Contribution (EFC) number which is your eligibility number. Your EFC is located on your Student Aid Report (SAR), which you can view at www.fafsa.gov using your Federal Personal Identification Number (PIN). The EFC number will determine your eligibility for the Pell grant.

The maximum Pell Grant award for the 2011-2012 academic year is \$5,550. (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note that the amount of grants is prorated based on the amount of units you are taking in each semester and that students enrolled in less than 6 units who are eligible for a Pell grant may receive their disbursement near the end of the semester, if eligible. Students who have received their Bachelors degree or higher are not eligible to receive the Pell grant.

Board of Governor’s Enrollment Fee Waiver (BOGW)

The Board of Governors Fee Waiver is a state program which waives enrollment fees for qualifying students at California Community Colleges. The BOGW will also reduce parking fees for fall and spring semesters. However, the BOGW does **not** pay for books or other educational supplies, the student services and health fees, or additional class fees (Such as art, CPR fees or other required fees as listed in the schedule of classes).

To apply for the BOGW, complete the FAFSA at www.fafsa.gov and list Norco College using our title IV code # 041761. Eligibility for the BOGW is determined automatically when the Student Financial Services office receives information from the Department of Education after the FAFSA is completed. An email will be sent to your RCCD student E-mail account with your award information once the FAFSA has been received, if you are eligible. The BOGW is valid for the academic year beginning with summer and ending with the spring semester.

You may be eligible for a BOGW if you are a California resident and meet one of the following criteria:

1. You are eligible for any type of **need-based financial assistance as determined by the FAFSA (no other application is necessary)**

If you have **special circumstances and are not able to complete the FAFSA**, you may fill out a separate BOGW application and take it to the Student Financial Services (SFS) office along with the required supporting documentation of **Income, Benefits or Special Classifications**

BOGW Applications that are mailed to the Student Financial Services Office **without** supporting documentation of Income, benefits or Special Classifications, **will not be processed.**

2. **Guidelines to qualify based on income:**

Your total income for 2010 or your parents’ total income for 2010 (if you’re a dependent student) was within the following income standards (**documentation is required**):

Number in Household Total	2010 family income <i>(Including student adjusted gross income and/or untaxed income)</i>
1	\$16,245 or less
2	\$21,855 or less
3	\$27,465 or less
4	\$33,075 or less

**Add \$5,610 for each additional dependent*

3. Guidelines to qualify based on Benefits:

If you or your family currently receive TANF/Cal Works, SSI or General Assistance payments **(documentation is required along with a BOGW application)**

The application is available for download on our website at www.norcocollege.edu.

4. Guidelines to qualify based on Special Classifications:

- If you are a **dependent of a deceased or disabled veteran** and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General.
- If you are a Congressional Medal of Honor **recipient or child of a recipient**.
- If you are a **dependent of a victim of the 9/11 terrorist attack**.
- If you are a **dependent of a deceased law enforcement** personnel killed in the line of duty.

For any of these Special Classifications, a letter or Certificate of Eligibility is required along with a completed BOGW application.

Veterans can contact the Riverside County Veterans office at 951-955-6050 for information on obtaining the Certificate of Eligibility.

You must re-apply for the BOGW using the FAFSA before each **summer** semester, preferably in January or February.

If you have been determined to be BOGW eligible after you have paid your fees during the current semester, you may be entitled to a refund. However, if you drop your classes after the refund deadline established by Admissions & Records, you will not be eligible for a BOGW refund for the dropped classes.

If you have paid for classes and then are determined eligible for a BOGW, your account will be updated for the **current semester** and you will automatically be sent a refund.

A refund will **not** be automatically generated for prior semesters, only for current semesters. You must request the account billing be updated in the Admission and Records Cashier office for any prior semester if determined BOGW eligible after the semester has ended.

If you are already registered for classes in the current semester, but have not yet paid your fees, please inform the Admissions and Records Cashier office that you are now a BOGW student and need your account updated for the current semester.

FSEOG

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the lowest EFC number (zero) on their FAFSA applications who are Pell grant eligible for the award year will have primary consideration for FSEOG awards. Nonresident students as well as Study Abroad students may also be eligible.

FSEOG funds are limited and are awarded until all funds are exhausted. For that reason there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

- Complete a 2011-12 FAFSA by March 2nd
- Submit all documents requested by our office by the first priority filing deadline
- Have an eligible Expected Family Contribution (EFC)
- Meet the SFS Satisfactory Academic Progress (SAP) Standard

Cal Grant

Cal Grants are State grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents to assist them in paying their educational expenses at any qualifying college or institution.

Applying for the Cal Grant is a two-step process:

- 1) You must complete the 2011-2012 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov by the March 2nd deadline (or the September 2nd deadline for Community College students) AND
- 2) You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College Students) by one or more of the following methods:
 - If you have completed at least 16 degree applicable units at RCCD with a 2.0 GPA and have attended RCCD since the fall of 2009 semester, RCCD will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
 - If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by the March 2nd/September 2nd deadline.
 - If you have completed less than 16 degree applicable units but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2nd/September 2nd deadline.
 - If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd/September 2nd deadline. Go to www.collegeboard.com for testing dates and locations.

For information on the specific types of Cal Grant awards, or for more information about CSAC programs, you can visit the CSAC website at www.csac.ca.gov.

In order to be eligible for a Cal Grant you must:

- Complete the 2011-2012 FAFSA and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a California resident.
- Be a U.S. Citizen or Eligible non-citizen and have a valid social security number.
- Have registered with selective services if required to do so.
- Have not yet received a Bachelor's or professional degree.
- Do not owe a refund on any state/federal grants or be in default on a student loan.
- Show financial need at Norco College.
- Be enrolled at least half time in six or more units.
- Meet the Norco College Student Financial Services Satisfactory Academic Progress standard (SAP).

In order to receive your Cal Grant award at Norco College, you must:

- Complete your financial assistance file at Norco College.
- Have an active program (major), other than Undecided, declared in the Admissions and Records office.
- Meet all of the above requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before Norco College is permitted to release funds. You may self- certify your high school graduation by logging on to "Webgrants for Students" at www.webgrants4students.org.

New California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school July 2, 2000 or after, and attend California Community College. These funds are for the students use at a four year college. Students are guaranteed an award if they have at least:

- 2.4 Community College GPA.
- Meet the admissions requirements for the qualifying four year college.
- Meet the Cal Grant eligibility and financial requirements.
- Apply by March 2nd of the award year.
- Are under the age of 28 as of December 31st of the award year.

Students who received a Cal Grant within a year of graduating from high school are not eligible. **If awarded a Cal Grant, you must complete your FAFSA application every year by the March 2nd deadline in order to renew your award.

To make changes to your Cal Grant award (for example: to change awarding schools), you can make appropriate changes online at www.webgrants4students.org.

Child Development Grant

The Child Development grant is designed for students who:

- Are attending California public or private, two-year or four-year postsecondary education institutions and
- Intend to teach or to supervise at a licensed children's center in California.

The program provides benefits to selected applicants who:

- Are enrolled in approved coursework leading to a Child Development Permit issued by the Commission on Teacher Credentialing in one of the following levels:
 - Teacher
 - Master Teacher
 - Site Supervisor
 - Program Director
- Maintain at least half-time enrollment and satisfactory academic progress as defined by the post secondary institution, and
- Demonstrate financial need

Grant amounts

Each year, up to 100 new applicants are selected for awards and recipients awarded in the previous academic year are eligible to renew their grant. Grant recipients attending a two-year postsecondary institution are eligible to receive up to \$1,000 per academic year, and recipients attending a four-year university are eligible to receive up to \$2,000 per academic year.

Applicant eligibility criteria

- You must be a U.S. Citizen or eligible noncitizen
- You must be a California resident
- You must meet federal Selective Service filing requirements
- You must submit a completed 2011-12 FAFSA to the federal processor (CPS) prior to the June 15, 2011 final filing date. You can apply online at www.fafsa.gov.
- You must be nominated by an eligible postsecondary institution
- You must maintain at least half-time enrollment in approved courses leading to a permit
- You must meet and maintain satisfactory academic progress (SAP) as defined by postsecondary education institution
- You must commit to full-time employment in a licensed children's center in California for a period of one year for each year of benefits received

Applications are available early each year at the Student Financial Services (SFS) office until June 15, 2011. Applications may be printed from the SFS website at www.norcollege.edu.

Norco College Application Process

- Complete the 2011-12 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov

- Submit the 2011-12 Child Development Grant Application or 2011-12 Renewal Application to the Shari Yates, Associate Professor, Early Childhood Studies Department or SFS Office before June 15, 2011. Applications can be picked up from the SFS Office. You may also print it from our website at www.norcocollege.edu.
- Complete your 2011-12 financial aid file by June 30, 2011 for priority processing.
Meet with a SFS Academic Counselor prior to Fall 2011 registration to complete a Student Educational Plan (SEP). To schedule an appointment with a counselor, please contact the counseling department at: www.norcocollege.edu or you may call (951) 372-7101.
- Enroll in 6 or more units from your SEP for Fall 2011 and Spring 2012
- When Child Development Grant funds are available, CSAC will send you an award email. The check will be mailed to the Student Services office for student pick up. When the Child Development Grant funds are available for student pick up the SFS office will send an award email to you.

Norco College cannot determine a student's eligibility for the 2011-12 Child Development Grant if any of these items are not complete!

You may contact Nelya Parada, SFS Outreach Specialist at (951) 372-7183 or Nelya.Parada@norcocollege.edu if you have any questions.

Chafee Grant

The California Student Aid Commission (CSAC) awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The CSAC Chafee grant is awarded up to \$5,000 annually (or up to the unmet need) for students enrolled in 6 or more units during the Fall, Spring or Summer sessions.

Student Qualifications

- Be eligible, or have been eligible for foster care between 16th and 18th birthday
- Have not reached your 22nd birthday as of July 1 of the award year
- Be enrolled at least half time (6 units) for the semester of disbursement
- Maintain Satisfactory Academic Progress (SAP)
- Be enrolled in a course of study that is at least one year long.

Norco College Application Process

- Complete the 2011-12 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or request paper FAFSA from 1-800-4FEDAID (Undocumented students may contact CSAC at 1-888-224-7268 for further instructions)
- Submit the California Chafee Grant Program Online Application at www.csac.ca.gov or pick up a paper application at the SFS office, complete it and mail to CSAC. **Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year**
- Complete your 2011-12 financial assistance file by June 30, 2011 for priority processing.
- Enroll in 6 or more units per semester as early as possible.

- The Student Financial Services office will send a Financial Needs Analysis Report to CSAC when student's financial aid file is complete and student is enrolled in 6 or more units.
- When Chafee funds are available CSAC will send the student an email. The check is mailed to the Student Services office. When the Chafee funds are available for student pick up the Student Financial Services office will send an award email to the student. Picture ID must be presented before the check can be released.

Priority of Chafee Grant payments sent from CSAC

1. *Paid renewal students who have not reached their 23rd birthday as of July 1st of the award year.
2. New and **non-paid renewal students who will be 22 years old as of July 1st of the award year.
3. New and non-paid renewal students who have dependents
4. New and non-paid renewal students who have an unmet need of \$5000.
5. New and non-paid renewal student who have an unmet need of less than \$5000.

* Student who have received a Chafee payment.

** Students who have not received a Chafee payment

To check your eligibility for the Chafee Grant, please go to www.mygrantinfo.csac.ca.gov . You may contact Nelya Parada, SFS Outreach Specialist at (951) 372-7183 or Nelya.Parada@norccollege.edu if you have any questions.

Federal Work Study (FWS)

The Federal Work Study Program offers you the opportunity to gain work experience and earn additional funding through part-time employment (up to 20 hours per week) to assist in paying for your educational expenses. The program also benefits the community by offering services at no cost to non-profit organizations and government institutions.

FWS is one of several federal grants offered through the FAFSA application. The FWS award specifies the amount you are eligible to earn in an academic year which runs from July 1st through June 30th. You are pre-screened for eligibility before being referred for interviews. Awards are granted once employment has been secured.

You will receive your FWS award as earnings from your job by means of submitting a timesheet which is paid monthly. Direct deposit is available. In order to be considered for FWS, you must apply for and be eligible to receive federal financial assistance through the FAFSA. The FWS positions are available on and off-campus. Due to limited funding, awarding is on a first come first served basis. The Student Employment Department also offers District (non work study) positions for those that do not qualify for financial assistance, exhaust their FWS award, or when funding is not available.

FWS Eligibility Requirements:

All students seeking Federal Work Study positions must meet the following criteria:

- Must apply for the FAFSA at www.fafsa.gov and demonstrate financial need which is determined by the Norco College Student Financial Services office.
- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled in half time units or more at Norco College (6.0 units is considered half time in Fall/Spring semesters).
- Must have a valid, **non-laminated and signed** social security card.
- TB test, fingerprinting, and food handler's card may be required for certain positions upon hire as a condition for employment.
- Must be meeting the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, the student may be placed on warning and ultimately become ineligible for financial assistance which will result in the loss of their financial assistance and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through the Student Financial Services office and a written notification to return to work has been issued by the Student Employment Office.

What are the benefits of the FWS Program?

- Flexible hours that work around your school schedule.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income.
- Network with the Norco College community.

How do I apply for an FWS position?

Student Employment currently houses all student positions available throughout Norco College at www.norcocollege.edu. It lists all job openings whether federal work study or non-work study, for every Norco College department or off-campus site that employs students through our program.

1. Complete your 2011-2012 financial assistance file (FWS only).
2. Visit www.norcocollege.edu to view positions that are available. To better serve our students computer workstations are available at the following locations:

Norco Campus

Student Financial Services Lobby
Admissions and Records

3. Download, print and complete a "Referral Request Form" with the job information that interests you.
4. Bring the completed Referral Request Form (if applicable) to the Student Employment Office on the 2nd floor of the Center for Student Success Building at

- Norco College to obtain a referral card which gives the supervisor's contact information for the position being offered.
5. Contact the supervisor to set up an interview. Make sure to bring the referral card with you to the interview.
 6. If and when hired, the supervisor will provide you with all of the required hire forms.
 7. Once the hire process has been completed and approved, the supervisor will be e-mailed an approval along with a timesheet so that you may begin your employment.

NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL ALL HIRE FORMS HAVE BEEN COMPLETED AND APPROVED

Federal Direct Loan Program

(DL Stafford Subsidized Loans or DL Stafford Unsubsidized Loans)

Unlike grants or work-study, Direct Loans (DL) are borrowed funds that *must* be repaid with interest. They are a very serious obligation, so think about the amount you will have to repay over the years before you apply for a loan. When applying for a loan, it is important to understand how much your monthly payments will be once your repayment period begins. To estimate your monthly loan repayment amount and for additional information on student loans, please visit www.studentloans.gov.

Norco College offers both Subsidized and Unsubsidized Federal Direct Stafford loans for the fall and spring semesters. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education DL program. You will **repay these loans to the Department of Education DL program or its servicing agent**. Please make sure that you stay in constant contact with Direct Loans in order to avoid delays in student loan payment and to ensure successful repayment.

At Norco College, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. Norco College does not recommend borrowing more than \$10,000 at the community college level (*this includes loans from any other institution that you attended*). Students who already owe \$10,000 or more will be required to meet with a financial assistance representative prior to a loan being approved. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at www.nsls.ed.gov (National Student Loan Data System) – **your FAFSA PIN is required to access this website (this is the same PIN number that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To obtain a PIN, go to www.pin.gov.)**

Subsidized loans are for students who have demonstrated **financial need**. You may borrow up to \$3500 as a first-year student (completed less than 30 units at Norco College) and \$4500 as a second-year student (completed 30 or more units at Norco College) per academic year. The federal government pays the interest during deferment periods, while students are in college at least half-time and during the six month grace period after they graduate, leave school or enroll less than half-time (less than 6 units). To qualify, students must meet all of the requirements for federal student

financial assistance and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time. Norco College recommends that students make interest payments while they are in college.

How to apply for a Student Loan at Norco College:

1. You must fill out the Free Application for Federal Student Aid online at www.fafsa.gov and list Norco College title IV code #041761.
2. You must complete your Norco College financial assistance file by turning in all required documents listed on Web Advisor at www.norcocollege.edu under "required documents by year".
3. You must have received your final revised award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
4. You must be meeting the Norco College Student Financial Services Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the Student Financial Services SAP standard.
5. You must have a current full program Student Educational Plan (SEP), dated within one year of your loan request.
6. You must be enrolled in at least 6 units on the SEP that are applicable and required towards your degree.
7. You must have a declared academic program (major) on file with Admissions and Records which matches your SEP.
8. You must successfully complete with a score of 100%, the Direct Loan entrance interview at www.studentloans.gov.
9. You must successfully complete your electronic Master Promissory Note (eMPN) online at www.studentloans.gov prior to applying for a student loan at Norco College.
10. If you meet the above requirements, you may request a loan packet from the Student Financial Services office throughout the fall and spring semesters.
11. Submit the Federal Stafford Loan Request Form along with any other required forms.
***Computers are available for your use to complete the entrance interview at the Student Financial Services Lobby in the Student Services Building, 1st floor.

After you have turned in your loan request and required documents:

- You will receive notification within two weeks from the deadline date you submitted the "Loan Request Form" regarding the status of your loan. Please refer to the loan request receipt for deadline and notification dates.
- You will need to complete a loan appeal request form at the time of application, if you fall into any of the following categories. Loan appeal forms are located in the SFS office and must be turned in with the loan request form for timely processing. Failure to turn in a loan appeal form for the below circumstances will delay your loan request processing and disbursement.

- You are applying to exceed the Norco College recommended total borrowing limit of \$10,000. (This loan limit includes loans from other schools) and you are not in a high cost academic program (Dental Hygiene, Physician Assistant, Basic Peace Officer Academy). You will be required to meet with a SFS representative to turn in this appeal request.
- You are applying for an additional unsubsidized loan and are not in any of the above high cost academic programs.
- You are on SAP warning or probation/appeal (see the Student Financial Services SAP policy for additional information).
- You have previous adverse loan history.
- All loan disbursements are loaded onto the Sallie Mae Debit Card. If you have not already signed up to receive your Sallie Mae Debit card, you must do so by choosing the link on our website at www.norcocollege.edu. Failure to sign up for the Sallie Mae debit card will cause a delay in your loan disbursement. See the Sallie Mae section of this guide for additional information.
- **ALL loan students are required to complete a Direct Loan EXIT interview online at www.nslds.ed.gov prior to receiving your final disbursement. Failure to complete the exit interview will result in your loan disbursement being delayed and a hold being placed on your Norco College records, which will block your registration, your ability to view your grades or request official transcripts.**
- If your loan is denied, you will be notified within two weeks from the deadline date you submitted the “Loan Request Form”.
- You may appeal a loan denial with a “Loan Appeal Request Form”. The Loan Appeal Request form must be submitted the Student Financial Services Office. All loan appeals are reviewed on a case-by-case basis and you will be notified by mail regarding the decision of your Loan Appeal within two weeks of the submission date. All decisions are final.

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it's smart to explore other options that don't require repayment! Student Employment is an option for students to work part-time on campus and off campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review our section on Federal Work Study before deciding to borrow a student loan or visit the Norco College Student Employment office located in the Center for Student Success on the 1st floor.

Scholarships are another Student Loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are www.fastweb.com, www.scholarships.com, www.scholarshiphunter.com and www.scholarshipexpert.com.

Personal savings /gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The Norco College Federal Student Loan Default Management Plan requires all students who receive a loan at Norco College to complete a Loan Entrance and Exit Interview each academic year. Students may complete the loan entrance interview online at www.studentloans.gov and the loan exit interview online at www.nslds.ed.gov. Complete the Entrance Interview when applying for a loan and complete the Exit Interview prior to your final loan disbursement. If this requirement is not met your loan funds will be delayed and a hold will be placed on your academic file at Norco College. Computers are available for use to complete the Direct Loan Entrance and Exit Interview in the Student Services Lobby.

Facts you need to know when completing the FAFSA

Dependent or Independent

When completing the Free Application for Federal Student Aid (FAFSA), you'll need to know whose information to report: Your information is required (and, if married, your spouse's) if you're an independent student; or your information and your parents' if you're a dependent student. Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying for their child's education.

You will be asked certain questions on the FAFSA to determine your dependency status according to the U.S. Department of Education. Your answers to these questions will let you know if you are considered a "dependent student" or an "independent student" for financial aid purposes and whether or not you will need to include your parents' information.

For the 2011-2012 academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1988?
- As of today, are you married?
- At the beginning of the 2011-2012 school year, will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, Graduate Certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2012?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2010, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless?
- At any time on or after July 1, 2010, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answer “No” to all of the questions listed above, you are considered a *dependent* student and must include parental information and their signature on the FAFSA. Your parents’ ability to contribute to your college expenses will be taken into account when determining your eligibility for financial assistance. Be sure to use your *birth* or *adoptive* parent’s information. Do not use information from grandparents, legal guardians or foster parents. If your parents are divorced or separated, read the FAFSA instructions for guidance on which parent’s information to include. Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.

If you answer “Yes” to at least one of the questions listed above, you are considered an *independent* student and will be evaluated for financial assistance based on your own circumstances. Your parental information and signature will not be necessary.

Petition for Independent Status (Dependency Override)

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parent(s) (biological or adoptive) must provide information on the FAFSA.

A student cannot be determined to be independent just because:

- Your parents don’t want to provide information on the FAFSA due to privacy concerns.
- Your parents don’t feel it’s their responsibility to provide financial assistance for college.
- Your parents no longer claim you as a dependent on their taxes
- You are self-supporting and/or no longer live with your parents

In extreme cases, the Student Financial Services office may be able to use professional judgment to override your dependency status if you can prove that extenuating circumstances exist in the family such as:

- You have no contact with your parents and do not know where they are

- You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents

If you have extenuating circumstances and are unable to complete the parent(s) section on the FAFSA application, it is recommended that you complete the 2011-2012 FAFSA with your information, omit the parent's information and apply for a Petition for Independent Status at the Student Financial Services office. The petition forms are available in the Student Financial Services Office. The petition must be submitted with official supporting documentation. If the Student Financial Services Office approves your Petition for Independent Status, a dependency override will be granted. The decision is based on the professional judgment of the SFS office and is final and cannot be appealed to the Department of Education.

You must Petition for Independent Status each academic year that you apply for financial assistance or you are required to provide parent(s) information on your FAFSA application. Dependency Overrides approved by other Institutions are not accepted at Norco College.

California High School Exit Exam (CAHSEE)

What is the CAHSEE?

In 1999, California State Law passed the development of the California High School Exit Examination (CAHSEE). Students in all California Public High Schools must pass the exam to earn a High School diploma. The purpose of the CAHSEE exam is to improve student achievement in high school and to help ensure that students who graduate from high school are able to demonstrate grade-level competency in English-Language Arts and Mathematics. Within these subjects, students are tested on reading, writing and mathematics (www.cde.ca.gov).

When do High School students take the CAHSEE?

All high school students must take the CAHSEE beginning in the tenth grade.

How many times does a student have to pass the CAHSEE?

Students who do not pass one or both parts of the CAHSEE in the tenth grade will have two opportunities to pass the exam in the eleventh grade. In the twelfth grade, students will have up to three times to retake the portion of the exam not yet passed.

What happens for students who do not pass the CAHSEE?

School districts are required to provide additional assistance and instruction to assist students who do not pass the CAHSEE. Please see your local school district's website or go to www.cde.ca.gov for more information on how to receive assistance on passing the CAHSEE.

Are there any exemptions or waivers of the CAHSEE?

Yes, there are specific exemptions or waivers of the CAHSEE. *Education Code 60852.4* allows an exemption or waiver of the requirement to pass the CAHSEE exam under specific requirements. Exemption information for the CAHSEE exam can be found at www.cde.ca.gov website under the CAHSEE frequently asked questions section.

Ability to Benefit (ATB)

To receive financial assistance, a student must be qualified to study at the postsecondary level. A student qualifies if he or she has:

- A high school diploma
- A recognized equivalent of a high school diploma, typically a General Education Development (GED) certificate
- Completed home schooling

The exception to this rule is when a student meets one of the following Ability To Benefit (ATB) requirements:

- Pass a federally approved ATB test. At Norco College this test is administered by the Assessment Center. You can contact the assessment center for testing times by calling 951-372-7156 or check the assessment center website at www.norcocollege.edu
- **OR**
- Satisfactorily complete six units that are applicable toward a degree or certificate offered at Norco College. You must meet with an academic counselor to determine if you meet this requirement. Appointments can be scheduled by calling 951-372-7101 or by visiting the Student Financial Services Office. Although you cannot receive financial grant or loan assistance while you are earning these units, you may still be eligible for the Board of Governor's Fee Waiver (BOGW). Please refer to the BOGW section of this consumer guide for additional information.

The ATB test is administered by staff in the Assessment Center. The test consists of reading comprehension, sentence skills, and arithmetic. There is no time limit to complete the test, however it must be completed in one sitting and a valid/not valid result is provided at the end of the test.

A result of "valid" indicates that you have met the "Ability to Benefit" requirement. SFS will be notified of your results or you may bring your results by our office. A result of "not valid" indicates that you have not met the ATB requirement and must retake the test or meet the 6 unit requirement as defined above.

- If you fail one part of the ATB test, you will need to repeat the entire exam.
- If you do not pass the test the first time, Assessment staff will provide you with information on re-taking the test.
- If you do not pass the test the second time, you must speak with an SFS Academic Counselor to discuss further options.

The assessment test is required for all new students. It can also be used to assess your eligibility for the ATB requirement. To schedule an appointment for further information, you may stop by or call the assessment center at 951-372-7176 or visit their website listed above.

Testing students with disabilities: The requirements include giving the test in a manner that is accessible to disabled students and offering alternative forms of the exam in large print, Braille, and audio cassette formats. The student must provide documentation of the disability to Disabled Student Programs and Services to determine eligibility for the accommodation.

Student Resources for the ATB and CELSA Test at RCC:

Assessment Center:

(951) 372-7176

Disabled Student Programs & Services

(951) 372-7070

Student Financial Services Counseling

Appointments:

(951) 372-7101

SFS ATB/CELSA Contact:

(951) 372-7183

Nehya Parada

Tutorial Services:

(951) 372-7143

Combined English Language Skills Assessment (CELSA) Test

Is there a test for students who did not receive a High School Diploma/GED whose native language is not English and who are not fluent in English?

Yes, there is a test for students whose native language is not English and who do not speak fluent English. The test is called the Combined English Language Skills Assessment (CELSA) Test.

If eligible for financial assistance, students who pass the CELSA test will only be eligible to receive financial assistance for ESL classes. The rules and regulations listed for the ATB test apply to the CELSA test as well. Please see the section for additional information.

Information for Non-Resident Students

A student's residency is determined by the Norco College Admissions and Records office. Students are considered Non-Residents if they have relocated to California from another state within the past 1 year and 1 day. You can find more detailed information and may also obtain information in regards to the non-resident tuition fees by going to at www.norcocollege.edu.

The Student Financial Services (SFS) office does offer a Non-Resident Tuition Deferment to assist students in securing enrollment while waiting for student grants and/or student loans to credit their Admissions and Records account balance. Non-Resident Tuition Deferment Forms must be submitted each semester and/or 30 days within disbursement of a Direct Loan.

To request this deferment, please stop by Student Financial Services office. After your request is received, SFS will update your student record and a financial hold will be placed on your account until your Admissions & Records balance has been paid in full.

All federal financial assistance received will be applied to non-resident fees. If applicable, the Federal Stafford Direct Loan will be applied if grant awards are not enough to cover the entire balance. If there is a remaining balance owed after the disbursement is posted to your account, you are responsible for paying off the balance before the end of semester.

Failure to repay fees owed may lead to a hold being placed on all of your records at Norco College and you will be unable to register for future classes or request official transcripts.

It is important to keep your address and contact phone number up to date with the Admissions and Records office at all times.

Please note: You may be responsible to repay any federal assistance disbursement if you withdraw from your classes or do not complete your course(s) successfully.

Satisfactory Academic Progress Standard (SAP)

**Riverside Community College District
Norco College/Moreno Valley College/ Riverside City College
Satisfactory Academic Progress Standard (SAP)
2011-12**

The United States Department of Education requires that students applying for financial assistance must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial assistance meet two standards:

Qualitative Standard

All students at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

Quantitative Standard

All students must complete a minimum percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

- 1) **Pace of progression:** Students must complete at least 67% of the cumulative units attempted. If you are unable finish your program within the maximum time frame, as explained below, you may lose eligibility for Title IV aid.

- 2) **Maximum Time Frame:** Students must also complete their educational objective (graduation, transfer or certificate) by the time they have attempted 90 units. This includes ALL units attempted at RCCD. A student can only receive financial assistance for a maximum of 150% of the published length of the program. 60 units is the standard for completion of many of the programs at RCCD.

Thus, 90 units is the maximum for which a student can receive financial assistance (60 units X 150% = 90 units). The 90 unit maximum includes one change of academic program.

Evaluation

All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above, beginning with the Fall 2011 semester.

*If you have attempted less than 12 units at RCCD, then you will be required to maintain a 1.5 Cumulative GPA and must complete 50% of the courses you attempt to maintain SAP. Once you have attempted 12 or more units, you will be held to the standard as explained above.

Grade Standards

All semester units at RCCD include:

- Attempted units include: A, B, C, D, F, CR, P, NC, NP, FW, W, I, IB, IC, ID, IF
- Completed units are units with a grade of: A, B, C, D, CR, P
- Transfer credits from other institutions will be included as attempted and completed units in the SAP calculation.

Courses in which a student receives a grade of F, NC, NP, FW, W, I, IB, IC, ID and/or IF will not be counted as completed units for satisfactory academic progress purposes, but will be counted as attempted units.

Only practicum/labs that are required, recommended or academically beneficial should be taken at the same time as the corresponding course.

Adding and/or dropping units after the first grant disbursement will require a review and possible adjustment of any future disbursements. Student Financial Services follows all Title V regulations in relation to financial assistance regulations for repeated courses and IP grades.

SAP Warning: Students failing to meet SAP will be placed on a 1 semester “warning” which will allow a student to receive financial assistance even though they are not meeting the SAP standard. This “warning” is only for students who have **not** previously received a warning/probationary period at RCCD. If after the “warning” semester, the student is still not meeting the SAP standard, they will become **ineligible**.

SAP Ineligible: A student can become ineligible for 2 reasons:

- 1) Student failed to meet SAP standards after their “warning” semester and/or
- 2) Student exceeds the 150% maximum time frame (90 units) under the quantitative standard

SAP APPEAL

Students on an SAP Ineligible status can appeal this status once during their lifetime at RCCD. In order to appeal, the student must have extenuating circumstances that occurred during the period that the student did not meet SAP. To appeal, the student must document the circumstance for not meeting SAP and must provide official documentation. Examples of extenuating circumstances may include:

- Death of an immediate family member
- Documented illness
- Major accident or injury of yourself or an immediate family member
- Change in major (1 time only)
- Completed Remedial (ESL or Basic Skills) courses which affected the maximum time frame requirement

Students must turn in their extenuating circumstances appeal to their home college only. Each student who is approved for a “probation” period must have an **academic plan** developed which will outline the courses the student may receive financial assistance for.

Students must turn in their extenuating circumstances appeal to their home college only. Each student who is approved for a “probation” period must have an **academic plan** developed which will outline the courses the student may receive financial assistance for. Please be aware that if you are appealing your ineligible status in November or December for fall 2011 or in May or June for spring 2012, there will be limited time to finish the process which must be completed by the end of the semester. To avoid delays or missing deadlines, please complete your FAFSA, financial aid paperwork, and the appeal process as early as possible.

SAP Probation: Students will be placed on “probation” only if your appeal of your ineligible status was approved. Students on “probation” must meet the SAP standard each semester in order to maintain their status.

If you fail to meet SAP while in a “probation” status, you will become ineligible to receive financial assistance until you bring your SAP up to the minimum cumulative standards.

Please meet with your Student Financial Services Counselor at your home college. You may utilize tutorial services and time management in order to maintain your financial assistance eligibility. Please see our consumer guide for additional information regarding Satisfactory Academic Progress at www.norcocollege.edu.

What Happens if I Drop Some or All of My Classes After Receiving My Financial Assistance?

You totally withdrew from all of your classes or received a 0.0 GPA for the semester

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives a 0.00 GPA for the semester may be subject to repayment of federal financial assistance funds including the Federal Pell Grant, FSEOG grant, and Direct Loans.

If you received Federal grant and/or loan funds and withdrew from school before completing 60% of the semester successfully, the amount of grant or loan funds you earned must be determined.

- If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those **unearned** funds must be returned.
- If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those **earned** funds not yet received.

The Student Financial Services (SFS) office is required to calculate how much aid you earned during the semester, based on the final date you withdrew and will notify you of any repayment due to the school or any post withdrawal disbursement due to you. Please note that if you totally withdraw after 60% of the semester has passed, you will not owe any repayment of federal funds.

Your withdrawal date is determined in one of the following ways:

- The date you dropped your last class in the Admissions and Records office or on Web Advisor
- The midpoint of the semester if you did not officially withdraw and received a 0.00 GPA (combination of all FW, W, and/or NP grades)
- The date posted by the instructor indicating your last date of attendance in class

Example of withdrawal calculation

If you received \$1179 Pell grant and could have received an additional \$1178 more if you had finished the semester, equaling a total award of \$2357 for the semester. There are 117 days in the semester and you withdrew on the 17th day. You earned 14.5% of your grant ($17 \div 117 = 14.5\%$).

The Student Financial Services office will calculate what you earned and did not earn:

$\$1179$ grant money received + $\$1178$ you could have received = $\$2357 \times 14.5\% = \341.77 earned.
 $\$1179$ grant money received - $\$341.77$ earned aid = $\$837.23$ unearned aid.

- School Portion of the calculation

An additional portion of the grant must be repaid by the college based on your total institutional charges at the time you withdrew

For Example, you took 12 units for the semester at $\$20$ per unit. Your total institutional charges= $\$240$

$\$240 \times 85.5\%$ (unearned) = $\$205.20$ the college has to pay back to the federal program and you will have to repay to the college

- Student Portion of the calculation

You will have to pay back the unearned amount minus 50% of the total aid that was disbursed and aid that could have been disbursed

$\$837.23$ unearned aid - $\$205.20$ that the college returns = $\$632.03$ which is the initial amount of unearned aid due from you.

$\$2357$ total aid disbursed/could have been disbursed $\times 50\% = \$1178.50$.

$\$632.03 - \$1178.50 = \$0$ you have to pay back to the federal grant program.

- ★ Total amount the student has to repay = $\$205.20$ to Norco College for the college portion that had to be returned

If you are required to repay funds back to the school, you will have 30-45 days from the date you are notified to repay the amount owed in full. On the day after the deadline, if the amount due has not been paid in full, you will be reported in an overpayment status to the Department of Education and you will not be able to receive financial assistance at any school until the overpayment has been resolved.

If Norco College is required to return funds based on your Return to Title IV calculation, you will be billed the college's portion to be paid directly to Norco College. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your Norco College records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from Norco College.

**Note that Federal Work Student earnings (FWS) are excluded from the calculation. Direct Loan recipients must contact the Direct Loan program for additional repayment arrangements.

Overawards and Overpayments

An overaward/ overpayment can occur when a student's disbursement amount needs to be adjusted due to a change in the student's eligibility. This can be caused by a change in enrollment status (dropping classes), a change in your award package or a change on your FAFSA application. This may result in adjustments to a student's financial assistance award causing their financial assistance package to exceed their financial need. The financial need is determined by the student's Free Application for Federal Student Aid (FAFSA).

An overaward can also occur for the following reasons:

- A change in the student's financial assistance package due to an extension to work-study employment
- A change in the student's financial assistance package due to the awarding of a scholarship(s) or grant(s) from an outside organization
- Withdrawal from too many classes after receiving a disbursement
- Failing to attend classes for at least one day

The student's financial assistance award cannot exceed their financial need or the school may take steps to resolve the overaward such as make adjustments to your financial assistance award package and future disbursements or request repayment of disbursed awards.

Failure to repay the overaward/ overpayment may lead to a hold on all of the student's records at Norco College and the student will be unable to register for future classes, request official transcripts, and their eligibility for future financial assistance from any educational institution will be affected until they resolve this matter.

Income Re-Evaluations

When you completed your FAFSA application for the 2011-2012 academic year, you were required to report 2010 income information. If you have had a drastic change in income in 2011 due to an unforeseen or special circumstance, the Department of Education and Norco College will allow you to have your financial assistance eligibility re-evaluated.

Special circumstances may include:

- Unemployment or change in employment
- Death of student's spouse or parent
- High cost medical bills not covered by insurance
- One time lump sum payment in 2010

To apply for a 2011-2012 Income Re-Evaluation at Norco College you must:

- Submit your 2011-2012 FAFSA Application
- Complete your 2011-2012 Norco College financial assistance file and have received a final revised award notification
- Provide a copy of your signed 2010 and 2011 Federal tax returns and W2's and/or year end statements for other income received
- Be meeting the Norco College Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information)

You may request and submit the Income Re-Evaluation form the Student Financial Services (SFS) office along with required documentation.

The Student Financial Services office will review your request and the decision will be sent to you in two to three weeks. If additional information is needed, your application will be placed in a pending status and a pending notice will be sent to you.

If your Income Re-Evaluation is approved and you are determined eligible for grant assistance, your disbursement will be scheduled based on the file completion deadline you met when you turned in your completed Income Re-Evaluation request. Please view our disbursement schedule in this guide for a list of file completion deadlines and disbursement dates.

Additional Types of Financial Assistance

Veterans Services

The Norco College Veterans office is available to provide information regarding eligibility for Veterans educational benefits. If you are a Veteran, spouse or dependent of a Veteran you may be entitled to receive Veteran educational benefits. For information regarding these benefits please call the Norco College Veterans office at (951) 372-7142. You may view GI Bill eligibility requirements online at www.gibill.va.gov or by calling 1-888-442-4551. Also, be sure to check out www.military.com for available scholarships.

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the Board of Governor's Fee Waiver (BOGW). For more information on how to qualify to have your fee's waived contact the Norco College Veterans office or the Student Financial Services office. Remember, in addition to your Veterans education benefits you may be eligible for other forms of financial assistance. You may apply for additional financial assistance by completing the 2011-2012 FAFSA application online at www.fafsa.gov.

Financial assistance is in addition to your GI Bill award and does not affect your Veterans education benefits. Explore the possibilities!

Extended Opportunity Programs and Services (EOPS)

EOPS is a student support program implemented and funded by the state of California (as per Title V) that helps recruit, retain and assist the academic success of low-income and educationally disadvantaged students by providing them the resources and tools necessary to achieving a higher education. EOPS services include counseling (academic, career, personal), priority registration, book services and tutoring. A student must be a California resident and qualify for BOGW A or B through the Student Financial Services office to be eligible for this service. EOPS book services are considered a financial assistance resource and may reduce your eligibility for Federal Work-study or student loans. If you have applied for and been awarded an EOPS book service, this award will be listed on your financial assistance award letter. For more information regarding this program and other eligibility requirements please contact the EOPS office at Norco College at (951) 372-7128.

Student Support Services Grant (SSS)

A student participating in the Student Support Services (SSS) Program may be eligible to apply for the Student Support Services (SSS) Grant. The SSS Program is federally funded under the Trio Program at Norco College which is designed to serve low-income, first generation college students and students with disabilities by assisting them through the college experience. The goal is to increase the retention and graduation rates of students committed to attending a four year institution. The SSS Program offers the SSS Grant to students that apply for financial assistance at www.fafsa.gov and submit the SSS Grant Scholarship Application. This grant is based on the availability of funds. For more information about the SSS program please contact (951) 372-7149.

Bureau of Indian Affairs Grant/Scholarship

If you are a student who is a member or a close dependent of a federally recognized American Indian Tribe or Nation, you may be eligible for grants or scholarships from your Tribe/Nation or the Bureau of Indian Education (BIE). To participate in BIE grants and scholarships, please contact the education office for your Tribe/Nation for the application and steps you must take in order to become eligible. For more information regarding Indian Education Programs please visit www.bie.edu

To determine eligibility for grants or scholarships for your Tribe/Nation, they may send you a “Needs Analysis” form to be submitted to the Norco College Student Financial Services (SFS) office. The Needs Analysis requires that you complete the Free Application for Federal Student Aid (FAFSA)

online at www.fafsa.gov for the current academic year and list Norco College as your college (school code #041761). The SFS office will return the Needs Analysis form to your Tribe/Nation.

If you are found eligible for grants or scholarships by your Tribe/Nation, they will send the funds to Norco College and a scholarship account will be created for you. You will be mailed notification that Norco College has received your BIE funds. Enclosed in the letter will be a Scholarship Action Form that must be completed and returned to the Student Financial Services office. You must indicate on the form how you wish to use your BIE funds at Norco College. You have the following options to use your BIE funds at Norco College (the options must also meet the requirements of your Tribe/Nation in regards to using your BIE funds):

- Payment to Norco College Admissions & Records to pay enrollment fees
- Set up a Norco College Bookstore account to purchase books and supplies.
- Payment directly to you of your BIE Award funds

AmeriCorps

The AmeriCorps National Service is a program for individuals to gain new skills and experiences by serving in a network of local and national non-profit organizations meeting needs in the community. After successfully completing a term of service through the AmeriCorps National Service program, you may be eligible to receive an AmeriCorps Education Award. The amount of the AmeriCorps Education Award depends on the length of the term of service. For more information on how to become a member of the AmeriCorps National Service and the AmeriCorps Education Award, please visit www.americorps.gov.

If you have earned an AmeriCorps Education Award, and wish to use your award at Norco College, you must have completed the current year FAFSA **and** be currently enrolled in classes at Norco College. You must then complete the AmeriCorps Voucher and Payment Request electronically at www.myamericorps.gov to request AmeriCorps funds to be sent to Norco College. The Norco College Student Financial Services (SFS) office will then verify that you are eligible to receive and use the AmeriCorps award at Norco College.

If approved, the AmeriCorps award funds will be sent to Norco College in approximately three to six weeks and a scholarship account will be created for you. You will be mailed notification that Norco College has received your AmeriCorps funds and enclosed in the letter will be a Scholarship Action Form. You will use this form to indicate how you want to use your AmeriCorps funds at Norco College. Return the Scholarship Action Form to the SFS office. You have the following options to use your AmeriCorps funds at Norco College:

- Payment to Norco College Admissions & Records to pay enrollment fees
- Set up a Norco College Bookstore account to purchase books and supplies.
- Payment directly to you of your AmeriCorps Award funds

Cal WORKs

CalWORKs will help you achieve self-sufficiency through employment and education. If you are TANF (Temporary Assistance for Needy Families) recipient with minor children, working at least 20

hours per week and attending or planning to attend Norco College, you may be eligible to receive special support services. Norco College's Cal Works support services include counseling, priority registration, work study/job placement, skill building workshops, resource referrals, and case management with the county GAIN program. For more information, call (951) 372-7052.

Study Abroad/International Education Program

The Study Abroad/International Education Program is an opportunity to learn from new or different perspectives, to absorb another culture and gain an appreciation for another way of life. Classes are counted just as if they were taken at Norco College. The 2011-12 Board of Governors Fee Waiver (BOGW) will waive class fees for the units of enrollment taken during the Study Abroad program. For those students that have completed their 2011-12 FAFSA and 2011-12 financial assistance file, grants and/or a Direct Loan can assist towards the payment of the trip after deposits are made to Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program please contact Jan Schall, Professor at (951) 222-8340.

Scholarships

Scholarships are another resource that can provide financial assistance for students to successfully obtain their educational goals. Scholarships are available for application by all students at Norco College. Scholarships may be based on financial need and/or GPA and academic performance. Other qualifications for scholarships vary, such as your selected major or academic program, career goal, club or volunteer and community involvement, etc. To receive a scholarship, you must complete the scholarship application and go through the eligibility and selection process. Scholarships are usually awarded to the student(s) who best fit the criteria as established by the donor or organization providing the scholarship funds. The scholarship programs available at Norco College are as follows:

RCCD Foundation Scholarships:

Riverside Community College District offers scholarships for continuing and transferring students. The online scholarship application for the next academic year is available every fall semester on the Norco College Student Financial Services website with a variety of scholarships for all types of students and academic programs. Information and instructions on how to complete the scholarship application process, a list of available scholarships, personal essay and evaluation/recommendation guidelines are available beginning in October of each year at www.norcollege.edu. The deadline for submitting the Norco College Scholarship application is in early December.

Scholarship information workshops are held at Norco College and are also available on the Student Financial Services webpage prior to the scholarship deadline date. The scholarship workshops help students with information on how to complete the scholarship application, write their personal essay,

request recommendations and other tips for applying. Scholarship recipients are chosen by the Norco College Scholarship Committee and/or scholarship Donors.

Scholarships are generally disbursed half in the fall semester and half in the spring semester. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If you do not meet the scholarship GPA and unit requirements in the fall semester you may not be eligible to receive the fall and/or spring semester disbursement of your scholarship. If this is the case, you will be contacted by mail and may have the chance to appeal the decision. If, for any reason, the awarded recipient does not meet the requirements or the appeal is denied, an alternate recipient will be chosen. All scholarship awards are contingent upon available funding.

Important Dates for the 2012-2013 RCCD Foundation Scholarship program:

October-December 2011: Online Scholarship Application available

October-November 2011: Scholarship workshops available

First week in December 2011: Scholarship applications due

December 2011-April 2012: Scholarship screening to determine recipients

Early May 2012: All students notified of their application status

May-June 2012: Scholarship award ceremonies held

Late August 2012: Fall portion of scholarship funds mailed (after verification of enrollment)

January 2013: Ineligible recipients notified with chance to appeal

Early February 2013: Spring portion of scholarship funds mailed (after verification of enrollment)

High School Scholarship Brochure:

The RCCD High School Senior Scholarship application is available during January to early March of each year. There are a variety of scholarships to be awarded to high school seniors who will be attending Norco College during the upcoming academic year. Information regarding how to apply is available at the Norco College financial assistance website, on the “Scholarship Information” page.

The High School Scholarship information includes a list of available scholarships, instructions on how to complete the online scholarship application, and personal essay and evaluation/recommendation guidelines. The deadline for submitting the Norco College High School Scholarship application is in early March. Scholarship recipients are chosen by the Norco College Scholarship Committee and donors. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If, for any reason, the awarded recipient does not meet the requirements, an alternate will be chosen.

Community Scholars:

The Community Scholars program is a joint endeavor of the Community Foundation serving Riverside and San Bernardino Counties, Riverside Community College District Foundation, California Baptist University, La Sierra University and the University of Redlands and other generous philanthropists in our community who share a commitment to education. This scholarship rewards students who have shown excellence in scholastic achievement and community involvement while attending local High Schools. The Community Scholars program encourages outstanding high school seniors from Riverside County to pursue their collegiate studies at Norco College for two years and to meet the requirements for transfer and acceptance to one of the participating four-year universities mentioned above.

The Community Scholars program is valued at \$7,000 and is disbursed over a four-year period. The recipients will receive \$1,000 per year for two years while at Norco College and \$2,500 per year for two years at one of the four-year participating universities chosen at the time of application. In addition to the monetary award for this scholarship, recipients will benefit from joint counseling sessions with Norco College and participating university counseling staff to ensure completion of required classes for transfer from Norco College within the two-year time limit. Community Scholars recipients will also benefit from priority registration for classes at Norco College. Students awarded this scholarship must also meet the eligibility requirements each semester to remain in the program. All Scholarship awards are contingent upon available funding.

To apply for the Community Scholars program, complete the Community Scholars application available at www.norcocollege.edu. Additional criteria are as follows:

- Must be a current high school senior who is a Riverside County resident and will be graduating from a Riverside County High School during the current academic year.
- Must be a U.S. citizen, permanent resident, immigrant, or refugee. Students in the U.S. on an F-1 Visa are not eligible.
- Must have at least a cumulative GPA of 3.0.

Outside Scholarships:

There are many other opportunities for students to find scholarships outside of Norco College. However, searching for scholarships requires time and effort on the part of the student, but is well worth the effort. The Norco College Student Financial Services office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, business, etc. Scholarship notices are posted in the Student Financial Services office and at www.norcocollege.edu. It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

A great resource for applying for outside scholarships is The Scholarship Search Secrets Guide available at www.studentscholarshipsearch.com.

Scholarships are also available from other sources such as your college or local library, your employer or your parent's or employers, community organizations, etc. You may also search for scholarships on the internet; however, beware of sites requesting fees for their services. The following is a list of free websites you can use in your search for scholarships:

www.fastweb.com

www.scholarshiphunter.com

www.scholarshipexperts.com

www.scholarsite.com

Search engines such as Google are the best tools available to you for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines.

For example, if you just searched for “scholarships” on Google, you’ll get about 31,700,000 results! Thirty-one million Web pages would obviously take too long to read and sort through, so you’ll need to develop a strategy for being more specific about the scholarships you’re looking for.

Refining your searches in Google can be done in a few steps. Pick a characteristic about yourself that you’d want to find a scholarship about. What do you want to study? What are your passions? What are your hobbies? By narrowing down what you are searching for, you’ll find pages of scholarships that you can apply for.

There are good words, bad words, and then there are magic words. What are magic words? Magic words are words you use in your Web searches that are used less conversationally, and so when you search for scholarships with those terms, you’ll probably get better results.

For example, one of the most powerful words in scholarship search is the word “foundation”. Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, so when you search for scholarships with the word “foundation” in your search, you’ll be more likely to find the awarding foundation.

Magic words become very important when you have relatively broad topics you’re searching for. What are some of the most magic words you can use in your scholarship search?

- Scholarship/scholarships – yes, they are different, singular and plural – you should assume from here on that any term which appears in singular should also be tried plural, and vice versa.
- Grant
- Financial aid
- Endowment
- Foundation
- Fellowship
- Honorarium
- Trust
- Application
- Deadline
- Pdf

If you are awarded a scholarship from a source outside of Norco College, the procedures to use your scholarship at Norco College are as follows:

1. The organization or donor providing the scholarship will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor's directions for the procedure to have your scholarship funds sent to Norco College. If proof of enrollment is required, you may submit your class schedule printed from Web Advisor, or, if they are requesting "official" proof of enrollment, contact the Norco College Admissions and Records office at (951) 372-7002.
3. For students who receive the Governor's Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor's Scholarship Program. The Qualified Withdrawal Form is available at www.cagovernorsscholars.org. For help in filling out the form, call 1-866-477-9665.
4. Once Norco College receives your scholarship funds, you will be sent an email from the Norco College Student Financial Services offices acknowledging receipt of the funds along with a Scholarship Action Form.
5. Fill out the Scholarship Action Form and return it to the Student Financial Services office.
6. The Scholarship Action Form will let us know how you will use your scholarship at Norco College. For example: pay for tuition and fees; set up a bookstore account at the college bookstore; reimburse for tuition and fees already paid for; or reimburse for books already purchased (with receipt). Some scholarships may also allow reimbursement for room and board expenses.

At the end of the academic year, you will be sent a letter regarding any remaining balance of scholarship funds. It is your responsibility to use your scholarship at Norco College. All unused scholarship funds will be returned to the donor.

Scholarship Scams

There is no shortage of con artists and scams when it comes to paying for college and spotting them can save you money and heartbreak.

Any scholarship, grant, foundation, or organization that's legitimate won't ask for a penny out of your pocket.

Any one of these signs should be a red flag that you may be dealing with a scholarship scam:

- Asking for money. Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as "reserve your scholarship with your credit card number". Reputable scholarships never need to charge money
- Asking for lots of non-relevant personal information. Scams using identity theft ask lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially-related information.

- Claims of exclusivity. A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Do not pay.
- Claims of guarantees. The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.
- Receiving letters of potential awards you never applied for. Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes email notifications of any kind about scholarships that you never applied for.
- “Free” seminars with an up sell. The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those seminars.

If something feels, sounds, or seems “fishy”, it probably is. The most important thing you can do when it comes to scholarship scams is to trust your instincts. With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for.

Remember the golden rule of scholarships: Money flows to the student, never the other way around, beware of any scholarship claim to the contrary.

Additional Financial Assistance and RCCD Information

Citizenship

The U.S. Department of Education performs matches against the FAFSA application to verify a student’s citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial assistance programs. A student must submit documentation to the Student Financial Services office if this information is requested on Web Advisor to confirm citizenship or immigration status. Some of the documents that may be submitted to confirm citizenship are: Copy of the Student’s Birth Certificate, A valid U.S. passport or Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: Alien Registration Card, I-551 or I-94. All documents submitted must be current and active. The information must be submitted each year that it is requested. For more information on acceptable documents please contact Student Financial Services at (951) 372-7009.

Selective Service

Students that are required to register with the Selective Service must do so to be eligible for Federal Student Aid Funds.

- Who is required to register for Selective Service?
Almost all male U.S. citizens, and male aliens living in the U.S., who are 18 through 25 years of age, who are US citizens or noncitizens are required to register with Selective Service.
- How do I know if I need to register for Selective Service?
If your FAFSA Student Aid Report indicates that your Selective Service status must be confirmed or that you have not registered.
- Where can I register for Selective Service?

Visit www.sss.gov or pick up a registration form at any U.S. Post Office.

Please note, if you did not register with Selective Service, but because of your age can no longer register (26 and older), you must provide our office with documentation of your status from Selective Service along with a letter indicating why you failed to register. Please visit www.sss.gov, select “registration info.” and select the “Men over the age of eligibility to register” link. Download the “request for status information letter”, submit it to the address on the letter and turn in the response to the SFS office.

- To receive documentation or additional information of your selective service registration status, you may contact Selective Service at the above website or by calling 847-688-6868

1098-T

The Form 1098T (Tuition Payments Statement) is available on Web Advisor in late January for the previous tax year if you were enrolled in courses at Norco College.

The 1098T Form is used to calculate any student tax credits you may be eligible for. You or your parents may be able to take either the tuition and fees deduction or claim an education credit on your tax return for the qualified tuition and related expenses that were actually paid in the year.

To access, view, and/or print your 1098T Tax Form, click on the Web Advisor link. If you have any problems logging into Web Advisor, please email studenttechhelp@rcc.edu for a tutorial and helpful links. If you have any questions regarding the information on your 1098T Form, please contact the 1098T Information Line at (951) 328-3500.

Norco College cannot answer tax questions so for any other information regarding the 1098T eligibility and how to figure out the tax credit please contact your tax preparer, the IRS at 1-800-829-1040 or

www.irs.gov. Tax credits for students may change from year to year so be sure to view any updates on the IRS website.

Students with Disabilities

The Disability Resource Center (DRC) offers services to ensure access and accommodations to individuals with disabilities. Some of the conditions served include: hearing impairments, learning disabilities, and visual impairments. The Norco College DRC can be reached at (951) 372-7070. The U.S. Department of Education's Federal Aid Office also offers resources for students with a documented qualifying disability.

Types of Media and Resources

There are various forms of resources from the Department of Education available for the **Visually-Impaired and Blind**. The forms of resources are the following:

- Free Application for Federal Student Aid (**FAFSA**)
 - Available in Braille
- Student Aid Audio Guide
 - Non-federal sources of assistance are available on this guide
- Funding Your Education Beyond High School
- Braille Bookmarks

The student audio guide is designed to give a student a four part, 60 minute overview of the Department's Federal Student Aid Programs which consist of:

1. Application procedures
2. Eligibility criteria
3. Deferment and cancellation provisions
4. Loan Repayment

Students may listen to the *Student Aid Audio Guide* online at www.studentaid.ed.gov/audioguide or a student can request a CD by calling the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800433-3243) or 1-319-336-5665.

Transfer Tips

Financial assistance does not automatically transfer from one institution to another. You must re-apply each year to continue receiving federal and state financial assistance. You may receive financial assistance funds from only one institution per semester.

You may, however, receive the BOGW from more than one community college at a time.

If you are transferring to Norco College, you must add **Norco College** to your SAR by one of three methods:

1. Using your Department of Education PIN, go to www.fafsa.gov, Under “Start Here”, enter in your information and choose “Add or Delete a School” and follow the directions to add **Norco College** using our **Title IV School code 041761**. ***Or***,
2. Add Norco College to page 8 of your SAR, sign it and mail pages 5-8 to the address listed at the bottom of page 8 under “If you made changes. ***Or***,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have Norco College added to your SAR. Have the following information ready:
 - Name and Date of Birth
 - DRN Number (Located on page 1 of SAR)
 - Social Security Number
 - Norco College’s Title IV School Code: 041761

Within a few weeks you will receive a new SAR from the Federal Student Aid Information Center by mail or e-mail and Norco College will receive your information electronically. You will then receive a communication via e-mail from Norco College (to your Norco College student email address) letting you know what will be needed to complete your file with Norco College.

If you have not set up your Norco College email account, you will want to do so at www.norcocollege.edu click on the link entitled: “What’s my Norco College email address” to insure you receive all communication regarding your financial assistance file.

If you are transferring from Norco College, add the school to which you are transferring, using the directions above and the new school’s Title IV school code. You can search for school codes at the www.fafsa.gov. Click on “[Searching for School Codes](#)”.

To transfer your Cal Grant Award, you must process a change of schools request. You can request this by going online to www.webgrants4students.org and following the links to process the request. You can also request a change of information form at any Student Financial Services counter. This process needs to be completed to either transfer your current Cal Grant award from Norco College to your transferring school or vice versa.

Drug Convictions

Students convicted of a federal or state offense of selling or possessing illegal drugs that occurred while they were receiving federal student assistance should still complete and submit the FAFSA because they may be eligible for federal and/or state financial assistance. Federal aid eligibility for students convicted of breaking a federal or state law regarding possession or sale of drugs (excluding alcohol or tobacco) may be suspended during a period of enrollment for which the student was receiving Federal Student Aid such as grants, loans and/or work study. Students who complete their FAFSA and answer “Yes” to

question 23 will immediately receive a series of questions to determine their eligibility. If you have been convicted in the past, this does not automatically mean that you may be ineligible for federal student assistance. You should still complete and submit your FAFSA, answer the drug question and complete the drug conviction worksheet. Eligibility will be determined at the time of application. If you are convicted of possession or distribution of drugs after you submit your FAFSA you must notify our office immediately. An affected student can regain eligibility early by successfully completing an approved drug rehabilitation program.

If you have questions about the law or about your eligibility for federal student assistance, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). Your information is confidential and you will remain anonymous. More information is also available at www.fafsa.gov.

It is the mission of Norco College to provide a drug-free academic environment for our student's that maximizes academic achievement and personal growth. The college recognizes that any type of substance abuse poses a significant threat to the health, safety and well-being of users and the people around them. Student can seek help through Student Health Services center. Health professionals provide confidential assistance for students with alcohol or drug-related problems, including crisis intervention, educational programs and referrals. Contact the Student Health Services Center at (951) 372-7046.

Release of Financial Assistance Information (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. FERPA requires that information, written or verbal, regarding student education and financial assistance records cannot be released to any person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, i.e. parent, grandparent or friend, the Norco College Student Financial Services Consent to Release Information form (CRI) must be completed by the student each academic year. The CRI form is available on our website at www.norcocollege.edu and is to be filled out at the student's home college. The CRI form may be cancelled in person at the Student Financial Services office.

For student confidentiality, a picture I.D will be required when a student is requesting information from his/her financial assistance file. All documents contained in the student's file are the property of the Norco College Student Financial Services office and will not be returned. Please request and retain copies of all your paperwork before submitting it to our office. To protect students' privacy, no detailed student information will be given out over the phone or via the internet.

For more detailed information regarding FERPA, please review the Norco College Schedule of Classes, the Norco College Student Handbook, or www.ed.gov/policy/gen/guid/fpco/ferpa/index.html.

California Domestic Partner Rights Act

What is the California Domestic Partners Rights and Responsibilities Act?

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect in January 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the college Student Financial Services (SFS) office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership, the SFS office should re-evaluate the student's BOG Fee Waiver eligibility. Eligibility for aid may increase or decrease. For the purposes of federal student financial aid programs, California's recognition of registered domestic partnerships does not apply.

If you are in a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded student financial assistance (BOGW and Cal Grant) and will need to provide income and household information for your domestic partner.

If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner.

These provisions apply to state funded student financial aid ONLY, and not to federal student financial assistance.

AB 540

Students who are exempt from paying nonresident tuition under Education Code Section 68130.5(AB 540) are not considered California residents. If you are not a California resident, you are not eligible to have your fees waived using the BOGW. However, you may be exempt from paying the out of state tuition fee under the AB 540 State law. Since January 1, 2002, California's AB 540 **allows undocumented immigrant students** in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

Any student, who **meets all of the following requirements**, shall be exempt from paying nonresident tuition at Norco College:

- 1) High school attendance in California for three or more full academic years (between 9 through 12, inclusive and do not need to be consecutive years);
- 2.) Must have or will graduate from a California High School or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE).

- 3) Must register or is currently enrolled at an accredited institution of public higher education in California.
- 4) In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
- 5) Must not hold a valid non-immigrant visa (F, J, H,L,A,E etc.)

Students eligible for the AB 540 program must fill out the **California Nonresident Tuition Exemption Form**, this application is available in the Admissions and Records office.

Frequently Asked Questions

1. I am an undocumented/documented student who attended high school in Oregon (or a state other than California) for two years and completed my junior and senior years of high school in California. Do I qualify to pay in-state tuition under this law?

NO. In order to be exempt from paying out-of-state tuition, undocumented/documented students must meet ALL of the following requirements to qualify for a waiver under AB 540:

- Attend high school in California for 3 or more years; **AND**
- Graduate from a California high school with a diploma, or obtain the equivalent thereof (such as a GED or the California High School Proficiency Exam); **AND**
- File an affidavit with Norco College stating
 - 1) The student meets all of the above requirements; and
 - 2) If the students are undocumented, they are in the process of adjusting their Immigration status or will adjust their immigration status as soon as they are eligible to do so.

2. I am an AB 540 student, how do I fill out my college admissions application?

We recommend eligible AB 540 students consult with an admissions officer regarding their application inquiries. If student is undocumented, generally there are TWO sections of your application that should be left BLANK:

- 1) Social Security Number box should be left BLANK (unless the applicant has a valid social security number issued by the Social Security administration that may be used for purposes other than work); and
- 2) Immigration Status box should be left BLANK.

All information contained in the application should be truthful, particularly with regard to immigration status and social security information, because providing false information could potentially jeopardize an individual's future efforts to adjust his or her immigration status. In general, the application requires social security number and immigration status information in order for the school to determine whether the student will be classified as a California resident or not.

3. AB 540 requires that I submit an affidavit to the Admissions and Records office, what type of information do I have to include in the affidavit?

All students seeking an exemption from non-resident tuition fees must file an affidavit with the student's college stating that the student meets the law's requirements and, if the student is not a U.S. Citizen or legal permanent resident, that the student is either in the process of adjusting his or her immigration status or will do so as soon as he or she is eligible to do so. These affidavits often ask the student to provide information such as the name of the California high school the student attended, the dates of attendance, and the student's name, address, student ID number and signature.

Will the college share the information I provide in the affidavit with U.S. Citizenship and Immigration Services (USCIS) or Immigration and Customs Enforcement (ICE)?

No. Under California law, the information you provide in the affidavit must remain confidential.

4. If I am eligible for the AB 540 tuition exemption, will I be considered a California resident?

NO. A student who qualifies for AB 540 is classified as a "nonresident student with AB 540 exemption"

5. Does it matter how long ago a student graduated from a California high school to be eligible for the AB 540 tuition exemption?

NO. The date of high school graduation does not affect a student's eligibility for the AB 540 tuition exemption. So long as the student attended a California high school for at least 3 years prior to graduation, the student will be eligible to apply for the AB 540 exemption.

6. Do I qualify under AB 540 if I attended an adult school in California for three years and have a GED?

Attending an adult school is not equivalent to attending a high school and does not generally satisfy the requirement under AB 540 that a student attend a California high school for 3 or more years. However, if the adult school was an "evening high school," there are some higher education institutions that may accept adult school as the equivalent of attending a high school. If you attended an adult school and would like to know about your AB 540 eligibility, please consult with the AB 540 specialist at the Admissions and Records office.

7. Can a Certificate of Completion meet the high school diploma equivalent for AB 540?

A Certificate of Completion is generally NOT the equivalent of graduating from high school. Because a Certificate of Completion is given to students who completed the entire required high school curriculum, but did not pass all of their high school exit exams, it is not the equivalent of a high school diploma. A Certificate of Completion is insufficient to gain admission without also obtaining a GED. However, once a student receives his or her GED, the student may be eligible to attend the institution and to apply for the AB 540 exemption. However, some Certificates of Completion are accepted in lieu of a high school diploma to meet the AB 540 requirement. Please consult with the AB 540 Specialist at the Admissions and Records Office.

8. If I am undocumented, do I qualify for any type of state or federal financial aid?

NO. Undocumented AB 540 students do not qualify for any type of state (e.g. BOG Fee Waiver, EOPS and Cal Grant) or federal (e.g. FAFSA, Pell, and SEOG) financial aid. Students may meet the financial requirements to receive these awards, but state and federal prohibit undocumented immigrant students from receiving any type of government-subsidized educational benefits. However, undocumented immigrant students may qualify for PRIVATE scholarships that do not require verification of legal immigration status. Students should visit www.norcocollege.edu to find these types of awards.

9. I am a student with a valid student visa. Am I eligible for the AB 540 tuition exemption?

NO. AB 540 is only available to United States citizens, legal permanent residents, and undocumented immigrant students who meet the eligibility requirements outlined under AB 540. AB 540 does not permit individuals with any type of nonimmigrant visas (which include student visas) to receive the AB 540 nonresident tuition exemption. Because individuals with student visas are classified as “nonimmigrant aliens” under United States immigration law, they cannot receive the AB 540 exemption. http://maldef.org/education/public_policy/out.html - 4. **However, non-immigrants whose visas have expired – including those with expired student visas – are no longer classified as non-immigrants under United States immigration law since their immigration status expired. If your nonimmigrant visa has expired and you are currently undocumented, you are eligible to apply for the AB 540 tuition exemption.**

Even though students with nonimmigrant visas cannot qualify for the AB 540 exemption, some non-immigrants (not including those with student visas) may be able to establish California residency for tuition purposes.

Students with valid nonimmigrant visas should consult with Admissions and Records to find out if they meet the California resident criteria.

10. Does AB 540 change my immigration status?

NO. AB 540 only determines what tuition rate a student pays. It **DOES NOT** change your immigration status, and it **DOES NOT** create a path to legalize your immigration status.

11. Do I need to be in the legalization process to qualify for AB 540?

NO. Both students that are already in the process of adjusting their status and those that are not yet in the process of adjusting their status qualify to apply for the tuition exemption under AB 540. The affidavit that students must sign in order to receive the AB 540 exemption contains a provision requiring the student to swear or affirm that they will start the process to adjust their status as soon as they are eligible to do so.

Cost of Attendance

The cost of attendance (or budget) is the estimated total amount it may cost to attend college. It will vary depending on your living situation (whether you live with your parents or off campus) and residency status (California resident or non-resident). Residency status is determined by Admissions and Records. Student Financial Services is designed to assist qualified students in obtaining grants, scholarships, and federal work-study funds for educational expenses. Be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standard.

2011-12 Nine Month Student Expense Cost of Attendance Budget

<u>Allowance</u>	<u>Living at home</u>	<u>Living Away from home</u>
Books and Supplies	\$1656.00	\$1656.00
Room and Board	\$4348.00	\$10864.00
Transportation	\$1072.00	\$1206.00
Personal Expenses	\$3114.00	\$2854.00
Enrollment Fees	\$1080.00	\$1080.00
Health Fees	\$34.00	\$34.00
Total	\$11304.00	\$17694.00

Non California Resident fees:

(\$176 per unit X 30 units) = \$5280.00 is added to the applicable budget

Fees that are excluded from this budget are parking at \$80, Student Service fee, non-U.S. citizen fee of \$19 per unit and audit fees at \$15 per unit.

Please note: Disbursement dates, cost of attendance, budget and all fees are subject to change without notice.

Total 2011-12 RCC Cost of Attendance Budget

Living at home.....	\$11304.00
Living away from home.....	\$17694.00
Non-Resident living at home.....	\$16584.00
Non-Resident living away from home.....	\$22974.00

Frequently Asked Questions

Q. Where can I get help completing my FAFSA?

A. Help and access to computers is available in the Student Financial Services Lobby.

The Student Financial Services office also schedules FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA online. Look for announcement flyers or visit our website at www.norccollege.edu for future workshops and dates.

There is help available on the FAFSA website as you enter the information. The “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked.

FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer services representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243.

Q. Do I need to apply for financial assistance each semester and when do I re-apply for the Board of Governor’s Fee Waiver (BOGW) and Cal Grant?

A. No, not every semester. The FAFSA must be filled out for each academic year and the award will be for fall, spring and summer semesters. Applications are available at www.fafsa.gov on January 1st for the following academic year.

By filling out the FAFSA, you will automatically be considered for the BOGW for the academic year beginning with summer and ending with spring (summer, fall, winter, spring).

To qualify for the Cal Grant, you must complete and submit the FAFSA by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA by March 2nd to maintain your eligibility status.

Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, BOGW, Cal Grant, etc.).

Q. I submitted my FAFSA and received my SAR (Student Aid Report). Do I need to do anything else?

- A. Yes! Completing the FAFSA is only the first step in applying for financial assistance. The next step is to complete your financial assistance file by turning in the required documents to the Norco College Student Financial Services office. A current admissions application for Norco College is also required.

If you listed Norco College as one of your schools, the SFS office will automatically receive your FAFSA information from the Department of Education. Certain forms or documents must be submitted to the SFS offices to complete your file and to assist in determining eligibility.

You will be notified through your Norco College student e-mail as to what forms or documents are required to complete the financial assistance process. To access your email address, please go to www.norccollege.edu. Required forms/documents will also be posted on Web Advisor.

Accessing Required Financial Aid Documents by Year from WebAdvisor

1. Go to www.norccollege.edu
2. Click on the Web Advisor link
3. Click on the log in tab
4. Enter your user name and password,
Select submit
5. Choose students click here
6. Go to Required Documents by Year
7. Print listing of documents
8. Log out of Web Advisor

Print Needed forms

- a. Go to www.norccollege.edu
- b. Click on Student Services
- c. Click on Financial Aid
- d. Click on forms by award year
- e. Print out required forms/documents
- f. Complete forms/documents
- g. Turn into SFS office where you will be attending classes

After the required forms/documents have been submitted, your file will be reviewed for eligibility and you will be notified by email of your status. Your award will be available on Web Advisor.

A current address and phone number are critical for accurate and timely communications or disbursements. You may update your admissions application on Web Advisor at www.norccollege.edu or in person at the Norco College Admissions and Records offices.

Q. Why do I have to use my parent’s information on the FAFSA if I don’t live with them and they don’t give me any money for school?

- A. For financial assistance purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Step Three of the FAFSA. Dependent students must include their parent’s income information on the FAFSA.

If you answer “NO” to every question in Step Three of the FAFSA, you are a DEPENDENT STUDENT.

If you answer “YES” to any one of the questions in Step Three of the FAFSA, you are an INDEPENDENT STUDENT.

Whether or not you live with your parents, they claim you on their tax return or they give you money are **NOT** factors in determining dependency status. Please refer to the Dependent/Independent information in this guide for additional information. Please see our section on “Dependent or Independent” in this guide for additional information.

Q. My parents make a lot of money. Is it a waste of time to apply for financial assistance?

- A. No, it is not a waste of time! The only way to find out if you are eligible for financial assistance is to submit the FAFSA application. If you do not qualify for the Federal Pell Grant, you may still be eligible for other types of aid, such as the Board of Governor’s Fee Waiver (BOGW) or the Cal Grant. If you do not fill out the FAFSA application, you will be disqualifying yourself from getting financial assistance. Remember, FAFSA is the **Free** Application for Federal Student Aid. There is no fee charged to apply for financial assistance.

Q. Why does it sometimes take so long to process a financial assistance application and what can I do to avoid delays in the processing of my financial assistance application?

- A. To avoid any delays in the processing of the financial assistance application, FAFSA, be sure to accurately enter the information and review and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process.

Remember, completing the FAFSA is just the first step in the application process. You must turn in the required forms and/or documents to complete your financial assistance file so that the awarding process may continue. The SFS office will not be able to process an application with missing documents or conflicting information.

The later you apply, the later your application will be processed, so avoid delays and apply early. Be sure to keep all documents you used when completing the FAFSA, such as tax returns and W-2s. Copies of these documents may be required to complete your financial assistance file with our office. The SFS office at Norco College is committed to processing applications and files as quickly and accurately as possible.

Q. Why is the grant money I received less than the amount listed on my award letter?

- A. The amounts listed on your award letter are the awards for a full-time student (12 units). Your actual disbursements may be less depending on the number of units you are actually enrolled in at the time of disbursement. Keep in mind that grants are disbursed in payments throughout the semester. Therefore, the amount you receive may not reflect the entire semester award. Also, late starting classes have a different disbursement schedule. Finally, if you have an approved financial assistance appeal, you will only be paid for classes on your approved class list.

Q. Do I have to be enrolled full-time to receive financial assistance?

- A. No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the BOGW. Students eligible for Cal Grant must be enrolled in at least 6 units to receive disbursement. With the Pell Grant, the amount of money disbursed depends on the number of units a student is enrolled in each semester. In some cases, a student may have to be enrolled at least half time (6 units) to receive the Pell Grant. That is determined by the information submitted on the FAFSA and the calculation of the EFC (Expected Family Contribution) by the Department of Education.

Q. What happens to my financial assistance if I drop classes? Do I have to pay back the money?

- A. That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial assistance.

If you withdraw from all of your classes, you will be notified if you must repay any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our financial assistance academic counselors and/or your instructors before withdrawing.

In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes will affect your G.P.A, class completion ratio and future disbursements.

Q. Why does the Student Financial Services office limit the kind of information it gives over the phone?

- A. Student Financial Services does not release certain information over the phone in order to protect the student's right to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial assistance file and/or disbursement, please come into the Student Financial Services office with a picture ID and our trained staff can answer your questions.

Financial Assistance Common Acronyms

ATB- Ability to Benefit Test: A test federally approved by the Department of Education for students seeking financial assistance, but do not have a High School Diploma or GED certificate. Students applying for financial assistance must pass the ATB test if they do not meet the high school requirements.

BOGW-Board of Governors Fee Waiver: A fee waiver that is used to waive class fees and reduce parking fees. You must be a California Resident to receive the BOGW.

Cal Grant: A state grant that is given to low-and middle-income students who meet the specific eligibility requirements.

CAHSEE-California High School Exit Examination: California public school students must pass this test to earn a high school diploma. Eligible students with disabilities may be exempt from taking the examination or receive a waiver.

CELSA-Combined English Language Skills Assessment: An ATB test for students whose native language is not English and who are not fluent in English.

CDG-Grant-Child Development Grant: A state grant offered to students who are pursuing a career to teach or supervise in a licensed child care center.

COA-Cost of Attendance: The total amount it would cost you to attend school at Norco College for one academic year. The COA includes the cost of tuition and fees; room and board; books, supplies, transportation miscellaneous and personal expenses.

CRI-Consent to Release Information: A form provided under the Family Educational and Privacy Act of 1974 that is required in order to release or share information with a person/agency regarding a student.

CSAC-California Student Aid Commission: The principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

DRN- Data Release Number: A four-digit number located on the front page of a student aid report (SAR) that the student uses when changing certain SAR information by telephone. The DRN is different from the PIN, which is the student's personal code and should not be shared with anyone.

ED-United States Department of Education: All federal grants and loans are funded by ED.

EFC- Expected Family Contribution: A figure calculated by the U.S. Department of Education and used to determine an applicant's eligibility for federal and state aid. The EFC determines how much the student and his or her family can be expected to contribute to the cost of the student's education for an award year.

EFT- Electronic funds Transfer: Direct deposit of financial aid funds into a bank account. The student's name must be on the account.

EOPS-Extended Opportunity Programs & Services: A program providing additional services for students who qualify. Available services include: academic counseling, priority registration, book vouchers, tutorial services and transfer information and assistance.

FAFSA- Free Application for Federal Student Aid: An application that is used to apply for Federal and State Financial assistance. To apply online, go to www.fafsa.gov.

FAO-Financial Aid Office: Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

FSEOG- Federal Supplemental Educational Opportunity Grant: A federal grant for undergraduates with exceptional financial need. Students are encouraged to apply by the priority deadline of March 2 to be considered for FSEOG.

FERPA-Family Educational Rights and Privacy Act of 1974: A federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FWS-Federal Work Study: Provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.

GED-General Education Development Certificate: A certificate that students receive upon completion of an approved high school equivalency test. Students who have a GED may apply for financial assistance.

GPA-Grade Point Average: The average of the grades in all the classes taken at RCCD. To calculate, add all the points and divide by the number of classes taken.
(Ex: A=4, B=3, C=2, A=4; add them together $4+3+2+4=13$ then divide by 4 classes; $13/4=3.1$)

MPN-Master Promissory Note: A legal document listing the borrower's responsibilities and rights. The MPN must be signed when applying for a student loan.

PIN-Personal Identification Number: A 4-digit number that is used to electronically sign your FAFSA and access your personal information on Federal Student Aid Web sites, such as *FAFSA on the Web*.

SAP-Satisfactory Academic Progress: Federal and state regulations require that students receiving federal and state financial aid meet certain standards. SAP consists of *qualitative* (GPA=2.0) and *quantitative* (completing 67% of classes attempted) standards. Students must also complete their educational goal by the time they have attempted 90 units.

SAR-Student Aid Report: The SAR contains information that the student originally reported on the FAFSA, the results of eligibility and expected family contribution determinations and information about the applicant's financial assistance history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

TEACH Grant- Teacher Education Assistance for College and Higher Education: (TEACH) Grant Program was established under the *College Cost Reduction and Access Act* (CCRAA), to benefit current and prospective teachers.

Commonly Used Financial Aid Terms

Ability-to-Benefit	One of the criteria used to establish student eligibility in order for students to receive Title IV program assistance is that a student must have earned 1) a high school diploma or, 2) its equivalent. Students who are not high school graduates (or who have not earned a <u>General Education Development (GED) Certificate</u>) can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability-to-benefit (ATB) test or complete six semester approved units.
Academic Year	A period of time that schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.
Accreditation	The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.
Accrue	The process where interest accumulates on a student loan.
Award Letter	The award letter can be found on Web Advisor under the financial assistance section. The award letter explains the type(s) and amount(s) of financial assistance that the student may be eligible for based on the various determining

factors.

Borrower	Individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.
Capitalized	With certain loans, such as the subsidized loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least <u>half-time</u> and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is <i>capitalized</i> or added to the principal balance, which increases the outstanding principal amount due on this loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan.
Consolidation	The process of combining one or more loans into a single new loan.
Cost of Attendance (COA)	The total annual cost of attending college for any given academic year. The COA includes tuition and fees; room and board; allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.
Default	If a student does not repay their loan according to the terms and agreements of the signed promissory note, they may enter into a default status. A student's credit status, future financial assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.
Dependent student	A student who does not meet one of the criteria for an independent student. Be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse.
Disbursement	Scheduled dates in which students will be disbursed their financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). <i>*For a list of the 2011-2012 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.</i>
Direct Loans	<u>William D. Ford Federal Direct Loan (Direct Loan) Program</u> . Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You repay these loans directly to the U.S. Department of Education.
Educational Goal	A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credential. To receive financial assistance, you must be enrolled in an eligible program. For questions, please see the SFS office for more information.

Expected Family Contribution	Your Expected Family Contribution (EFC) is the number that is used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA application. Your EFC number is located on your Student Aid Report (SAR).
Grace period	After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 6 months before payments are due. This period is called the "grace period." During the grace period, no interest accrues on subsidized loans. Interest accrues on unsubsidized loans during grace periods, and this interest is capitalized when borrowers' loans enter <i>repayment</i> .
Half-time	At least six semester hours/units of active enrollment per semester at Norco College.
Independent Student	An independent student meets the requirements on the FAFSA to list only their (and spouse if applicable) information.
Interest	A loan expense charged by the lender and paid by the borrower for the use of borrowed money.
National Student Loan Data System (NSLDS)	NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at www.nsls.ed.gov .
Principal	The amount of money borrowed by the student. Interest is charged on this amount.
Promissory Note	A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.
Satisfactory Academic Progress	To be eligible to receive federal student financial assistance, you must meet and maintain your school's standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Please refer to our SAP section on this guide for additional information.
Selective Service	In order to be eligible for federal student aid you must register with the Selective Service if:

- Registration**
- You are a male born on or after Jan. 1, 1960, and
 - You are at least 18 years old, and
 - You are not currently on active duty in the U.S. Armed Forces.
- Student Aid Report** Your Student Aid Report (SAR) summarizes the information you submit on your Free Application for Federal Student Aid (FAFSA) and provides you with your Expected Family Contribution (EFC).
- Subsidized** A loan for which a student borrower is not responsible for the interest until they have stopped attending school and have completed their grace period.
- Unsubsidized** A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Useful References

Apply for the FAFSA Online.....www.fafsa.gov
 Apply for a PIN.....www.pin.gov
 Federal Student Aid Information Center.....1-800-4FEDAID (1-800-433-3243)
 Federal Student Aid Information.....www.studentaid.ed.gov
 California Grant Programs.....1-888-CALGRANT (1-888-224-7268)
 or www.csac.ca.gov or www.webgrants4students.org
 California Student Aid Commission California CHAFEE Grant for Foster Youth
 www.chafee.csac.ca.gov
 National Student Loan Data System..... www.nsls.ed.gov
 Loan Entrance Counseling.....www.studentloans.gov
 Loan Exit Counseling www.nsls.ed.gov
 Golden State Scholarshare & Governor’s Scholarship..... www.scholarshare.com
 Social Security Office.....www.ssa.gov 1-800-772-1213
 Selective Service.....www.sss.gov 1-847-688-6888
 IRS- Student Tax Credits, Copies of Taxes.....www.irs.gov 1-800-829-1040
 Immigration and Citizenship.....www.uscis.gov 1-800-375-5283
 AmeriCorps State and National www.americorps.gov
 Fin Aid- Student smart guide to financial aid.....www.finaid.com
 ICANAFFORDCOLLEGE.....ICANAFFORDCOLLEGE.COM
 Student Loans..... www.studentloans.gov
 Who do you want to be.....http://www.whodoyouwantto2b.com
 California Career Zone.....http://www.caceerzone.org
 Scholarship Search Sites:
 Fastweb.com
 Scholarships.com
 Scholarshiphunter.com

Scholarsite.com
Cashforcollege.com

Please view the Norco Student handbook at www.norcocollege.edu for the following important regulations and policies

- Copyright Infringement policies in the code of conduct under “rights and responsibilities”
- Drug violation notification policies in the code of conduct under “rights and responsibilities” and under the drug section
- Institutional policies regarding vaccinations in health requirements under “limitations of enrollment”
- Transfer of credit policies in transfer tips under “requirements for college transfer”
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To view the “Equity in Athletics Disclosure Act” report submitted by RCCD, go to <http://ope.ed.gov/athletics>.

Students Rights

You have the right to ask Norco College about:

- Completing the FAFSA (Free Application for Federal Student Aid). There is never a fee to apply for federal assistance. Go to www.fafsa.gov to apply.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act. (FERPA).
- Policies on Refunds, dropping classes and what it costs to attend Norco College.
- How Norco College determines satisfactory academic progress and what happens if you don’t meet the standard.
- Various financial assistance programs available such as scholarships, federal, state and college financial assistance programs.
- The deadlines for submitting applications for various financial assistance programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by Norco College, is met.
- The various programs in your financial assistance package and when and how you will receive your funds.



- How to appeal a denied financial assistance application, if you believe you have extenuating circumstances.
- How you may be able to get additional assistance if your financial circumstance changes.
- How outside resources such as, scholarships may impact your financial assistance award.
- How to close your Norco College financial aid file, if you change schools.
- How much of your financial assistance must be paid back, what portion is grant or gift aid.
- The interest rate on your loan, the total amount that you must repay, payback procedures, when repayment begins, and how long you have to repay.
- How to decline any financial assistance awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.

Students Responsibilities

You have the responsibility to:

- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties).
- Review and consider all information about Norco College's programs before enrolling.
- Read and keep copies of all forms and agreements you sign.
- Activate your RCCD student email account and check it regularly for updates and requests.
- Promptly respond to all requests and return all required documentation, such as verification forms, additional documents, correction to submitted documents or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at Norco College immediately.
- Ensure all classes you take will fulfill your educational goal requirements.
- Be aware of and comply with all deadlines and understand the school's refund policy.
- Be aware of the Satisfactory Academic Progress (SAP) Standard as defined by the Norco College SFS office and maintain your SAP in order to continue receiving financial assistance.

- Secure your federal Personal Identification Number (PIN), and know that your PIN serves as your electronic signature, and has the same legal status as a written signature. You should not share this information with anyone.
- Report in writing all additional financial assistance resources you receive to the Norco College Student Financial Services office.
- Complete your online entrance counseling requirement prior to applying for a loan disbursement; as well completing your exit counseling before your 2nd disbursement.
- Compare your anticipated monthly student loan payments and other expenses to your expected take home pay after college.
- Notify your school and Direct Lending if there is a change in your name, permanent mailing address or enrollment status.
- Repay your student loans, even if you do not complete your education, aren't happy with your education or can't find a job.
- File for a deferment or forbearance or change your repayment plan, if you are at risk of defaulting on your federal loans.
- Abide by all rules and regulations as outlined in the Norco College Student Handbook, Norco College Catalog and Norco College course schedule.

Disbursement Schedule

Disbursement Schedule for 2011-2012

<u>FALL 2011 TERM FOR ACADEMIC YEAR 2011-2012</u> Files Completed By * Please read	Disbursement Applied to Debit Card from left to	Disbursement Applied to Debit Card right
July 14, 2011 (Notified of eligibility by middle of August) →	September 2, 2011 50% of Pell, Cal Grant & SEOG →	November 15, 2011 Balance of all awards***
August 11, 2011 (Notified of eligibility by end of September) →	October 7, 2011 50% of Pell, Cal Grant & SEOG →	November 15, 2011 Balance of all awards***
September 15, 2011 (Notified of eligibility by end of October) →		November 15, 2011 100% of all awards
October 20, 2011 (Notified of eligibility by end of November) →		December 9, 2011 100% of all awards
November 23, 2011 (Notified of eligibility by middle of January) →		January 20, 2012 100% of all awards

<u>SPRING 2012 TERM FOR ACADEMIC YEAR 2011-2012</u> December 22, 2011 (new students notified of eligibility by end of January) →	February 16, 2012 50% of Pell, Cal Grant & SEOG →	May 11, 2012 Balance of all awards***
January 26, 2012 (Notified of eligibility by middle of March) →	March 23, 2012 50% of Pell, Cal Grant & SEOG →	May 11, 2012 Balance of all awards***
March 15, 2012 (Notified of eligibility by end of April) →		May 11, 2012 100% of all awards
April 19, 2012 (Notified of eligibility by mid-June) →		June 7, 2012 100% of all awards
June 08, 2012 (Notified of eligibility by mid-July) →		July 19, 2012 100% of all awards

- *All required document(s) must be submitted to the SFS Office.**
- **All Disbursement(s) are contingent upon funding.**
- ***Changes in enrollment may result in grant adjustments.**

NOTE: Payments for class/classes that start after the first day of the semester are included with the final disbursement of each semester.

Enrollment Status	Units Enrolled In	Percentage of Grant Disbursement
Full Time	12 or more units	100%
Three Quarter Time	9.0—11.5 units	75%
Half Time	6.0—8.5 units	50%
Less than 1/2 time	5.5 or less units	To be determined

Grant Disbursement Information

If you drop a class after receiving your first grant disbursement for the semester, your second payment will be less!

If a student starts the semester with 12 units, is paid full-time on the first disbursement and then drop to 6 units, he or she would not receive ANY second payment, since he or she would have already been paid the equivalent of half-time for the entire semester.

If you have to drop a class after receiving grant funds to attend that class, be sure to contact the Financial Aid Office to see how that reduction in units will affect your next payment. In order to reduce the chance of incurring a grant overpayment, you must officially drop all classes you are not actively participating in.

GRANT OVER AWARDS

There are occasions when students receive money based upon misreported information on their FAFSA (for example: income, prior loan defaults or grant overpayment, BA Degree received or high school graduate/GED status) to name a few. Per Federal regulations, the Financial Aid Office is REQUIRED to establish a repayment policy and maintain due diligence in collecting overpayments of grants.

GRANT OVER AWARDS: Students, who receive grant funds due to misinformation as noted above, are required to repay THE ENTIRE SUM RECEIVED unless the situation causing the overpayment can be remedied to the satisfaction of the Financial Aid Office. If you don't repay or take action to remedy the situation, the information will be reported to the Department of Education which could affect your eligibility for future grants at any institution.

“NO SHOW” classes: If you receive a grant disbursement and never attend a class or classes, you will owe back a portion of the financial aid you received. Once the Financial Aid Office becomes aware that you did not attend the class or classes (usually at the end of the semester), you will be notified how much of the grant you must repay.

Winter Pell Grants

Pell Grants are available for students who are enrolled in the winter session. Norco College adds successfully completed winter units (grades of A, B, C, D or P) to your Spring units for Pell payment purposes. Students will receive payment for completed winter courses with the 2nd grant disbursement of the spring semester. **NOTE:** If you are enrolled full time during the spring semester adding winter units will NOT increase your Pell grant payment.

Sallie Mae Debit Card

Effective Summer 2011 all Financial Aid disbursements will be deposited onto a debit card. The debit card is referred to the “Sallie Mae Debit Card” and all your disbursements for Financial Aid will be disbursed electronically onto the Sallie Mae Debit Card.

You MUST Sign up for the Sallie Mae Debit Card in order to receive your grant/loan funds if eligible.

You may visit us at www.norcocollege.edu to learn more about the Sallie Mae Debit card and to sign up.

There are many benefits in signing up for the Sallie Mae Debit Card some of the benefits are:

- It's Safe, Secure and Convenient
- No waiting for a check in the mail and no waiting in long lines at the bank to cash your check.
- Easy Online Enrollment
- 24/7 Account management
- You can use your card anywhere Debit MasterCard is accepted

You may view the status of your refund and/or financial aid disbursement through Sallie Mae's online platform (debit card loaded, debit card mailed).

The Sallie Mae debit card is used like a regular debit card. This card can be used to make a transaction, to withdraw cash, etc. You can withdraw money at no charge at any Allpoint ATM machine. You may visit the Allpoint website www.allpointnetwork.com enter your zip code to find the surcharge-free ATM closest to you!

Signing up for the Sallie Mae Debit card is easy and the fastest way for you to receive your grant/loan disbursement if eligible. All you have to do is provide your last name, Norco College Student ID number, Date of Birth, accept the Terms and Conditions and provide some basic demographic information and you are ready to go.

To sign up and/or get directions on signing up go to www.norcollege.edu. You may also visit this website to find out about Sallie Mae Debit Card Sign Up workshops, dates and times. You may attend a workshop if you need help signing up for the Sallie Mae Debit Card.

Keep in mind that when you sign up for the Sallie Mae Debit Card the Debit Card is not sent to you when you apply for the debit card online it is mailed to you when your first disbursement has been completed by Norco College. Please check your RCCD email account. You must use a permanent address when you apply for a debit card. At this time P. O. boxes are not allowed. The first initial card will be mailed to you and this will be the only mailing time you will have; any time you are due another financial aid disbursement, it will be electronically loaded onto your Sallie Mae Debit Card.

It is important that you take care of the Debit card. A replacement card will be your responsibility and have a cost to you.

Additional Information about your disbursement

Please read the following BEFORE you accept the disbursement:

Remaining in all of your classes is critical to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes, you **MUST** return the funds to the College. If you receive a 0.00 GPA for a semester which you received Title IV funds, you may be required to repay a portion of those funds. Your award is contingent upon the availability of

funds from the appropriate agencies and the laws and regulations which govern these programs, and is thus subject to change.

You will only be paid for classes you are actively attending. The Board of Governors Fee Waiver (BOGW) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards distributed by the Student Financial Services office. If you have already paid your fees, you may be eligible for a refund.

English/Spanish Glossary

-A

ability to benefit	capacidad para beneficiarse
ability to benefit test	examen de capacidad para beneficiarse
academic year	año académico
address (permanent mailing address)	dirección (dirección postal permanente)
admission	admisión
adopted child	hijo adoptivo
A-Number	see "Alien Registration Number"
application	solicitud, formulario de solicitud
area code	código de área, prefijo de telefono
Armed Forces	Fuerzas Armadas, Ejército
award letter	carta de concesión de Beca
award year	año de concesión de Beca
award, financial aid	concesión de ayuda económica

-B

bank account	cuenta bancaria
bank deposit	depósito bancario
birth certificate	acta de nacimiento, partida de nacimiento
borrow	prestar , obtener un préstamo, pedir prestado

budget presupuesto
business negocio

-C

Central Processing System (CPS) Sistema Central de Procesamiento
certificate certificado
child care cuidado de niños, cuidado infantil, cuidado de menores
child care provider persona (o entidad) que cuida niños
citizenship status condición migratoria o de ciudadanía
code (Title IV code) código (Código de Título IV)
college universidad
community college institución postsecundaria de dos años
community service servicio comunitario, servicio al la comunidad
completing the FAFSA completar la aplicacion para ayuda financiera
consent consentir en; consentimiento
consortium agreement acuerdo de consorcio
cost of attendace costo de estudio

-D

Data Release Number (DRN) Número de Divulgación de Datos
default (on a loan) incumplimiento de pago
deferment (loan repayment) aplazamiento de pago
demonstrated financial aid necesidad económica comprobada
Department of Education Departamento de Educación
dependency dependencia
disabled discapacitado, incapacitado
driver's license licencia de conducir, licencia de manejar

-E

earnings ganancias
education expenses gastos de estudio
e-mail correo electrónico; mensaje electrónico
enrolled inscrito
enrollment period periodo de matricula
Expected Famly Contribution (EFC) contribución/Aporte Esperado de la Familia
extenuating circumstances circunstancias atenuantes

-F

FAFSA on the Web Aplicacion para ayuda financiera en internet
Federal school code código federal de la institución postsecundaria
Federal Work-Study Program Programa Federal de Trabajo y Estudio
field of study Campo de estudio
Financial aid administrator . administrador de ayuda economica, administrador de asistencia economica
first name nombre
forbearance indulgencia
Free Application for Federal Solicitud Gratuita de Ayuda Federal para estudiantes

Student Aid (FAFSA)
full-time student estudiante de tiempo completo

-G

general Education Development (GED) Certificate ... Certificado de Formación Educativa General
grace period periodo de gracia
grade level nivel de estudio, nivel escolar
grade point average promedio de calificaciones, promedio de notas,, promedio académico
grant beca

-H

head of household jefe de familia
high school equivalency test examen de equivalencia de escuela secundaria
home schooling enseñanza en el hogar, escolarización en el hogar
honorable discharge (Armed Forces) Retiro honorable de las Fuerzas Armadas
Hope Tax Credit crédito Tributario “Hope”

-I

income ingreso(s);
(taxed income) ingresos tributables (or libre de impuestos)
independent student alumno independiente
interest rate tasa de interés
IRS Form 1040 Formulario de IRS 1040
IRS Form 1040A Formulario de IRS 1040A
IRS Form 1040EZ Formulario de IRS 1040EZ

-J

Job . Application solicitud de empleo
job placement colocación laboral

-L

last name apellido
legal dependent dependiente legal
legal residence residencia legal
living expenses gastos de subsistencia
loan préstamo

-M

marital status estado civil
Master Promissory Note (MPN) Pagaré Unico, Pagaré Principal
middle initial inicial (del segundo nombre)
military fuerzas armadas, milicia, militares m .l; militar

-N

National
Student Loan Data System (NSLDS) ..Sistema Nacional de Información sobre Préstamos Estudiantiles
need análisis, cálculo de la necesidad económica

need-based programs programa que otorga ayuda según la necesidad económica
nursing enfermería, profesión de enfermero

-O

Office of Inspector General Oficina del Inspector General
online FAFSA FAFSA electrónica
overpayment pago en exceso

-P

paper FAFSA FAFSA impresa, la versión impresa de la FAFSA
paper SAR SAR impreso, la versión impresa del SAR
password contraseña
Pell Grant Beca Federal
permanent mailing address dirección postal permanente
permanent resident residente permanente
permanent telephone number número de teléfono permanente
PIN (Personal Identification Number) PIN (Número de Identificación Personal)
power of attorney poder, carta poder

-Q

qualification requisito

-R

Register with the Selective Service inscribirse en los registros militares del Selectivo Selectivo
repaying Your Student Loans cómo pagar sus préstamos estudiantiles

-S

Satisfactory
Academic Progress (SAP) Progreso académico satisfactorio
scholarship beca
Selective Service System Sistema de Servicio Selectivo
social security seguro social
Social Security Number número de Seguro Social
spouse cónyuge
Stafford Loan Program Programa de Préstamos
state of legal residence estado de residencia legal
Student Aid Report (SAR) Informe de Ayuda Estudiantil (SAR)
student eligibility requisitos de participación del estudiante
student financial aid/student financial assistance ayuda económica estudiantil (or para estudiantes)

-T

taxable income ingresos sujeto a impuesto
teacher maestro, docente, profesor

-U

U.S. Department of Education Departamento de Educación de EE.UU.

U .S . permanent residentresidente permanente de EE .UU
Unmet neednecesidad (económica) no cubierta

-V

verify verificar, comprobar, confirmar
veteran veterano de las Fuersas Armadas

-W

W-2 form formulario W-2
wages salario, pagos por trabajos

-Z

zip code código postal, zona postal

Norco College complies with all federal and state rules and regulations and does not discriminate against any person on the basis of race, religion, gender, disability, medical condition, marital status, age or sexual orientation. This holds true for all students who are interested in participating in educational programs, including career or technical education programs, and/or extracurricular school activities. Limited English speaking skills will not be a barrier to admission or participation in any program. Harassment of any employee/student with regard to race, religion, gender, disability, medical condition, marital status, age or sexual orientation is strictly prohibited. Inquiries regarding compliance and/or grievance procedures may be directed to the District’s Title IX Officer/Section 504/ADA Coordinator, Ms. Chani Beeman, 3845 Market St., Riverside, CA 92506, (951) 222.8039.

Available in alternate formats.

Very Important Information – Please Read!

All students enrolled in the Norco College have a free student email account provided by Windows Live E-mail by Microsoft. If you need assistance accessing your email account please contact the Norco College Admissions and Records office.

*Most correspondence from the Student Financial Services Office will be sent to your RCCD email address.

It is imperative to maintain a current mailing address and phone number on file with Norco College. You may update your personal information on Web Advisor at www.norcocollege.edu or in person at the Norco College Admissions and Records office (forms are available at www.norcocollege.edu).

Incorrect addresses result in a failure to receive vital information and most importantly, missed checks! For all of your financial aid needs contact the Student Financial Services office and we will gladly assist you.

Student Financial Services Norco College Office Contact Information

Important Information
Title IV School code for Norco College: **041761**

Office Hours

Monday 8:00am to 6:00pm
Tuesday 8:00am to 5:00pm
Wednesday 8:00am to 12:00pm
Thursday 8:00am to 5:00pm
Friday Closed

*Office hours and closures may vary throughout the school year. Please contact the Student Financial Services Office for these dates and times.

Mailing Address

Norco College
2001 Third St.
Norco, CA 92860
Attn: Student Financial Services

Phone Numbers

Norco College Student Financial Services Office
(951) 372-7009

Spanish Speaking Phone Line

(951) 372-7065

Our Web Site:

www.norcocollege.edu

E-mail Address:

studentfinancialservices@norcocollege.edu