2015-16 Applications Available

2015-16 FAFSA & Dream Application available!!

Apply online now!

2015-16 FAFSA application at [www.fafsa.gov](http://www.fafsa.gov) or
2015-16 Dream Application at [https://dream.csac.ca.gov](https://dream.csac.ca.gov) for AB 540 students
to renew your financial aid.

Staff are available to assist you with your application. Attend one of our workshops listed on this page or visit the welcome center on campus located behind the Student Financial Services Building.

Winter FAFSA / Dream Application Workshops

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<th>Date</th>
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<tbody>
<tr>
<td>4-8-15</td>
<td>12:00</td>
<td>Welcome Center</td>
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<tr>
<td>4-20-15</td>
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<td>5-6-15</td>
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<td>5-18-15</td>
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<td>6-29-15</td>
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Staff are available in the Welcome Center during regular hours for assistance beyond the above workshop dates.
New Disbursement Method

You now have new and exciting options for your disbursement starting Summer 2014 semester and future semesters via Higher One. Your disbursement method options now include:

⇒ Higher One Debit MasterCard OR
⇒ Direct Deposit into your personal account OR
⇒ Paper Check

◆ Once you have submitted your financial aid documents to your home college (which are listed on Web Advisor under “Required Documents by Year”), Higher One will send a Green Welcome Packet to your home address. Please make sure to check your RCCD email frequently for updates and check Web Advisor to make sure your home address is updated at all times.

◆ Once you receive your welcome packet, follow the instructions inside to choose your method of disbursement. All students MUST make a choice of how they prefer to receive their financial aid funds. You will need the Higher One Mastercard located in your welcome packet to make your choice.

◆ If you have not received your welcome packet from Higher One within 2 weeks of submitting your financial aid forms, please contact our office.

For questions regarding this transition, please visit the Student Financial Services office at your home college or visit our disbursement services webpage on our website at www.rcc.edu/services/studentfinancialservices

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FA Awareness Event

Join us on April 28th, 10:00-4:00

Where: RCC Bookstore Promenade

Why: Celebrate financial aid Awareness

What: complete the 2015-16 FAFSA or Dream Application and spin our prize wheel and a free lunch
Federal Student Loans

As of July 1, 2013, a first-time Federal Subsidized Student Loan Borrower is no longer eligible for the Subsidized Student Loan program if he or she exceeds 150% of the published length necessary to graduate within an undergraduate degree program.

- A borrower reaching the 150% limit becomes ineligible for the interest subsidy benefits on all Federal Subsidized Loans disbursed to the borrower on or after July 1, 2013.

- (Example: An associate’s degree program is a 2 year program at a community college. A student would become ineligible for the subsidized portion of a federal student loan after receiving student loans for 3 years and may lose the interest subsidy on previous loan if the 150% limit is exceeded.)

- IMPORTANT UPDATE: The interest rate for the unsubsidized loan and the subsidized loan is 3.86% for loans disbursed after July 1, 2013.

Upcoming Changes for the BOG Waiver

New Board of Governors Fee Waiver Policy

The new policy, which takes effect in fall of 2016, is a key component of the Board of Governors’ Student Success Initiative. Under the new regulations, students will lose eligibility for the Board of Governors Fee Waiver (BOGW) if they are on academic probation for two consecutive primary terms (fall and spring semesters are primary terms). Loss of eligibility will become effective at the first registration opportunity after such determination is made. Foster youth are exempt from this change and will not lose the BOGW eligibility based on academic probation. Students with extenuating circumstances will have the opportunity to appeal the loss of the BOG waiver.

RCC will begin notifying students of this potential loss of BOG waiver eligibility beginning in the spring 2015. Check for updates to this policy by viewing this Student Financial Services News blast available on our website at www.rcc.edu/services/studentfinancialservices.
Student Financial Services (SFS)

Current Office Hours for Spring 2015
Monday 8:00-4:45 pm
Tuesday 8:00-5:45 pm
Wednesday 8:00-4:45 pm
Thursday 8:00-4:45 pm
Friday Closed

Phone: 951-222-8710
E-mail: studentfinancialservices@rcc.edu
Website: www.rcc.edu, click financial aid

For more information regarding the Student Financial Services Office and our programs, please visit our consumer guide at: www.rcc.edu, click financial aid

Useful References/Websites

To Apply for Financial Aid:
www.fafsa.gov

For information on student loans:
www.studentloans.gov
www.scholarshiphunter.com

For your financial aid history:
www.nslds.ed.gov
www.scholarsite.com

Overpayment/Default Information:
www.myeddebt.com
www.cashforcollege.com
www.freescholarshipguide.com

For Information on financial aid programs:
www.studentaid.gov
www.icanaffordcollege.com
www.scholarshipexperts.com
www.finaid.org
www.californiacashforcollege.org

Useful Scholarship Websites:
www.fastweb.com
www.collegenet.com
www.scholarships.com