

Riverside City  
College

# 2019-20 Consumer Information Guide



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# APPLYING FOR FINANCIAL AID & ADMISSION

## Completing the Applications

Completing a Free Application for Federal Student Aid (FAFSA) and an admissions application to RCC is the way to start your educational journey! For students qualifying under AB 540, the California Dream Act Application (CADAA) is available. By completing the FAFSA, students can be considered for several state, federal and institutional financial aid opportunities. By completing the CADAA, students can be considered for several state and institutional financial aid opportunities. Student Financial Services (SFS) provides assistance to students who qualify by helping to relieve the financial burden of paying for college expenses. Financial aid is designed to help supplement your educational expenses. Financial aid is not a primary source of income to meet your basic living expenses and needs.

Steps in completing the applications:

1. Complete an admissions application online at [www.rcc.edu](http://www.rcc.edu). If you do not have computer access at home, you can come to campus and apply online in the Welcome Center located in the CAK Student Service Building.
2. After you have completed your admissions application, activate your RCCD student email account (See Student email accounts in the table of contents for additional information). Your RCCD student email account is how you will be contacted by SFS for matters concerning your financial aid. It is very important to check your email consistently for updates and financial aid opportunities.
3. Complete either the FAFSA or CADAA. You can complete the FAFSA for free online at [www.fafsa.gov](http://www.fafsa.gov) or on the phone with a live person by calling 1-800-433-3243. You can complete the CADAA online at <https://dream.csac.ca.gov>. If you would like assistance with your application, we offer application workshops year-round. When you are completing your application you will need to add the school code for RCC, (FAFSA =**001270**, CADAA=**00127000**) so that we may receive your information.
4. Once you complete your FAFSA you will receive a Student Aid Report (SAR) by email or mail from Federal Student Aid Programs. The SAR is your initial response to your FAFSA application. For the CADAA, you will receive your California SAR (CAR) from the California Student Aid Commission. An accurate SAR/CAR requires no corrections. Be sure to read the "Comments" section of your application. If corrections are necessary, you may consult the SFS counter for assistance prior to submitting corrections. FAFSA applicants must use the Federal Student Aid Identification Number (FSA ID) user name and password to make corrections to the FAFSA application online.

## The FSA ID

The FSA ID allows students and parents to identify themselves electronically to access FSA web sites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your *federal student aid* documents. It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you. If you are a parent of a dependent student, you will need your own FSA ID if you want to sign your child's FAFSA form electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications, but each child must have his or her own.

Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you—not even your parent, your child, or someone helping you fill out the FAFSA online.

When you create your FSA ID, you will be given the option to provide your email address and register your mobile phone number. If you choose to provide this information (we strongly encourage you to do so), it is important to remember that a mobile phone number or email address can be associated with only one FSA ID.

The FSA ID consists of 4 parts:

- \* IDENTITY: Full name, Social Security number, email, date of birth, username and password
- \* PROFILE: Mailing address, phone number optional and 5 security questions and answers
- \* REVIEW: shows an overview of profile but will not show the full SSN or the answers to the challenge questions.
- \* DONE: The FSA ID website gives students direct access to [www.fafsa.gov](http://www.fafsa.gov). The FAFSA sign-in is on the left side of the "Login" page at [www.fafsa.gov](http://www.fafsa.gov).

## IRS Data Retrieval Tool (DRT)

The IRS Data Retrieval Tool (IRS DRT) is a feature of the FAFSA that allows students and parents to access the IRS tax return information needed to complete the FAFSA. Student and parents may transfer the data directly into their FAFSA. If you are eligible to use the IRS DRT, we highly recommend using the tool for several reasons:

1. EASY: Transfer information with the click of a button.
  2. FAST: Instantly retrieve your information.
  3. ACCURATE: Correctly fill in your information.
- If you do not use the IRS Data Retrieval Tool to provide tax information and are selected for verification of income, you must provide a copy of your tax return transcript or your parents' tax return transcript directly from the IRS office. The tax return transcript can be ordered online at [www.irs.gov](http://www.irs.gov).

To Use the IRS DRT:

1. Log in to your current *FAFSA form* or start a new application at [www.fafsa.gov](http://www.fafsa.gov).
2. In the finances section of the online form, you will see a "Link to IRS" button if you are eligible to use the IRS DRT.
3. Click the "Link to IRS" button and log in with your *FSA ID* to be transferred to the IRS to retrieve your information.
4. Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the "Submit" button.
5. Check the "Transfer My Tax Information into the FAFSA form" box, and click the "Transfer Now" button.
6. You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA form.

For your protection, your tax information will not be displayed on either the IRS site or [www.fafsa.gov](http://www.fafsa.gov).

The IRS DRT can be used by both students and parents. To learn more about the IRS DRT, visit [www.StudentAid.gov/irsdrt](http://www.StudentAid.gov/irsdrt).

## Submitting corrections to your FAFSA or CADAA

Students should submit corrections if:

- RCC school code 001270 is not listed under the school section of your FAFSA or 00127000 on your CA Dream Act Application (CADAA).
- 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 application was not selected for "Verification".
- To use the IRS Data Retrieval tool to load your (your parents) tax information onto your FAFSA.

If you are not sure that corrections are needed or what corrections to make please contact SFS at (951) 222-8710. Corrections for FAFSA can be made online at [www.fafsa.gov](http://www.fafsa.gov) or by mailing Part II of your SAR if you received it by mail. CADAA corrections should be made at <https://dream.csac.ca.gov>. You may also attend one of our application workshops and we will assist you in making the necessary corrections.

## Facts you need to know when completing the financial aid application

### Are you dependent or independent?

When completing the FAFSA, you will 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 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 2019-20 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, 1996?
- As of today, are you married?
- At the beginning of the 2019-20 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 now have, or will you have, children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020?
- 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 through June 30, 2020?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parents or stepparent has legal guardianship of you?
- At any time on or after July 1, 2018, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?

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/CADAA. Your parents' ability to contribute to your college expenses will be taken into account when determining your eligibility for financial aid. Be sure to use your birth or adoptive parents' information. Do not use information from grandparents, legal guardian or foster parents. If your parents are divorced or separated, read the FAFSA/CADAA 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 aid based on your own circumstances. Your parental information and signature will not be necessary.

## Petition for Independent Status (Dependency Appeal)

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 because:

- Parents do not want to provide information on the FAFSA due to privacy concerns.
- Parents do not feel it is their responsibility to provide financial aid for college.
- Parents no longer claim you as a dependent on their taxes.
- You are self-supporting and/or no longer live with your parents.

In some cases, the SFS 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 are unable to locate them
- 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, follow these steps:

- On the 2019-20 FAFSA, answer No to all of the questions on the Dependency section and mark the section of the FAFSA that says “I am unable to provide parental information” and submit the application.
- Contact the financial aid office (in person or via phone/email) to request a Dependency Override Appeal
- Once the financial aid office opens your ability to appeal online, log into your financial aid task portal at <https://rcc.verifymyfafsa.com> and complete the Dependency Appeal steps:
  - Web form with statement
  - Upload a third-party statement from someone who know of your circumstances (cannot be from a friend, family member, co-worker). Examples include: school instructor/teacher, school counselor, employer, clergy, etc...
- You will be contacted via email regarding the status of your appeal.

You must Petition for Independent Status each academic year you apply for financial aid or you are required to provide parent(s) information on your FAFSA/CADAA application. Dependency appeals approved by other institutions are not accepted.

## Information for Non-Resident Students

A student’s residency is determined by the RCC Admissions and Records office. You can find more detailed information at <http://www.rcc.edu/services/admissions/Pages/Residency.aspx>

You may also obtain information in regards to the non-resident tuition fees by going to <http://www.rcc.edu/services/admissions/Pages/Tuition-and-Fees.aspx>

The SFS department offers a Non-Resident Tuition Deferment Form to assist students so they are not dropped from enrolled classes while waiting for federal grants to be applied to their Admissions and Records account balance, if eligible. A valid FAFSA for the current year must be on file. To request this deferment, please stop by the SFS counter. 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.

If eligible, your federal grants will be applied to your Admissions and Records fees. If you have grant funds remaining after your enrollment fees are paid, the balance will be disbursed through Bank Mobile. If there is a remaining balance owed after your grants are applied, you are responsible for paying off the balance before the end of semester. If you apply for and are eligible for a student loan, please note that loans are disbursed directly to the student and you are responsible for using the loan funds to pay any remaining balance owed. If you do not meet the Satisfactory Academic Standards (SAP) you may also be responsible for paying off the balance with Admissions and Records before the end of the semester.

Failure to pay fees owed may lead to a hold being placed on all of your records at RCC 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 that you may be responsible for repaying all or a portion of the federal grants and/or loans disbursed if you drop any class, totally withdraw or stop attending all of your classes.

## Ability to Benefit (ATB)

To receive most types of financial aid, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if he or she has:

- A high school diploma
- A General Education Development (GED) certificate
- Passed the California High School Proficiency Exam (that is recognized as the equivalent to a High School Diploma)
- Completed an approved Home School program

Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial aid by fulfilling one of the following ATB approved requirements:

- **Pass a federally approved ATB test.** The student bring proof of passing scores to the SFS counter.
- **Satisfactory completion of six units prior to July 1, 2012 that are applicable toward a degree or certificate offered at RCC.** You must meet with the SFS Director to determine if you have completed six units toward your degree or certificate. Although you cannot receive grants or loan aid while you are earning these units, you may still be eligible for the California College Promise Grant (CCPG) formally known as the Board of Governor's Fee Waiver (BOGW). Please refer to the CCPG section for additional information.

Transferring of passing ATB scores:

For information on acceptable ATB passing score transfer process, please call the RCC's Assessment specialist at (951) 222-8451.

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 the Disability Resource Center for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. The Disability Resource Center can be contacted at (951) 222-8060.

## Completing your financial aid file

The FAFSA application 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 attending 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 RCC has received your information from the Department of Education Central Processing Center, our office will send an email to your RCCD student Email account with initial awards and next steps.

You may have additional actions/tasks to complete when the FAFSA application results are received. You will receive an email from financial aid notifying you of these pending actions, with a link to your FA portal: <https://rcc.verifymyfafsa.com>. You will also see information on your RCC Portal under financial aid indicating that you have financial aid tasks pending.

You may be asked for items such as:

- Verification Web forms (Dependent or Independent)
- 2017 Tax Transcripts or signed tax returns
- Proof of Citizenship, selective service, identity or high school completion
- Or other documents needed to complete your file.

Submit all of your actions on the FA portal and hit finish to complete your tasks. Financial aid will review your actions and respond with your final eligibility or additional tasks/actions needed.

Selected CADAA students eligible for the Cal Grant may have to submit documents to verify their financial aid file. Notification will be sent to students in this category. All other eligibility notices will be emailed/mailed to the student upon receipt of the CADAA. CADAA applicants must complete the AB540 California Non-Resident Tuition Exemption Request form with Admissions and Records at RCC to qualify for aid offered under this application.

## What is Verification?

About one-third of FAFSA applications are selected for verification each year. The U. S. Department of Education requires colleges to verify financial and other information entered on the FAFSA to ensure that information provided by students and/or parents on the FAFSA is accurate. Verification of FAFSA data helps financial aid to accurately and fairly determine the types and amounts of federal, state, and institutional aid students receive. RCC has the authority to contact you for documentation that supports the information you reported. In addition, financial aid is allowed to select additional students for verification and/or to verify additional data elements.

If selected for verification you might see a note on your Student Aid Report stating that you have been selected for verification. In addition, once FAFSA data is downloaded financial aid will email you at your 'RCCD' student email address. This email will direct you to your FA portal online at <https://rcc.verifymyfafsa.com> to complete/upload all required actions and tasks.

When creating your account on your FA portal at <https://rcc.verifymyfafsa.com>, it is important to use your name and other information requested as you entered it on your FAFSA application. Common reasons why you may get an error when trying to create your account may include:

- RCC is not listed on your 2019-20 FAFSA application under the school section.
- Name on your FAFSA does not match the name you are creating your account with
- RCC has not yet received your FAFSA application results for 2019-20 (usually takes 5-7 days)

IRS data retrieval – If you have used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out your FAFSA, and you have not made any changes to your FAFSA since submitting it, you may not have to verify that information. If you didn't use the IRS DRT and you're selected for verification, log back in at [www.fafsa.gov](http://www.fafsa.gov) to see whether you can use the IRS DRT to fill in the relevant fields on your FAFSA. If not, SFS may require you to submit a tax return transcript as part of the verification process.

You can obtain a copy of IRS Tax Return Transcript by:

- Requesting online at [www.irs.gov](http://www.irs.gov).
- Requesting one by telephone: 800-908-9946
- Mailing in the 4506T form available online at [www.irs.gov](http://www.irs.gov)

If you are selected for verification, the U.S. Department of Education may require SFS to verify the information such as, but not limited to:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income

- Income earned from work
- Household size
- Number in college
- High school completion status and identity/statement of educational purpose



## Notification of Adjustments

After completion of your financial aid actions/tasks, your information will be reviewed and your revised eligibility response will be emailed to your RCCD student email address. Your award letter will be posted on your RCC MyPortal at [www.rcc.edu](http://www.rcc.edu) in the financial aid section.

Always maintain an accurate preferred mailing address and a correct phone number with Admissions & Records to avoid delays in communication. Make updates if necessary through your RCC MyPortal, under the personal profile section.

Please be aware that the financial aid 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, and carefully read and respond to all communication received regarding your financial aid application.

- You must activate your RCCD student email account in order to receive our communications. Please review the section in this guide for more information on your RCCD student email account. If you have trouble with your email or need assistance please contact Admissions and Records at (951) 222-8600.
- Keep in mind that financial aid 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. Disbursement dates are determined based on when we receive a student's completed FAFSA application and any required actions/tasks are completed, 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 aid is intended to supplement, not replace, resources needed to meet the cost of education.

## FAFSA Data Adjustments/EFC Recalculation Appeals

When you completed your FAFSA application for the 2019-20 academic year, you were required to report 2017 income information. If you have had a drastic change in income in 2018 **or** 2019 due to an unforeseen or special circumstance, the Department of Education and RCC will allow you to have your financial aid 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 2017

To apply for a 2019-20 EFC Recalculation Appeal you must:

- Submit your 2019-20 FAFSA application.
- Complete all required actions/tasks requested, if any, and receive your revised award notification
- Request an EFC Recalculation Appeal form from the financial aid office in person/via phone or email
- Log onto your financial aid portal at <https://rcc.verifymyfafsa.com> and complete the EFC Recalculation Appeal steps:
  - Web form and statement
  - Upload supporting documentation:
    - Upload a copy of your 2018 or 2019 Tax Return Transcript or signed 1040 tax returns
    - Upload all 2018 or 2019 W2 forms or schedule C forms
    - Upload any other documentation to support your appeal
  - Once all forms are uploaded, submit the appeal for consideration
- You will be notified via email regarding the results of your appeal.
- If approved, you will receive a revised award notification via email once financial aid has made all necessary corrections to your FAFSA and have determined your financial aid eligibility.
- You must be meeting the RCC Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information).
- **Please note:** You are only able to submit one EFC Recalculation Appeal during the 2019-20 award year.

# California Dream Act Application (CADAA) & AB 540

## What is AB 540?

Students who are exempt from paying nonresident tuition as amended by Education Code Section 68130.5 (AB 540/2000, SB 68) are not considered California residents. However, you may be exempt from paying the out of state tuition fee under the AB 540 State law. Since January 1, 2001, 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 RCC:

1. Student must have:
  - attended a combination of a California high school, adult school and California Community College for the equivalent of three or more years
  - or attained credits earned in California from a California high school equivalent to three or more years of full-time high school work and attended a combination of elementary, middle and/or high schools in California for a total of three or more years **AND**
2. Student must have:
  - Graduated from a California High School, have attained a G.E.D. or received a passing mark on the California High School Proficiency Exam (CHSPE) prior to the start of the term **OR**
  - Completed an associate degree from a California Community College **OR**
  - Completed the minimum requirements at a California Community College for transfer to the California State University or the University of California **AND**
3. Must register or is currently enrolled at an accredited institution of public higher education in California **AND**
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 at the Admissions & Records counter) 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 submit the California Nonresident Tuition Exemption form to the Admissions and Records counter at the college where you are enrolled, or intend to enroll.

For more information, visit the RCC Residency information page at <https://www.rcc.edu/services/admissions/Pages/Residency.aspx>.

## What is the CA Dream Act Application (CADAA)?

The California Dream Act extends Cal Grant A and Cal Grant B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet AB 540 criteria as well as the applicable criteria for eligibility for specific types of financial aid. The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities. RCC students who meet AB 540 criteria may apply for general RCCD Scholarships (see the Scholarship chapter in this guide for more information). AB 131, effective as of the 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant, (formerly known as Board of Governors Fee waivers) at California Community Colleges. For more information about AB 131 visit the CA Dream Act Application website at: [www.csac.ca.gov/dream\\_act.asp](http://www.csac.ca.gov/dream_act.asp).

You can also find more information on our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices), by clicking on the Dream Act link on the right.

**\*\*\*Students who apply for financial aid using the CADAA, must also complete the AB 540 California Non-Resident Tuition Exemption Request form with Admissions and Records to be considered for any financial aid.**

The AB 540 Non Resident Tuition Exemption Request form can be downloaded from this web link. It should be submitted to the Admissions and Records counter located in the CAK Student Service building for review and approval.

[https://www.rcc.edu/services/admissions/Documents/AB540\\_FORM.pdf](https://www.rcc.edu/services/admissions/Documents/AB540_FORM.pdf)

## Frequently Asked Questions

### 1) What is AB 540, and what does it have to do with the California Dream Act?

AB 540, passed in 2001, allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities. Starting on January 1, 2013, the CA Dream Act extends Cal Grant A and Cal Grant B Entitlement awards, Cal Grant C awards, institutional grants, and CCPG fee waivers to students who meet the criteria. To receive CA Dream Act aid, AB 540 and AB 131 students must meet the criteria listed above in the AB 540 section of this chapter, and submit the AB 540 form to the Admissions and Records counter for approval and apply for the CADAA.

### 2). I saw that AB 540, AB 130, and AB 131 guarantee confidentiality, but what about my parents' information?

CADAA students without legal immigration status will be required to fill out the CA Student Aid Commission's CADAA Application in lieu of the FAFSA. Like all other dependent Cal Grant applicants, CADAA students will be required to submit parental income and asset information. The demographic information students will provide on the CADAA is largely the same as the information that students have already supplied to their high schools and colleges. There are no checks and matches between the CADAA and any federal databases. CADAA students' and their parents' information is protected by the same privacy and information security laws and safeguards as all other California applicants

### 3). I am a high school senior and fit the AB 540 criteria above. What financial aid may I be eligible for?

You may be eligible for:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines and our scholarship section of this guide)
- California College Promise Grant (formerly known as the Board of Governor's fee waiver). Complete the CA Dream Application for 2019-20 online at [www.dream.csa.ca.gov](http://www.dream.csa.ca.gov), listing the RCC School Code #00127000
- Cal Grant and other State-administered aid (applications start October 1st of each year). Cal Grant eligible students may also be eligible for the Student Success Completion Grant. You can find out more about these programs in this guide.

**4). I am a foster youth, and I don't have a Social Security number or any paperwork about my biological parents. Can I get any financial aid for college?**

You may qualify for:

- Chafee Foster Youth aid (See Chafee section of this guide for more information)
- AB 540 in-state tuition assistance
- AB 130 private scholarship aid offered through California public colleges and universities
- CA Dream Act Cal Grants or institutional grants
- California College Promise Grant (formerly known as Board of Governors fee waivers) at California Community Colleges

**5). I am currently in college. I am AB 540. What kind of aid can I receive?**

You may be eligible for:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant", the CSU "State University Grant", the CSU Extended Opportunity Program (EOP) or the CA Community College Extended Opportunity Programs and Services (EOPS) (ask your college or university for applications and deadlines)
- California College Promise Grant (formerly known as the Board of Governor's fee waiver). Complete the CA Dream Application for 2019-20 online at [www.dream.csa.ca.gov](http://www.dream.csa.ca.gov), listing the RCC School Code #00127000
- If you are attending a California Community College and plan to transfer to a 4-year institution you may qualify for a Cal Grant A, B or C or the Community College Transfer Entitlement Cal Grant
- If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C

**6). AB 540 requires that I submit an affidavit to the Admissions and Records counter, 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.

**7). 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.

**8). 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 as long as the student meets AB 540 criteria.

**\*\*For more information on the CA Dream Act or Cal Grant, please visit <https://dream.csac.ca.gov> or click on the CA Dream Act webpage on our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices). For more information on AB 540, please visit the Admissions and Records counter.**

# 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 aid early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standard.

## 2019-2020 Nine Month Academic Year Expense Cost of Attendance Budget

<u>Allowance</u>	<u>Living at Home</u>	<u>Living Away from Home</u>
Books and Supplies	\$1972.00	\$1972.00
Room and Board	\$6786.00	\$17946.00
Transportation	\$1134.00	\$1278.00
Personal Expenses	\$3564.00	\$3996.00
Enrollment Fees	\$1380.00	\$1380.00
Health Fees	\$40.00	\$40.00
<b>Total</b>	<b>\$14876.00</b>	<b>\$26612.00</b>

- Non California Resident fees: ( $\$265$  per unit X 30 units) =  $\$7950.00$  is added to applicable budget
- Fees that are excluded from this budget are parking at  $\$100$  or more, Student Service fee, Out of Country surcharge fee of  $\$11$  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 2019-2020 RCCD Cost of Attendance Budget

Living at home.....	\$14876.00
Living away from home.....	\$26612.00
Non-resident living at home.....	\$22826.00
Non-resident living way from home.....	\$34562.00

# TYPES OF FEDERAL AND STATE FINANCIAL AID

## Federal Student Aid

### Pell Grant and Lifetime Eligibility Usage Limits

Pell grants are available for students with high financial need. Unlike most federal aid, this grant does not need to be paid back as long as you do not withdraw from classes, you successfully complete your classes and are not simultaneously receiving Pell grants at another school.

To apply for a Pell grant, submit the FAFSA online at [www.fafsa.gov](http://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](http://www.fafsa.gov) using your FSA ID. The EFC number will determine your eligibility for the Pell grant.

The maximum Pell grant award for the 2019-2020 academic year is \$6195.00 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of the grant is prorated based on the amount of units you are taking in each semester. Students who have received their Bachelor's degree or higher are not eligible to receive the Pell grant.

### *Pell Grant Lifetime Eligibility Usage Limits*

Students may receive a Pell grant for 12 full time semesters (or 6 years if full time). This equals to 600% total (50% each full time semester x 12 semesters). This percentage includes all Pell grants received to date. Once a student has received their full 600%, they will no longer be eligible for Pell grants.

To review your current Pell Grant Lifetime Eligibility Usage (LEU) percentage, and grant history please visit [www.nsls.ed.gov](http://www.nsls.ed.gov). You can also view the comment section of your student aid report (SAR) online at [www.fafsa.gov](http://www.fafsa.gov).

## FSEOG Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the highest need 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. Having said this, there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2019-20 FAFSA
2. Submit all documents requested by the first priority filing deadline
3. Have high financial need
4. Meet the SFS Satisfactory Academic Progress (SAP) Standard

## Federal Work Study

The Federal Work Study (FWS) Program offers students 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 a federal grant 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. Jobs begin posting in June for each academic year. It is recommended you secure federal work study employment during the months of June and July even if you do not plan on attending until fall to secure the funding for the position. It is very important to have your FAFSA completed and have all required documents/actions submitted on the FA portal at <https://rcc.verifymyfafsa.com> PRIOR to applying for FWS positions. Once you apply you are prescreened for eligibility before being referred for interviews. If you have incomplete financial aid tasks/actions, we cannot determine eligibility for FWS positions.

Awards of up to \$4,000 are granted once employment has been secured, based on financial aid need. You will receive your FWS award in the form of earned income from your job by submitting a timesheet, paid on a monthly paycheck and is subject to state and federal taxes. W-2's will be issued at the end of January. Direct deposit is available and strongly recommended.

In order to be considered for FWS, you must apply for and be eligible to receive federal financial aid 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. Student Employment also offers Department funded (financial aid not required) positions for those that do not qualify for financial aid, exhaust their FWS award, or when FWS funding is not available. These positions are listed as "Student Employment District Jobs" on the website. All eligibility requirements for these positions are the same as for FWS (see below) EXCEPT for the FAFSA and the SAP standard are not required.

## FWS Eligibility Requirements:

All students seeking FWS positions must meet the following criteria:

- Must apply for the FAFSA at [www.fafsa.gov](http://www.fafsa.gov), list the RCC school code #001270 and demonstrate financial need which is determined by the RCC SFS office.
- RCC must be your home college on your admissions application.
- Must maintain a cumulative grade point average of 2.0 or better.
- Must be enrolled at least half time at RCC (for FWS: 6.0 units is considered half time in fall and spring semesters and 3.0 units for winter and summer).
- 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 Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, they may be placed on warning and ultimately become ineligible for financial aid which will result in the loss of their financial aid 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 SFS and a written notification to return to work has been issued by Student Employment. Ineligible students can come to the Student Employment counter to inquire about available department funded jobs.

## 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 RCC community.

## How do I apply for an FWS position?

Student Employment currently lists all student positions available throughout RCC at <http://rcc.edu/services/studentfinancialservices/Pages/student-employment.aspx>.

A listing of job openings, whether FWS or department funded, for every RCC department or off-campus site that employs students through our program are located here.

1. Complete your 2019-20 financial aid actions/tasks (FWS and CalWORKs only).
  - Visit <http://rcc.edu/services/studentfinancialservices/Pages/student-employment.aspx> click on the "Students" link and then click on the "Apply Here" link to view available positions. To better serve our students computer workstations are available in the Welcome Center located in the Charles A. Kane Student Services building.
2. Apply for as many positions as you like and qualify for. Please remember you can only apply for those positions at your "Home College". Please allow 7-10 business days after the application deadline date for a response to your applications. If selected for an interview you will be contacted via the phone number or email address you provided on the application. If you are not selected, you will be notified as an update to your application status. You may

check the application status by logging into the jobs website using the user ID and password you created when applying.

3. If and when hired, the supervisor will provide you with all of the required hire forms.
4. Once the hire process has been completed and approved, the supervisor will be emailed an approval so that you may begin your employment.

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

## Direct Loans and Loan Counseling Experiment

(Direct Loan Stafford Subsidized Loans or Direct Loan Stafford Unsubsidized Loans) Federal Direct Loans (DL) are borrowed funds that are different from grants and federal work-study. Direct loans are borrowed funds that must be repaid with interest. Applying for and receiving student loans are a very serious obligation, so before you apply for a loan, it is a good idea to consider the following:

- Think about the amount you will need to cover your educational expenses
- Have a thorough understanding of how much your payments will be once your repayment period begins.
- Most of all be aware of the amount you have to repay over the years.

To qualify for a Federal Direct loan, students must meet all of the requirements for federal student financial aid and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

RCC 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 assigned servicing agent. Please remain in constant contact with Direct Loans in order to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, please visit [www.studentloans.gov](http://www.studentloans.gov).

Subsidized loans are for students who have demonstrated financial need. You may borrow up to \$3500 (\$1750 fall, \$1750 spring) as a first-year student (completed less than 30 units at RCCD)

Or \$4500 (\$2250 fall, \$2250 spring) as a second-year student (completed 30 or more units at RCCD) per academic year. The federal government pays the interest during deferment periods while students are in college at least half-time for subsidized loans.

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. RCC recommends that students make interest payments while they are in college.

At RCC, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. RCC does not recommend borrowing more than \$10,000 at the community college level (this includes loans from any other institution that you attended). 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.nslds.ed.gov](http://www.nslds.ed.gov) (National Student Loan Data System) – your FSA ID is required to access this website. (This is the same FSA ID that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To obtain a FSA ID go to <https://fsaid.ed.gov/>. If RCC entered into an agreement with you (or your parents) regarding a Federal Direct Loan, we are required to inform you (or your parents) that the loan will be submitted to the National Loan Data System (NSLDS) and will be accessible by government agencies, lenders, and institutions determined to be authorized users of the data system.

### **How to apply for a Student Loan at Riverside City College:**

1. You must fill out the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) and list RCC title IV code #001270.
2. You must complete any financial aid tasks/actions on the FA portal at <https://rcc.verifymyfafsa.com>.
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 RCC SFS Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SFS SAP standard.
5. You must have a current full program official Student Educational Plan (SEP), dated within one year of your loan request.
6. You must be enrolled and attending 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 Entrance Counseling and/or the FACT at [www.studentloans.gov](http://www.studentloans.gov).
9. You must successfully complete your electronic Master Promissory Note (eMPN) online at [www.studentloans.gov](http://www.studentloans.gov) prior to applying for a student loan at RCC. If you are a repeat student loan borrower at RCC, you are not required to complete the entrance exam or eMPN as you already have one on file. However, it is

recommended by RCC that students who are repeat borrowers use the student loan Financial Aid Awareness Counseling Tool (FACT) before continuing to borrow. The eMPN expires after 10 years.

If you meet the above requirements, you may request a loan packet from the SFS counter during the fall and spring semesters within the posted deadlines. Submit the Federal Stafford Loan Request Form along with any other required forms.

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

- You will receive a status notification within two weeks from the deadline date you submitted the "Loan Request Form." Please refer to the loan request receipt for deadline and notification dates.
- All loan disbursements are processed through Bank Mobile. If you have not already signed up to receive your financial aid funds, you can do so by choosing the "Disbursement" link on our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices). See the Bank Mobile section of this guide for additional information.
- ALL students are required to complete Direct Loan EXIT Counseling online at [www.studentloans.gov](http://www.studentloans.gov) after completing their program, dropping below half-time, or leaving RCC.
- If your loan is not processed, you will be notified within two weeks from the deadline date you submitted the "Loan Request Form."

### **Student Loan Alternatives**

Before you decide to apply for a loan to fund your education, it is smart to explore other options that don't require repayment! Student Employment is an option for students to work part-time on 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 RCC Student Employment counter located in the Student Services Building.

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](http://www.fastweb.com), [www.scholarships.com](http://www.scholarships.com), [www.scholarshiphunter.com](http://www.scholarshiphunter.com) and [www.scholarshipexpert.com](http://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 RCC Federal Student Loan Default Management Plan expects all students who receive a loan at RCC to complete a Loan Entrance and Exit Counseling session. Students may complete the Loan Entrance and Exit Counseling online at [www.studentloans.gov](http://www.studentloans.gov). Complete the Entrance Counseling when applying and complete the Exit Counseling prior to leaving the college or falling below half-time.

On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public law 112-141) was enacted. A new provision was added to the Direct Loan statutory requirement that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Borrowers under this provision who exceed the 150 percent limit may also lose the interest subsidy on the Direct Subsidized Loan. First-time borrowers are generally defined as one who did not have an outstanding balance or principal or interest on a Direct Loan or on a FEEL Program loan on July 1, 2013. For AA degree programs, 150 percent is defined as 3 years. For Certificate programs, 150 percent is defined as 150 percent of the week/units required for your certificate program. Any amount borrowed within an academic year counts as 1 year towards your eligibility, regardless of the amount borrowed. Any loans borrowed at the community college level will count against your borrowing limit at any transferring institution.

## Loan Counseling Experiment

The Department of Education has selected RCC to be a part of a Loan Counseling Experiment. This experiment will allow RCC to provide additional loan counseling, beyond the statutorily required one-time entrance and one-time exit counseling, for certain undergraduate William D. Ford Direct Loan (Direct Loan) student borrowers as a condition for the student to receive Direct Loan funds. During this experiment RCC will have differing requirements for loan borrowers assigned to a treatment group and a control group. The Department will assign all borrowers who have been determined to be participants in the experiment to either the treatment group or to the control group. Borrowers assigned to the treatment group will be required to participate in additional loan counseling beyond the entrance counseling they completed as first-time borrowers. RCC will implement the experiment by requiring all of its eligible DL borrowers in the treatment group to complete the Financial Awareness Counseling (FACT) and provide proof with the RCC Stafford loan application. Students will be notified at the time they pick up the loan application at RCC SFS counter.

Borrowers assigned to the control group cannot be required to complete, but may do so voluntarily, any additional loan counseling beyond the already completed Entrance Counseling and the statutorily required Exit Counseling

## State of California Aid

### California College Promise Grant (CCPG) Formerly the BOG fee waiver

The California College Promise Grant (CCPG), formerly known as the Board of Governors Fee Waiver (BOGW), is a state fee waiver program that is specifically for students at California community colleges. For qualifying students, the CCPG waives the per-unit enrollment fee (currently \$46 per unit) at any community college throughout the state. The CCPG is for California residents, eligible AB540 students and eligible AB1899 students as determined by the Admissions & Records Office, and eligible AB801 students who have been without a residence in the last 24 months (homeless) as verified by the Student Financial Services office, who are meeting academic and progress standards. For more information on AB1899 and AB801, please visit the Admissions and Records webpage.

- The CCPG also allows students to purchase parking at reduced rates for fall and spring semesters
- The CCPG does not pay for Student Services, Transportation or Health fees, additional class fees (such as art, CPR, lab or lifeguard fees as listed in the schedule of classes), books or other educational supplies or expenses.

#### To Apply:

Online:

The primary application for the CCPG is the 2019-20 FAFSA or the 2019-20 CADAA Application. The CCPG will automatically be awarded to eligible students using the information from the FAFSA or CADAA, if eligible.

#### By Paper:

The paper CCPG application is considered a secondary application to be used for special circumstances. Special circumstances to use the paper CCPG application are determined on a case-by-case basis.

Not everyone will qualify to complete the paper CCPG application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper CCPG application. If the income requirements to complete the paper CCPG application are not met, the student will be required to fill out the FAFSA or CADAA which allows a higher qualifying income for CCPG eligibility.

Student's total income for 2017 or parents' total income for 2017 (if a dependent student) must be within the following income standards (documentation is required):

Number in Household	Total 2017 family income
1	\$18,210
2	\$24,690
3	\$31,170
4	\$37,650
5	\$44,130
6	\$50,610
7	\$57,090
8	\$63,570

\*Add \$6480 for each additional dependent

If you or your family are currently receiving TANF/CalWORKS, SSI/SSP, General Assistance General Relief, you are eligible for CCPG type A and are eligible to complete the CCPG paper application. Acceptable proof of eligibility or documentation for CCPG type A varies depending on the type of benefits you or your family is receiving:

- For TANF/CalWORKS or General Assistance, acceptable documentation includes Notice of Action dated within the previous month, or the previous or current month's check.
- For SSI/SSP, acceptable documentation includes award letter or bank statement showing a deposit from the current or previous month.

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCPG types A, B, or C and are eligible to complete the paper CCPG application. Verification may be made by the RCC Homeless and Foster Youth Liaison or one of the following:

- A homeless services provider, as defined in the Health and Safety Code, section 103577(b) (3).
- The director of a federal TRIO program or Gaining Early Awareness and Readiness for Undergraduate Programs program, or a designee.
- A financial aid administrator for an institution of higher education.

If you qualify under any of the following Special Classifications, you are eligible for CCPG type A and are eligible to complete the paper CCPG application:

- 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.
- You are a Congressional Medal of Honor recipient or child of a recipient.
- You are a dependent of a victim of the 9/11 terrorist attack.

- You are a dependent of a deceased law enforcement or fire personnel killed in the line of duty.

For any of the listed Special Classifications, a letter or Certificate of Eligibility is required along with a completed paper CCPG application. Special classification fee waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of CCPG information at the end of this section.

Veterans can contact the Riverside County Veterans office at (951) 955-3060 for information on obtaining the annual Certificate of Eligibility.

Paper CCPG applications are available in the Student Financial Services counter.

You must apply for the CCPG using the FAFSA or CADAA before each summer semester. The applications are available beginning October 1st prior to the summer semester.

If you have been determined to be eligible for the CCPG after you have paid your fees during the current semester, you may be entitled to a refund.

- A refund will not be automatically generated for prior semesters, only for current semesters.
- You must request the account billing be updated at the Cashier window for any prior semester if determined CCPG eligible after the semester has ended. The Cashier window at RCC is located on the 1st floor of the CAK Student Services and Administration Building.
- If you drop classes after the refund deadline established by Admissions & Records, you will not be eligible for a CCPG refund for the dropped classes.

### *Loss of Eligibility for California College Promise Grant*

A student shall become ineligible for a CCPG if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms, resulting in a dismissal status. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

Students will be notified of their placement on academic or progress probation/dismissal no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification sent to the students will clearly state that two consecutive primary terms of probation will lead to a loss of the CCPG until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in maintaining eligibility.

NOTE: Foster Youth and Former Foster Youth, up to the day before their 26th birthday, are not subject to loss of the CCPG due to placement on academic or progress probation and therefore do not need to submit an appeal.

### *How to Regain Eligibility:*

If you lose your eligibility for the CCPG, there are a few ways that you can have it reinstated.

- Improve your GPA and/or course completion measures to meet the academic and progress standards.
- Not attending school for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

### Appeal Process

A student's being placed on academic dismissal will result in loss of the CCPG. Any combination of two consecutive terms of cumulative GPA below 2.0 and/or cumulative unit completion of not more than 50 percent may result in loss of the fee waiver eligibility. Appeal forms for the California College Promise Grant are located at the SFS counter.

### Steps To Apply for an Appeal:

1. Complete the appeal form and identify the reason(s) for exception, in a written/typed statement.
2. Attach all related supporting documents to justify the appeal reason(s).
3. Submit the completed appeal form to the SFS counter at RCC. A valid photo ID must be presented.
4. Appeal results will be sent to you via your RCCD student email within 3-5 business days. Please make sure your RCCD email is activated.

A student may appeal the loss of a CCPG:

- Due to extenuating circumstances. Extenuating circumstances are verified cases of accidents, illnesses, etc...that occurred during the term the student did not make progress.
- When a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner.
- Due to circumstances that might include documented changes in the student's economic situation
- When there is evidence that the student was unable to obtain essential student support services.
- Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

## College Resources and Support

- Counseling services (951) 222-8440
- Tutoring services (951) 222-8170
- Disability Resource Center (951) 222-8060
- Extended Opportunities and Program Services (951) 222-8045
- SSS/TRIO (951) 222-8312

## Cal Grant

Cal Grants are state grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents/eligible AB 540 students to assist them in paying their educational expenses at any qualifying college or institution.

**Cal Grant A** assists with tuition and fees at public and private 4 year colleges as well as some private career colleges. If you receive a Cal Grant A but decide to attend a California Community College first, your award will be held in reserve for up to two years until you transfer to a four-year college.

**Cal Grant B** assist low-income students attending community colleges with living expenses and books. The award amount varies each year and may be used for books, living expenses and transportation.

**Cal Grant C** assists students with tuition and training costs for technical, occupational, vocational, or career training programs. Awards vary each year and funding is available for up to two years, depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California community college. To find out more information, visit [www.csac.ca.gov](http://www.csac.ca.gov).

### To apply:

1. You must complete the 2019-20 FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) or the 2019-20 CADAA application online at [www.csac.ca.gov](http://www.csac.ca.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 summer of 2015 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 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 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](http://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](http://www.csac.ca.gov).

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

- Complete the 2019-20 FAFSA or CADAA application and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a California resident or meet AB540 criteria.
- Be a U.S. Citizen or Eligible non-citizen (your parents don't need to be citizens or eligible noncitizens) or meet AB540 criteria.
- Have a valid social security number or meet AB540 criteria.
- 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 RCC.
- Be enrolled at least half time (six or more units).
- Meet the RCC Student Financial Services Satisfactory Academic Progress standard (SAP).

**In order to receive your Cal Grant award at Riverside City College, you must:**

- Complete all financial aid tasks/actions listed on your FA portal at <https://rcc.verifymyfafsa.com>.
- Have an eligible active program (major), other than Undecided, declared with Admissions and Records.
- Claim RCC as your school of choice on [www.webgrants4students.org](http://www.webgrants4students.org).
- 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 RCC is permitted to release funds. You may self-certify your high school graduation by logging on to "Webgrants for Students" at [www.webgrants4students.org](http://www.webgrants4students.org)

- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California community college then transfer to a qualifying Baccalaureate-degree granting college. You must transfer from a California community college to a bachelor's degree-granting school in the award year for which the award is offered.

**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 or the CADAA 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](http://www.webgrants4students.org).

***NOTE: Please be advised that any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act. Students who are paid a Cal Grant and withdraw from any units prior to the census date for a course may be determined in overpayment of the Cal Grant funds and be required to repay that overpayment to the college.***



## Student Success Completion Grant

The Student Success Completion Grant (SSCG) is a new grant program for California community college students, funded via the 2019 California State Budget Act. The purpose of this grant is to encourage successful completion of student's educational goals by attending and completing full time units.

Eligibility for the SSCG include:

- Student is eligible and received the Cal Grant B or C award
- Student attends and completes 12 or more units for fall and spring semesters
- Student is meeting RCCD Satisfactory Academic Progress Standard (SAP)
- Student is a California Resident or exempt from paying non-resident tuition under Section 68130.5 or 76140 (AB 540 eligible).

The SSCG is disbursed to students via the student's disbursement choice with Bank Mobile. The disbursement will be released once the student has passed census for the fall and/or spring term. Students may be eligible for the following disbursement amounts based on unit load for fall and/or spring terms:

- Attending 12-14.99 units \$649 per term
- Attending 15+ units \$2000 per term

\*Awards for this grant are contingent upon available funding. Students are encouraged to complete their financial aid files early to be considered for this award.

## 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 for up to \$5,000 annually (or up to the student's financial aid unmet need) for students enrolled in 6 or more units during the fall, spring or summer semesters.

### Student Qualifications

- Be eligible or have been eligible for foster care between 16th & 18th birthday.
- Have not reached your 22nd birthday as of July 1 of the award year (new applicants).
- 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.

### Riverside City College (RCC) Application Process

1. Complete the 2019-20 FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) or if applicable complete a CADAA at <http://dream.csac.ca.gov>
2. Submit the California Chafee Grant Program Online Application at [www.csac.ca.gov](http://www.csac.ca.gov). CADAA students must complete a paper California Chafee Grant available at the RCC SFS counter or at the Guardian Scholars office. Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year.

3. Complete your 2019-20 financial aid tasks/actions listed on your FA portal at <https://rcc.verifymyfafsa.com>.
4. Enroll in 6 or more units per semester as early as possible. Check Web Advisor for registration dates. **Former foster youths are eligible for priority registration until their 26<sup>th</sup> birthday!**
5. CSAC will notify the student by email when they are awarded the Chafee Grant. Student's financial aid file must be complete, student must be meeting Satisfactory Academic Progress and be enrolled 6 or more units before SFS office can confirm student's Chafee Grant eligibility with CSAC.
6. The check is mailed to the RCC Cashiers office. When the Chafee Grant check is available for student pick up, the SFS office will send an award email to the student's RCC student email account. Picture ID must be presented before the check can be released.

### *CSAC Awarding Process*

Student's completed applications are sorted by application date, and awards are offered based on the following priority selection criteria:

1. \*\*Paid renewal students who have not reached their 23<sup>rd</sup> birthday as of July 1<sup>st</sup> of the award year
2. New and \*\*\*non-paid renewal students who will be 22 years old as of July 1<sup>st</sup> 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 \$5,000 or more
5. New and non-paid renewal students who have an unmet need of less than \$5,000.

\*\* Students who have received a Chafee payment.

\*\*\* Students who have not received a Chafee payment.

Upon selection for an award, students are sent payment notifications for each term.

To check your eligibility for the Chafee Grant, please go to

[www.mygrantinfo.csac.ca.gov](http://www.mygrantinfo.csac.ca.gov).

You may contact Jana Gray, RCC Chafee Grant Coordinator at (951) 222-8713 or [Jana.Gray@rcc.edu](mailto:Jana.Gray@rcc.edu) if you have any questions.

## California National Guard Education Assistance Program

Active members in the California National Guard, the State Military Reserve, or the Naval Militia, may be eligible for this state-funded program designed to provide an educational incentive to improve skills, competencies and abilities.

The California National Guard Education Assistance Award Program (CNG EAAP) is a State-funded grant for up to 1,000 service members in the California National Guard (CNG) or the California State Military Reserve (SMR), the Naval Militia (NM) or as many participants as the annual budget will allow. This program authorizes the California Student Aid Commission (CSAC) to make payments to eligible program participants. Participants can receive up to the amount of the Cal Grant A award for attending the University of California or the California State University, up to the Cal Grant B award for attending a community college, or up to the amount of Cal Grant A for attending a private institution. Graduate students may have an additional \$500 added to their maximum award amount.

### *ELIGIBILITY REQUIREMENTS*

- Be an active member who has served two (2) years in the CNG, SMR or NM.
- Agrees to remain an active member in the CNG, SMR or NM throughout the participation period in the CNG EAAP.
- Agrees to use the award to obtain a certificate, degree, or diploma that is currently not held.
- Be enrolled in, registered at or accepted to a qualifying institution.
- Agrees to maintain enrollment in at least three (3) academic units per semester, or the equivalent, at a qualifying institution as defined by section 69432 (1) of the California Education Code.
- Agrees to maintain at least a 2.0 cumulative grade point average.
- Is a California resident as determined by the institution.
- Is not receiving a Cal Grant award check for the same academic year.

### *How to Apply*

Initial applicants must submit an EAAP Initial Application, the Statement of Understanding (SOU), and a Free Application for Federal Student Aid (FAFSA) prior to the application deadline dates.

For initial applicants, the priority application period starts on January 15 and ends on the priority deadline date of April 30.

The application process will continue to remain open after April 30 on a first-come, first-serve basis until January 14 of the following year, or until all awards have been exhausted, whichever comes first.

Renewal participants must complete the EAAP Renewal Application (either online or paper version) and the Renewal Statement of Understanding. Renewal enrollment period begins January 15 through June 1 of each year. Failure to renew will result in withdrawal from the CNG EAAP.

The Frequently Asked Questions and the links for the application process are found at: [www.calguard.ca.gov/education](http://www.calguard.ca.gov/education).

### APPLICATION AND CERTIFICATION PROCESS

The Office of the Adjutant General will certify an applicant's status as a qualifying member of the California National Guard, State Military Reserve, or the Naval Militia, and certify their active duty status according to CA Code of Regulations Title 5, Division 4, Chapter 1, Sections 30730-30736. The applicant is responsible for submitting any additional forms, including The Statement of Understanding, as required by the Office of the Adjutant General.

### SELECTION AND AWARD ANNOUNCEMENTS

The Office of the Adjutant General may select up to 1,000 participants for the program or as many participants as the annual budget will allow. The Office of the Adjutant General will review all applicants and rank eligible applicants by an established predetermined criterion. The Adjutant General will announce selected awardees by notifying selected participants.

For additional information, please visit the Program's website at [www.calguard.ca.gov/education](http://www.calguard.ca.gov/education). You may contact the CNG EAAP coordinator by email at [ng.ca.caarng.list.cn6-eaap-mailbox-access@mail.mil](mailto:ng.ca.caarng.list.cn6-eaap-mailbox-access@mail.mil), by phone at 916-854-4255 or 916-854-4446 or by mail at:

California National Guard  
Attn: CNG EAAP  
9800 Goethe Road Box 37  
Sacramento, CA 95827

## CalWORKS Work study

The CalWORKs Work Study program connects eligible CalWORKs students to entry-level employment opportunities related to their course of study whenever possible. The focus is to link employers to students who can learn initial job skills and maintain long-term employment directed toward career development while continuing their college course work. CalWORKs Work Study sites can be on or off campus. CalWORKs students are guaranteed 20 hour per week as long as funding is available and the student maintains eligibility.

Students must:

- Be enrolled in at least 3 units.
- Maintain a minimum 2.0 cumulative Grade Point Average.
- Maintain eligibility with GAIN and receive cash aid for yourself.
- Have a current FAFSA filed with RCC and have unmet need available.

Eligible students can visit their RCC CalWORKs counselor or the Student Employment counter to apply in person.



# SCHOLARSHIPS

## RCCD Foundation Scholarships

The Riverside Community College District (RCCD) Foundation offers scholarships for students continuing their education at Riverside City College (RCC), students transferring to a four-year university and high school seniors.

- The online scholarship application for the next academic year is available every fall semester in mid-October on the RCC Student Financial Services (SFS) website.
- Scholarships specifically for RCC Cosmetology students are available for application during the winter session.
- Scholarships specifically for high school seniors who plan to attend RCCD are available for application early in the spring semester.
- A listing of scholarships from resources and organizations outside of RCCD is also available year-round on the scholarship application site.

Scholarships are a great resource to help you pay for your college education. RCCD provides scholarships:

- For students in many different majors.
- All ranges of GPA and academic performance.
- For students in specific programs such as Athletics, Art, Business, Career and Technical programs, Construction Technology, Disabled Students, Education, Engineering, Film and Television, Logistics, Music, Nursing, Performing Arts, STEM, Welding, and many more.

You may be the perfect fit for a scholarship but you will not know until you apply. The application is easy and worth the effort.

To apply for all RCCD Foundation scholarships:

- You must be admitted to RCC and have activated your assigned student email.
- Instructions on how to complete the scholarship application process and the link to apply are at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices) by selecting the scholarship link on the right menu bar.
- Scholarship workshops are held at the college prior to the scholarship deadline date to provide students with information on how to complete the scholarship application, including the required personal questions and obtaining scholarship recommendations.

## Outside RCCD Scholarships

There are many other opportunities for students to find scholarships outside of RCC. Searching for scholarships requires time and effort on the part of the student, but is well worth the effort. The RCC SFS Office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, businesses, etc. Scholarship notices are posted at the Information Counter in the CAK Student Services building and on the SFS webpage at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices), selecting the scholarship link on the right menu bar and searching in our scholarship search data system and is updated regularly. 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](http://www.studentscholarshipsearch.com).

Scholarships are also available from other sources such as your college or local library, your parent's or your employers, community organizations, etc. You may also search for scholarships on the internet; however, beware of sites requesting fees for their services.

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

For example, if you just searched for "scholarships" on Google, you'll get about 72,800,000 results! Seventy-two million web pages would take too long to read and sort through, so you'll need to develop a strategy to be 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.

**If you are awarded a scholarship from a source outside of RCC, the procedures to use your scholarship at RCC 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 steps to have your scholarship funds sent to RCC. If proof of enrollment is required, you may submit your printed class schedule from Web Advisor/MyPortal, or, if they are requesting "official" proof of enrollment, visit the RCC Admissions and Records counter.

3. 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](http://www.cagovernorsscholars.org). For help in filling out the form, call 1-866-477-9665.
4. Once RCC receives your scholarship funds, you will be sent correspondence from the RCC Student Financial Services Office acknowledging receipt of the funds along and a schedule of disbursement dates.
5. Once the SFS Office determines you are actively enrolled in classes and that you meet all requirements of the donor, your scholarship funds will be disbursed to you via the disbursement choice you made on the Bank Mobile website (please see the information regarding Bank Mobile in this guide).

## How to avoid 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. Any scholarship, grant, foundation, or organization that is legitimate will not 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 you to apply.
- 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. There are plenty of free financial aid seminars offered by high schools and

colleges that are worth attending. 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.

## **Bureau of Indian Education Grant / Scholarship**

The Bureau of Indian Education (BIE) Program offers financial aid to eligible American Indian and Alaska Native students entering college and who are seeking an associate or bachelor degree from an accredited institution. If you are a student who is a member of a federally recognized American Indian Tribe or Nation or a close descendent of a member, you may be eligible for grants or scholarships from BIE or your Tribe/Nation. To participate in BIE grants and scholarships, please contact the education office of your Tribe/Nation for the application and steps you must take in order to become eligible.

- For more information regarding BIE Programs please visit <https://www.bie.edu/ParentsStudents/index.htm>  
<https://www.bie.edu/Resources/HigherEd/index.htm>
- For more information regarding Native American Scholarships please visit <http://www.collegescholarships.org/grants/native-american.htm>

To determine eligibility for grants or scholarships, your Tribe/Nation will send you a Financial Need Analysis form to be submitted to the RCC SFS office. The Need Analysis requires that you complete the Free Application for Federal Student Aid (FAFSA) for 2019-20. You can complete the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) and list RCC as your college (school code #001270). The RCC SFS office will return the completed Financial Need Analysis form to your Tribe/Nation who will determine and notify you regarding the amount of your scholarship or grant.

# STUDENT SERVICES AND ADDITIONAL PROGRAMS & ASSISTANCE

## Veterans Services

The RCC Veterans Office is available to provide information regarding eligibility for Veterans educational benefits. If you are a Veteran, a spouse, or dependent of a Veteran, you may be entitled to receive Veterans educational benefits. For information regarding these benefits please call the RCC Veterans Office at (951) 222-8607. You may view GI Bill eligibility requirements online at [www.gibill.va.gov](http://www.gibill.va.gov) or by calling 1-888-442-4551. Also, be sure to check out [www.military.com](http://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 California College Promise Grant (CCPG) formerly known as the Board of Governors Fee Waiver (BOGW). For more information on how to qualify to have your fees waived contact the RCC 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 aid. You may apply for additional financial aid by completing the FAFSA application online at [www.fafsa.gov](http://www.fafsa.gov). Financial aid is in addition to and does not affect your Veterans education benefits. Explore the possibilities!

The Veteran Resource Center is located inside the Charles A. Kane Student Service Building 1<sup>st</sup> floor.

## EOPS- Extended Opportunity Programs and Services

EOPS is a student support program that focuses on assisting students who are financially and educationally disadvantaged. EOPS services include academic counseling, registration services, book voucher services, tutoring assistance, regalia for graduating students and transfer information and field trips to UC's and CSU's.

To be eligible for this service, a student must be a California resident or an AB 540 student, qualify for the California College Promise Grant A or B through the SFS office, upon applying students must have fewer than 45 units completed (including institutions outside of RCCD). EOPS book services are considered a financial aid resource and may reduce your eligibility for Federal Work-study or student loans. As an EOPS student, your book voucher award will be listed on your financial aid award letter.

For more information regarding this program and other eligibility requirements please contact the EOPS Office at RCC at 951-222-8045. EOPS office is located in the Charles A. Kane Student Service Building 2<sup>nd</sup> floor.

## Gateway to College

Located at RCC, Gateway College and Career Academy (GCCA) is a WASC accredited California Public Charter high school that educates learners 16 to 21 years old. GCCA's mission is to provide learners who are not on track to graduate with the opportunity to complete high school and achieve success within a supportive college community. Upon completion, students earn a high school diploma and community college units that are transferrable to a certificate program (CTE), 2-year degree (AA, AS), and a university.

For more information, feel free to visit our website at [www.riversidegccca.com](http://www.riversidegccca.com) or call us at (951) 222-8934.

## RCC Engagement Centers

### La Casa Engagement Center

La Casa is a Student Support Services Program and Student Engagement Center with the goal of supporting RCC Latino student success. La Casa Support Services Program for Pathway Students serves as a campus resource to assist and support students' goal of attaining a higher education. Services include academic workshops, a textbook lending library, computer, internet, and laptop access, printing and copying services, tutoring, and more.

For information and eligibility criteria, please visit

<http://www.rcc.edu/services/outreach/Pages/La-Casa.aspx> or call (951) 222 -8168.

The La Casa Engagement Center is located inside the Bradshaw Building, Room 202.

### The T.I.G.E.R.S. Program

The RCC Athletics department has designed The T.I.G.E.R.S. Program for student athlete academic success and support, implementing persistence, graduation, and transfer goals for our student athletes. The T.I.G.E.R.S. Program serves student athletes with a host of academic services including, but not limited to, academic probation/dismissal, athletic eligibility for transfer advisement, assessment test preparation, Student Educational Plan scheduling, orientations, tutoring, and study hall.

Location: The Athletic Learning Center (ALC) - Wheelock Gymnasium, Lower South Lobby

Educational Advisor's Contact Information - Loren Overbo (951) 222-8571 -

Loren.Overbo@rcc.edu

## Ujima Project

The Ujima Project is a student success program which utilizes faculty mentors to work with students to develop leadership skills and establish benchmarks for academic success. The Ujima Project utilizes an approach to student engagement, retention and success that is infused with African cultural traditions. Successful outcomes are connected to mentoring, leadership, life planning, and developing an understanding of the community college culture and its services.

The program is located in the Bradshaw Building 110 (just down the hall from the cafeteria) where club activities is located. For more information, please visit <http://www.rcc.edu/arscc/Pages/Clubs/Ujima-Project.aspx> or call (951) 222-8130.

## RCC Guardian Scholars

Digital Library, Room 112

Jeremy Johnson – Foster Youth Specialist/Academic Counselor

(951) 222-8251 [Jeremy.Johnson@rcc.edu](mailto:Jeremy.Johnson@rcc.edu) [Guardian.Scholars@rcc.edu](mailto:Guardian.Scholars@rcc.edu)

Website: [www.rcc.edu/services/fostersupportservices/Pages/guardian-scholars.aspx](http://www.rcc.edu/services/fostersupportservices/Pages/guardian-scholars.aspx)

RCC Guardian Scholars is a support program for foster youth. Funded by the Anthony and Jeanne Pritzker Foundation and RCC Student Equity, the Guardian Scholars (GS) program is part of the Riverside area Multi-Campus Network (MCN) supporting foster youth at Riverside City College (RCC), Moreno Valley College (MVC) & University of California, Riverside (UCR). GS seeks to promote transfer of information and resources to support former foster youths on all 3 campuses.

### Program Eligibility

- Students must be between ages of 18 – 25
- Been in foster care any time after the age of 13
- Submit a Guardian Scholars application
- Submit a Dependency Verification letter (also known as Ward of Court letter)
- Be a current or prospective RCC student.

### Program Services

- The Foster Youth Specialist is the GS students' contact for services, which include coaching, mentoring, assistance with admissions, financial aid, transfer opportunities, Chafee grant requirements, student employment and scholarship opportunities
- Campus and community resources
- Access to computers and printers
- Opportunities to get involved on campus and in the community
- Engage and interact with peers, staff and faculty
- Academic support and student accountability
- Priority registration
- Payment of student fees (per semester as funding allows)
- Laptop loan program
- On-campus workshops & off campus events

## AmeriCorps

AmeriCorps is a national service program whose mission is to meet community needs through service and volunteering in education, environment, public safety, health, and homeland security. Most volunteers serve in full or part-time positions for about a year. After successfully completing a term of service through the AmeriCorps National Service program, members receive a Segal AmeriCorps Education Award to pay for college, graduate school or to pay back qualified student loans. For more information on how to become a member of the AmeriCorps National Service and the AmeriCorps Education Award, please visit

<https://www.nationalservice.gov/programs/ameriCorps>.

If you have earned an AmeriCorps Education Award, and wish to use your award at Riverside City College (RCC):

- You must complete the current FAFSA **and** be enrolled in classes at RCC.
- You must complete the AmeriCorps Voucher and Payment Request electronically at <https://my.americorps.gov/mp/login.do> to request AmeriCorps Education Award funds to be sent to RCC.
- The RCC SFS office will verify that you are eligible to receive and use the AmeriCorps award at RCC. Once approved, the AmeriCorps award funds will be sent to RCC in approximately two to four weeks. You will be emailed notification to your RCC student email account that RCC has received your AmeriCorps funds. The RCC SFS office will verify that you are enrolled in classes and disburse the AmeriCorps funds in the same manner as other financial aid. See the Bank Mobile chapter in this guide for more information on how to receive your AmeriCorps funds.

## Study Abroad / International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester-long programs in Florence, Italy and Barcelona, Spain provide students with an opportunity to make progress toward their educational objectives while absorbing another culture and gaining an appreciation for another way of life. Classes are counted just as if they were taken at RCC.

The 2019-20 CCPG, formerly known as the Board of Governors Fee Waiver (BOGW), will waive class fees for eligible units of enrollment taken during the Study Abroad Program. For those students that have completed their 2019-20 FAFSA, 2019-20 financial aid file and have been determined to be meeting SAP, grants and/or a Direct Loan funds may be able assist with the cost of the trip after the student makes initial deposits to the Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program please contact, Nassef Girgis, Abroad at (951) 222-8374 or by email at [Nassef.Girgis@rccd.edu](mailto:Nassef.Girgis@rccd.edu) You may contact Jana Gray, SFS Analyst at (951) 222-8713 or [Jana.Gray@rcc.edu](mailto:Jana.Gray@rcc.edu) if you have any questions regarding your financial aid file or grant eligibility.

## Disability Resource Center

The Disability Resource Center (DRC) offers services to ensure access and accommodations to individuals with disabilities. Some of the services that are offered for students in need of accommodations are: hearing impairments, learning disabilities, and visual impairments. For more information about the Disabled Student Programs and Services at RCC please contact (951) 222-8060. Additionally, The U.S. Department of Education's Federal Aid Office also offers resources for students with a documented qualifying disability.

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. 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:
    - Application procedures
    - Eligibility criteria
    - Deferment and cancellation provisions
    - Loan Repayment

A student can request an audio guide by calling our Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913) or 319-337-5665 between 8:00 a.m. and 10:00 p.m. (Eastertime), Monday through Friday

## RCC College Promise Program

RCC Promise Program joins the national and statewide effort to provide affordable community college education by supporting full-time students in their goals to graduate and be transfer ready in a timely manner. The Promise provides access to a high quality education tailored especially for the transfer-minded students.

The Promise provides students with free tuition and fees. The Promise also provides priority registration for up to 15 units per semester (fall and spring); access to counselors, educational advisors, peer mentors to support with the transition from high school to college and academic support geared towards increasing the student's chance of graduating and transferring in two years.

Students can find more information by emailing the Promise program at [The.Promise@rcc.edu](mailto:The.Promise@rcc.edu).

## Trio/SSS Student Support Services

The Student Support Services program is designed to increase the retention and graduation of students who are committed to transferring to a four year institution by increasing their access and opportunity to higher education.

Student Support Services offers the SSS Grant (Student Support Services Grant) to select participants of their program each semester.

A committee meets and selects the grant aid participants based on required federal and institutional guidelines.

Student Support Services Coordinator will forward a list of potential award recipients to Student Financial Services Director to determine if the student has been awarded, is eligible for Pell Grant, and has a determined unmet need. The Trio/SSS department is located on the 2<sup>nd</sup> floor of the CAK Student Service building.

# FACTORS THAT CAN AFFECT YOUR ELIGIBILITY

## 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 aid programs. A student must submit documentation to the Student Financial Services office to confirm citizenship or immigration status if this information is requested on Web Advisor. Some of the documents that may be submitted to confirm citizenship are: a copy of the student's Certificate of Birth, an original valid U.S. Passport or Passport Card, or an original Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: an original Alien Registration Card, I-551, or I-94 Stamp. All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact Student Financial Services at (951) 222-8710.

U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees lawful immigration to the United States. For information go to [www.uscis.gov](http://www.uscis.gov) or contact the National Customer Service Center (NCSC) at 1-800-375-5283 (or 1-800-767-1833 TDD for the hearing impaired).

## Selective Service

Students who are required to register with the Selective Service System must do so to be eligible for Federal and State student aid funds.

### Who is required to register?

Almost all male U.S. citizens and male aliens living in the U.S., who are 18 through 25 years of age, are required to register with Selective Service.

### How do I know if I need to register?

Your FAFSA Student Aid Report or CA Dream Application CAR report will indicate that your Selective Service status must be confirmed or that you have not registered with Selective Service. You may also receive a letter regarding this requirement for the Cal Grant.

### How can I register?

- Online –register at [www.sss.gov](http://www.sss.gov).
- U.S. Post Office -complete the Selective Service "mail-back" form, affix postage and mail to Selective Service.
- FAFSA–check "Yes" on the Selective Service box and the Department of Education will provide Selective Service with the information to register you.

If you did not register with Selective Service, and because of your age can no longer register (26 years and older), you must provide the SFS office with the following:

- Documentation of your status from Selective Service.  
Please visit [www.sss.gov](http://www.sss.gov), click on "MEN BORN BEFORE 1960" and then select "Request for Status Information Letter." Download and submit it to the indicated address. A response letter will be mailed to you from the Selective Service office. This must be submitted to the SFS counter.
- A personal letter indicating why you failed to register. Submit the response from Selective Service along with your personal letter to the SFS counter for approval by the Financial Aid Director. To receive documentation or additional information regarding your Selective Service registration status, you may visit the website at [www.sss.gov](http://www.sss.gov) or call (847)-688-6888.

## Drug-Related Convictions

Students who are convicted of a federal or state offense of selling or possessing illegal drugs (excluding alcohol or tobacco) while receiving federal financial aid should complete and submit the FAFSA because they may be eligible for federal and/or state financial aid. Students who complete the FAFSA and answer "Yes" to question 23 will immediately receive a series of questions to determine their eligibility. Past convictions are not an automatic disqualification for federal student assistance. You should still complete and submit your FAFSA, answer the drug question, and complete the drug conviction worksheet. Your 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. Students convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if such offenses occurred while receiving federal student aid such as grants, loans, and/or work study. Affected students may regain eligibility by successfully completing an approved drug rehabilitation program.

If you have questions about the law or about your eligibility for federal student aid you may 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](http://www.fafsa.gov).

It is the mission of RCC to provide a drug-free academic environment for our students 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. Students can seek help through the Student Health Services Center. Health professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health & Psychological Services Center at (951) 222-8151 or visit our webpage for additional information at <http://www.rcc.edu/services/health/Pages/Health-Services-Home.aspx> or visit the Health Services office located in the Bradshaw building.

# SATISFACTORY ACADEMIC PROGRESS STANDARD (SAP)

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 certain 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 total (cumulative) units attempted. For example, a student has attempted 20 units at Riverside City College. They successfully completed 13.5 of those units. Their completion would be 67.5% (units completed divided by units attempted equals completion percentage–  $13.5 \div 20 = 67.5\%$ ).
2. **Maximum Time Frame:** The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at RCCD will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial assistance for a maximum of 150% of the published length of the program. For example, if the published length of a degree program is 60 units, the student may receive financial assistance for up to 90 attempted units ( $60 \text{ units} \times 150\% = 90 \text{ units}$ ). If the published length of a certificate program is 40 units, the student may receive financial assistance up to 60 attempted units ( $40 \text{ units} \times 150\% = 60 \text{ units}$ ). If students are unable to finish their program within the Maximum Time Frame, as explained, they may lose eligibility for Title IV aid.

## *Evaluation*

**All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above.**

\*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 RCCCD include:

- Attempted units include: A, B, C, D, F, CR, P, NC, NP, FW, W, EW, 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 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.

### *Repeated Courses*

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

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

### *SAP Statuses*

**SAP Satisfactory (SA):** A student is meeting Satisfactory Academic Progress as long as the student maintains a cumulative GPA of 2.0 (Qualitative Standard), a completion percentage rate of 67% (Quantitative Standard) and the student has not exceeded the Maximum Time Frame of their selected program of study (Quantitative Standard).

**SAP Warning (WA):** Students failing to meet SAP will be placed on a one semester "Warning" which will allow students to receive financial assistance even though they are not meeting the SAP standard. If after the "Warning" semester students are still not meeting the SAP standard, they will become **Ineligible**. (Students who have exceeded the 150% Maximum Time Frame do not receive a Warning semester)

### **SAP Warning Students' Responsibilities**

Students on Warning Status are encouraged to meet with a Counselor to complete an official and current two year Academic Plan (AP)/Student Educational Plan (SEP)/Academic Evaluation (AE) on file (within the last year). To schedule an appointment to meet with an Academic Counselor to complete an SEP, please contact Riverside City College's Counseling Department at (951) 222-8440. Students on financial aid Warning status will continue to receive certain types of financial assistance during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared Ineligible for financial assistance.

**SAP Ineligible (IN):** A student can become Ineligible for two reasons:

- 1) Student failed to meet SAP standards after their "Warning" semester and/or
- 2) Student exceeds the 150% Maximum Time Frame of program of study under the quantitative standard.

### *Appeal Process*

Students on a SAP Ineligible status can **Appeal ONLY ONCE during their lifetime at RCCD. Note: If a student becomes Appeal Ineligible for any reason, the student WILL NOT be ALLOWED to Appeal again.**

### **Appealing due to not meeting the GPA and/or Pace of Progression Standard:**

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 submit official documentation online via the FA portal at <https://rcc.verifymyfafsa.com>.

Some examples of Extenuating Circumstances that must be supported by providing official documentation may include:

- Death of an immediate family member, documented illness, major accident or injury of your- self or an immediate family member
- Victim of a crime
- Homelessness

Steps to appeal online at <https://rcc.verifymyfafsa.com> include:

- SAP Appeal web form with a statement of the Extenuating Circumstance
- Official 3<sup>rd</sup> Party documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate...)
- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
- Download, sign and upload the Probation Contract

**\*NOTE:** In order for a two year Academic Plan/Student Education Plan/Academic Evaluation to be official, official transcripts from **ALL** previously attended colleges or universities must be on file at Riverside Community College District. If a student's official transcripts are not on file, then the student's two year Academic Plan/Student Educational Plan/Academic Evaluation is invalid.

**\*Riverside City College Catalog:** Students planning to graduate from Riverside City College, or needing to use courses from another college/university as a prerequisite, must submit all official transcripts to Riverside Community College District. See

*Graduation Requirements* in this catalog for further information on course acceptance from other institutions.

This is why **All Official Transcripts** from previously attended colleges or universities must be received at RCCD in order for a Counselor to complete an **official two year Student Educational/ Academic Plan** that will be accepted for your financial aid appeal.

### **Appealing due to exceeding Maximum Time Frame Only:**

Students who have exceeded the Maximum Time Frame must have one of the following valid reasons:

- One time change of major or goal after student has completed one major/goal.
- Returned for a second goal
- Completed ESL courses (ESL 51, 52, 53, 54, 55, 71, 72, 73, 91, 92, 93...)
- Completed Basic Skills courses (ENG 60A, 60B, MAT 50, 51, 63, 64, 65, REA 81, 82, 83) Note: MAT 52 if student started classes the fall 2011 semester or later.
- High unit majors (Nursing, Vocational Nursing...)
- High unit transfer majors (Math, Biology, Chemistry, Physics, Computer Science, Engineering...)
- Completed Military or AP courses/credit

Steps to appeal online at <https://rcc.verifymyfafsa.com> include:

- SAP Appeal web form with a statement explaining the valid reason for exceeding the Maximum Time Frame
- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
- Download, sign and upload the Probation Contract
- For the 3<sup>rd</sup> party documentation: upload your Student Educational Plan

**NOTE:** Submission of an appeal does not guarantee that a student will regain financial aid eligibility. After reviewing the appeal, the Student Financial Services Office will render a decision, and the student will be notified in writing of the decision. Students must submit their appeal to RCC only. Each student who is approved for a “probationary” period must have an **official Academic Plan/Student Educational Plan/ Academic Evaluation** developed, which will outline the courses for which the student may receive financial aid.

**SAP Probation (PE):** Students will be placed on Financial Aid “Probation Status” only if their appeal of Ineligible status is approved. Students on Probation must meet the SAP standard each semester beginning with the semester of approval in order to maintain their Probation Status. If students fail to meet SAP while in a Financial Aid Probation Status, they will become Ineligible to receive financial aid until they bring their SAP up to Qualitative Standard of 2.0 GPA and Pace of Progression of 67% completion rate prior to exceeding the Maximum Time Frame.

### Approved Class List

Probation students will only receive financial aid for courses that are listed on their Approved Class List (ACL) which is created from the student's Educational Plan. If an appeal is submitted late in the academic year and approved, funding will only be disbursed for the semester in which they were approved and forward. Eligibility for federal, state and institutional eligibility will be determined after the appeal has been approved and the appeal contract received. No retroactive disbursements will be made.



# COURSE INFORMATION

## How Course Selection Can Affect Eligibility

### Important Notice Regarding Approved Courses

Not all courses at RCCD have been approved by the Department of Education for Federal and/or State financial aid funding. Please visit the SFS counter for a list of courses that are not approved for financial aid payments. If you enroll in any of the courses on this list, you will not receive payment of any Federal and/or State financial aid.

### Repeat Course Information

Due to changes in the Federal Title IV regulations, starting on July 1, 2011, RCCD is now required to look at the number of times a student attempts a course when determining financial aid eligibility. If you receive a passing grade (A,B,C,D,P) in a course at any point in your academic history at RCCD (Riverside City College, Moreno Valley College, Norco College), you will only be eligible to receive financial aid for that course one additional time (one repeat). If you attempt a course for the third time after previously receiving a passing grade in that course, you will no longer be eligible for payment for those units.

Repeated course units will be counted in the pace of progression calculation as attempted units. When courses are repeated, only the earned units associated with the higher grade will be counted in the pace of progression calculation as completed units. If both grades are equal, only the earned units from the earlier course will be included as completed units in the pace of progression calculation.

For example, if you take a 3 unit math class (math 1) in fall and receive a passing grade (A, B, C, D, P), that is your first attempt. If you re-take that same 3 unit math class (math 101) in spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt a third time to take the same 3 unit math class (math 101) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

Fall	3 unit math class (math1)	eligible for financial aid, received passing grade
Spring	3 unit math class (math 1)	eligible for financial aid
Next Term	3 unit math class (math 1)	no longer eligible for financial aid for that class

\*\*Note: Students may repeat courses under the courses Repetition Policy, however students must check with financial aid to see how repeating courses may affect eligibility.

## How Dropping Courses Can Affect Eligibility

### What Happens If I Drop Some of My Courses after Receiving My Financial Aid

A student's final grant disbursement of the semester will be adjusted (if possible) for changes in enrollment due to dropping a class. However, if the student drops too many classes after receiving his/her first grant disbursement, the student **WILL** be required to repay a portion (or all) of the grant. For example:

- If a student starts the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he/she will not receive ANY second payment, since he/she would have already been paid the equivalent of half-time for the entire semester.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9 to 11.5 units, he/she may receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester based on eligibility.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.
- If a student starts the semester with 6 to 11.5 units, is paid  $\frac{3}{4}$  or  $\frac{1}{2}$  time on the first disbursement and then drops below 6 units, he/she will not receive an additional disbursement and **WILL** owe a portion (or all) of the grant back.

\*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 repayment of grant funds, you must officially drop all classes that you are not actively participating in.

## What Happens If I Drop All of My Courses

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives all FW/W grades for the semester may be subject to repayment of federal financial aid funds including the Federal Pell Grant, FSEOG grant, and Direct Loans. This is referred to as Return of Title IV funds (R2T4).

For Cal Grant, the enrollment status for each recipient must be determined according to the recipient's attendance at the time funds are paid to the recipient or credited to the recipient's account, pending adjustments to units. Adjustments may be made to the award of a recipient at any time during the term. Cal Grant adjustments or returns will not be made for a reduced unit load or total withdraws that occur after census. When making a payment for a term that has ended, the institution must base the attendance status on the number of units completed for the term.

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 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 all FW grades (combination of all FW and/or W grades)
- The date posted by the instructor indicating your last date of attendance in class

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### Example of withdrawal calculation

You received \$1179 Pell grant and could have received an additional \$1178 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 17<sup>th</sup> day. You earned 14.5% of your grant ( $17 \div 117 = 14.5\%$ ).

The SFS office will calculate what you earned and did not earn:

\$1179 grant money received + \$1178 you could have received = \$2357 X 14.5% = \$341.77 earned

\$1179 grant money received - \$341.77 earned aid = \$837.23 unearned aid (85.5%)

- 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 X 85.5% (unearned) = \$205.20 the college has to pay back to the federal program within 45 days of determination 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 X 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 your home college (RCC, MVC or NC) for the college portion that had to be returned

\* If you earned more than you were paid: You will receive a notice of your potential "post withdrawal disbursement" in the mail. This will be automatically disbursed to you unless you choose to cancel the disbursement. More information will be provided in the letter you receive if eligible.

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If you are required to repay funds back to the school, you will have 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 aid at any school until the overpayment has been resolved.

If your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the colleges portion to be paid directly to that college. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCCD records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCCD.

The order in which Federal funds are returned to the Department of Education are as follows: 1. Federal Unsubsidized Loan 2. Federal Subsidized Loan 3. Federal PELL Grant 4. Federal Supplemental Educational Grant

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

# HOW CHANGES IN ELIGIBILITY CAN AFFECT YOUR FINANCIAL AID

## Grant Over awards and Overpayments

When a student's award amount needs to be adjusted due to a change in the student's eligibility, the student may owe some or all of the funds received. This is referred to as an over award/overpayment. This can be caused by a change in enrollment status (dropping classes), a change in your award package and/or a change on your FAFSA application. This may result in adjustments to a student's financial aid award causing their financial aid package to exceed their financial need. The financial need is determined by the student's Free Application for Federal Student Aid (FAFSA).

An over award/overpayment can also occur for the following reasons:

- Withdrawal from class(es) after receiving a disbursement.
- A change in the student's financial aid package due to an extension to work-study employment.
- A change in the student's financial aid package due to the awarding of a scholarship or grant from an outside organization or RCC support service departments.
- Failing to attend classes for at least one day.
- A change to the student's FAFSA information.

The student's financial aid award cannot exceed their financial need or the school may take steps to resolve the over award. Adjustments may include updates to your financial aid award package and future disbursements or request of repayment of disbursed awards.

When requesting payment from the student, the student will be notified by mail that they are in over award/overpayment. The over award/overpayment needs to be repaid as soon as possible or by the due date on the letter. Failure to repay the over award/overpayment may lead to a hold on all of the student's records at RCCD and the student will be unable to register for future classes, request official transcripts, and their eligibility for future financial aid from any educational institution may be affected until they resolve this matter.

### **Please note:**

- Dropping and/or withdrawing from classes may affect your SAP (Satisfactory Academic Progress. Please see the SAP section in our Consumer Guide for more information.
- Before dropping a class(es) please speak to a Student Financial Services Staff member to see how it may affect your financial aid.

# FINANCIAL AID DISBURSEMENTS

## Know Your Deadline

Your deadline is determined based on when your completed financial aid application and documents are received by the SFS office. A copy of our deadline/disbursement schedule is available on our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices) or at the SFS counter. The following points are important to know regarding your deadline and disbursement dates:

- Unit adjustments for classes not paid for on the 1st fall and spring disbursement dates due to late registration and late start of the class will be disbursed on the next fall and spring disbursement date after the start of the class.
- Do not make any corrections to the FAFSA or Admissions application and do not change your home location, as this will cause delays to your financial aid eligibility and disbursements if eligible. If you change your home college location, notify the new home college SFS office as soon as the change has been made with Admission and Records.
- If eligible, you will receive your disbursement according to the processing deadline you met. Grant disbursements are based on your enrollment status and eligibility (12 units = full time enrollment). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done approximately 2 weeks before each disbursement date.
- Continue to check your Web Advisor/MyPortal and RCCD email in case additional documents or actions are required. If additional documentation or actions are required, they will be posted on your Web Advisor/MyPortal under required documents and a notification will be sent to your RCCD email or by phone.
- Cal Grant and Direct Loan Recipients must be enrolled at least half time (6 units) and must have an approved academic program (major). See Admissions and Records if updates are necessary.
- Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion or the entire grant/ loan you received.
- It is important that your preferred mailing address is current to avoid delays in receiving your financial aid funds.

# Disbursement Schedule



## 2019-2020 Financial Aid Disbursement Schedule

Disbursement deadline dates are subject to change **WITHOUT** notice.

Refer to **Financial Aid Disbursement Methods** on the reverse for information on choosing your disbursement option.

### Disbursement Eligibility Table

Units Enrolled (Per Semester)	Enrollment Status	Percentage of Award Eligible for Disbursement †
12 or more units	Full Time	100%
9.0 – 11.5 units	Three Quarter Time	75%
6.0 – 8.5 units	Half Time	50%
5.5 or less units	Less than Half Time	Pell to be determined if eligible ( <b>Not eligible for loans or Cal Grant</b> )

†Disbursement eligibility is based on enrollment status prior to the start of the semester. Unit adjustments due to late registration and late start classes will be disbursed on the next fall/spring disbursement date after the start of classes.

Complete all Financial Aid Tasks by this date	Receive Your Award Notification by this date	1 <sup>st</sup> FALL Disbursement will be on this date	2 <sup>nd</sup> FALL Disbursement will be on this date	1 <sup>st</sup> SPRING Disbursement will be on this date	2 <sup>nd</sup> SPRING Disbursement will be on this date
7/31/2019	Mid-August	8/29/19 – 50% Pell/SEOG 100% Cal Grant	11/14/19 50% Pell/SEOG	2/20/20 - 50% Pell/SEOG 100% Cal Grant	5/14/20 - 50% Pell/SEOG
9/6/2019	Late September	10/10/19 - 50% Pell/SEOG 100% Cal Grant	11/14/19 50% Pell/SEOG	2/20/20 - 50% Pell/SEOG 100% Cal Grant	5/14/20 - 50% Pell/SEOG
9/27/2019	Mid-October		11/14/19 100% Pell/SEOG/Cal Grant	2/20/20 - 50% Pell/SEOG 100% Cal Grant	5/14/20 - 50% Pell/SEOG
10/25/2019	Mid-November		12/12/19 100% Pell/SEOG/Cal Grant	2/20/20 - 50% Pell/SEOG 100% Cal Grant	5/14/20 - 50% Pell/SEOG
12/6/2019	Late December		01/16/20 100% Pell/SEOG/Cal Grant	2/20/20 - 50% Pell/SEOG 100% Cal Grant	5/14/20 - 50% Pell/SEOG
1/10/2020	Late January			2/20/20 - 50% Pell/SEOG 100% Cal Grant 100% Fall Retro*	5/14/20 - 50% Pell/SEOG
2/13/2020	Late February			3/19/20 - 50% Pell/SEOG 100% Cal Grant 100% Fall Retro*	5/14/20 - 50% Pell/SEOG
3/27/2020	Mid-April				5/14/20 - 100% Pell/SEOG 100% Cal Grant 100% Fall Retro*
4/24/2020	Mid-May				6/11/20 - 100% Pell/SEOG 100% Cal Grant 100% Fall Retro*
6/5/2020	Mid-June				7/16/20 - 100% Summer aid 100% Fall/Spring Retro*

\*Retro payments for previous semesters are for students who were enrolled and eligible during the given semester.

\*\*SSCG and Loan disbursements may vary. Review your Loan Information Guide for loan disbursement dates.

## BankMobile Disbursement Options

Our method of disbursing financial aid funds to eligible RCC students is via Bank Mobile disbursement services. All students have a **“CHOICE”** on how they would like to receive their financial aid funds, if eligible.

The options include:

1. Direct Deposit (ACH)
2. Deposit onto a debit card thru “Bank Mobile Vibe”
3. Paper Check

Students who complete their FAFSA and complete the necessary paperwork to complete their financial aid file will be mailed a “Green Disbursement Selection Packet” from Bank Mobile. The packet will include a personal code that the student will use to set up their account with Bank Mobile and choose their disbursement method. Receiving the Green Disbursement Selection Packet does not indicate eligibility.

The Personal Code inside the Green Disbursement Selection Packet will be your key for entry into the Bank Mobile system. The personal code will also be emailed to the student. With it, you can choose how you want your disbursement delivered, if eligible. Information is contained in the system to authenticate you as a user, making it is easy to select your disbursement method. Once you receive the Green Disbursement Selection Packet with the Personal Code (or receive the personal code by email) you will need to:

1. Go to [www.RefundSelection.com](http://www.RefundSelection.com).
2. Enter your unique Personal Code from the green envelope or email. If you do not have a code click on "Need a code" enter "Riverside Community College District," enter your "Student ID" number (not the letters just the numbers) and enter your student "rccd.edu" email address. A personal code will be given to you from Bank Mobile.
3. Create your login information.
4. Select how you would like to receive your disbursement, if eligible.
5. Complete your profile.

All students **MUST** make a selection in order to avoid delay in their scheduled disbursement.

You can change your method of disbursement at any time by logging into your account on [www.RefundSelection.com](http://www.RefundSelection.com) and selecting another disbursement option on the Bank Mobile website.

If you have activated your account, have chosen the Bank Mobile Vibe Card and lose your Bank Mobile Vibe card you will be responsible for the replacement charge that Bank Mobile charges to replace your card.

Staff and computers are available in the Welcome Center in the CAK Student Service building, to assist you in logging in and making your disbursement method choice.

Check here for the Bank Mobile fees before you make your selection:

<https://www.vibeaccount.com/studentaccount/feeschedules.do>

Check here for Terms and Conditions:

<https://www.vibeaccount.com/info/accountagreements.do>

It is important to keep your address up to date. If you need to update your address:

1. You will need to update it in the RCC Web Advisor/MyPortal or with the Admissions and Records counter. Your address must be marked as "Preferred Mailing" in order to be valid.
2. You will need to update your address with Bank Mobile by logging into your Bank Mobile account at [www.RefundSelection.com](http://www.RefundSelection.com)

## Additional Information about Your Disbursement

**Please read the following BEFORE you accept the disbursement:**

It is critical to remain in all of your classes to avoid Return of Title IV repayment. If you are receiving financial aid at another institution or you have dropped all of your classes, you MUST return the funds to the college. If the funds are not returned, a hold will be placed on your records and you may be reported to the Department of Education affecting your ability to receive financial aid at any other school. If you receive all FW's/W's grade for the semester which you received Title IV funds, you may be required to repay all or 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 are subject to change.

If you are still enrolled but have dropped a class or classes please note that you may be in overpayment and may owe all or a portion of your disbursement and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.

You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding. The California College Promise Grant (CCPG) 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. If you have already paid your fees, you may be eligible for a refund. You must contact the Student Accounts Office at 951-222-8604 to see if you are eligible for refund.

# RCC INFORMATION

## Release of Financial Aid 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 aid 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, other agencies or friend, the RCC SFS Consent to Release Information (CRI) form must be completed by the student in person with a picture ID each academic year. The CRI form, available at the SFS counter, must be submitted to the student's home college and may be cancelled in person at the SFS counter. For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial aid file. All documents contained in the students' file are the property of the RCC SFS 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 over the phone, email or via the internet. For more detailed information regarding FERPA, please review the Riverside Community College District website at <http://www.rccd.edu/Pages/ferpa.aspx>.

## Student Email Accounts

Riverside Community College District (RCCD) students are assigned a free student email account through Microsoft's Office 365 for Education. The SFS Department will use the RCCD Student email to communicate with students regarding their financial aid applications, steps to complete their financial aid file, as well as updates and additional opportunities, such as scholarships.

In addition, important notices from Admissions and Records, faculty, and many other campus resources are sent to the RCCD student email account. An RCCD email account is the only approved method of formal communication between RCCD and students. It is important that students check their student email daily.

For more information on accessing your student email account, please visit the RCC Admissions and Records website at: <http://www.rcc.edu/services/admissions/Pages/Student-Email.aspx>.

## Voter Registration

Voter registration forms are available to students, faculty, and staff.

### To Obtain a Paper Voter Registration Application

If you would like to register using a paper voter registration application, you can pick one up at your county elections office, library, Department of Motor Vehicles offices, or U.S. post office. It is important that your voter registration application be filled out completely and be postmarked or hand-delivered to your county elections office at least 15 days before the election.

To request a paper voter registration application be mailed to you, please call (800) 345-VOTE (8683) or email [Elections Division staff](#).

Elections and Voter Information: <http://www.sos.ca.gov/elections/>

Easy Voter Guide: <http://www.sos.ca.gov/elections/voting-resources/voter-information-guides/>

## Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and RCC. If at any time, an error or conflicting information on the FAFSA/CA Dream Act Application is determined, it is the responsibility of both RCC and the student to correct/resolve the issue.

Please be advised that if you have submitted documentation that contains errors to the SFS office in support of your financial aid file, it is important that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for aid as well as a delay in the disbursement of funds. Once a correction/update is made to the application please be advised that it may result in an adjustment in aid and/or award amounts. In some cases the student and/or RCC may be responsible for the immediate repayment of funds already disbursed. It is our primary goal to assist RCC students in receiving their financial aid in a timely manner.

## Transfer Tips

Financial aid does not automatically transfer from one institution to another. You must reapply each year to continue receiving federal and state financial aid. You may only receive financial aid funding from one institution per semester.

However, you may receive the CCPG from more than one community college at a time.

If you are transferring to RCC, you must add RCC to your FAFSA or CADAA application by one of the following methods:

### FOR FAFSA APPLICANTS

1. Using your FSA ID, go to [www.fafsa.gov](http://www.fafsa.gov). Under "Returning User" choose "Add a School Code" and follow the directions to add RCC using our school code (001270). Or,
2. Add the RCC school code (001270) on the indicated page of your SAR, sign it, and mail it to the address listed at the bottom of page under, "If you made changes." Or,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have RCC added to your SAR. Have the following information ready:
  - Name and Date of Birth
  - DRN Number (Located on page 1 of your SAR)
  - Social Security Number
  - RCC's School Code: 001270

Within a few weeks, you will receive a new SAR from Federal Student Aid by mail or email. RCC will receive your information electronically. You will then receive a communication, via email, from RCC (to your RCCD student email address) letting you know what is required to complete your file with RCC.

### FOR CADAA APPLICANTS

1. Using your student information log into: [www.caldreamact.org](http://www.caldreamact.org).
2. Add the RCC school code: 00127000
3. You will then receive a communication, via email, from RCC (to your RCCD student email address) letting you know what is required to complete your file with RCC.

If you have not yet set up your RCC email account, you will want to do so at <http://www.rcc.edu/services/admissions/Pages/Student-Email.aspx> and follow the steps to set up your email account.

## 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 RCC. 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:

- Log into Web Advisor at [www.rcc.edu](http://www.rcc.edu)
- Click on the Student Menu
- Choose the 1098T Link

If you have any problems logging into Web Advisor, please email [studenttechhelp@rcc.edu](mailto: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. RCC SFS staff 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 or the IRS at 1-800-829-1040 or [www.irs.gov](http://www.irs.gov). Tax credits for students may change from year to year so be sure to view any updates on the IRS website. More information on education tax credits can be found online at <https://studentaid.ed.gov/sa/types/tax-benefits>.

## 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 on January 1, 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the RCC 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 California College Promise Grant (CCPG) 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 financial aid (California College Promise Grant (CCPG) 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 to determine eligibility for state funded student financial aid.

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

For more information visit: <http://www.csac.ca.gov/post/california-domestic-partner-rights-and-responsibilities-act-2003>



# FREQUENTLY ASKED QUESTIONS

**Q.** Where can I get help completing my FAFSA or CADAA Application?

**A.** The SFS office schedules FAFSA/CADAA Application workshops each semester to assist you in filling out your FAFSA or CADAA Application online. Look for announcement flyers or visit our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices) for future workshops and dates. There is help available on the FAFSA website ([www.fafsa.gov](http://www.fafsa.gov)) and the CADAA website ([www.caldreamact.org](http://www.caldreamact.org)) as you enter the information. For the FAFSA, 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 over-looked. For the California Dream Application, the hint or explanation as to how to answer the question is below each question. FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer service representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1- 800-433-3243. For help with the CADAA, customer service representatives are available at 1-888-224-7268.

**Q.** Do I need to apply for financial aid each semester and when do I re-apply for the Community College Promise (CCPG) Grant and Cal Grant?

**A.** No, not every semester. The FAFSA and CADAA Application must be filled out for each academic year. Applications are available October 1<sup>st</sup> for the following academic year. Completing the FAFSA early each year assists in determining eligibility for all types of financial aid (PELL, FSEOG, CCPG, Cal Grant, etc.) Completing the CADAA early each year assists in determining eligibility for the CCPG and Cal Grant. By filling out the FAFSA or CADAA, you will automatically be considered for the CCPG 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 or CADAA by March 2<sup>nd</sup> of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CADAA by March 2<sup>nd</sup> to maintain your eligibility status.

**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 aid. The next step is to complete your financial aid file by turning in the required documents to the SFS counter if required. A current admissions application for is also required. SFS will receive the application information electronically within 2 weeks of submittal. Forms or documents required must be submitted to the SFS counter to complete your file and to assist in determining eligibility, if required. You will be notified through your RCCD student email as to what forms or documents are required to complete your financial aid application. Required forms/documents will also be posted on Web

Advisor. 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/MyPortal. Not all students will have required documents/actions listed.

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

**A.** For financial aid 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/CADAA. If you answer "NO" to every question in step three of the FAFSA/CADAA, you are a Dependent Student. Dependent students must include their parent's income information on the FAFSA/CADAA. If you answer "YES" to any one of the questions in step three of the FAFSA/CADAA, 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 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 aid?

**A.** No, it is not a waste of time! The only way to find out if you are eligible for financial aid is to submit the FAFSA/CADAA. If you do not qualify for the Federal Pell Grant, you may still be eligible for other types of aid such as the Community College Promise Grant (CCPG) or the Cal Grant. If you do not fill out the FAFSA/CADAA, you could be disqualifying yourself from getting financial aid. There is no fee charged to apply for financial aid.

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

**A.** To avoid any delays in the processing of your financial aid application, 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. Whenever possible, if completing a FAFSA you should use the IRS Data Retrieval tool to take retrieve your and/or your/your parents income information directly from the IRS. Remember, completing the financial aid application is just the first step in the application process. You must turn in the required forms and/or documents to complete your financial aid file so that the awarding process may continue if needed. The SFS office will not be able to process an application with missing documents or conflicting information.

**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 each semester, fall and spring). 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 class units will be considered on the disbursement date following the start of the class. Finally, if you have an approved financial aid Satisfactory Academic Progress appeal, you will only be paid for classes on your approved class list provided by the SFS office.

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

**A.** No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the CCPG. 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 and the student's Pell grant eligibility. In some cases, a student may have to be enrolled at least half time (6-8.5 units) or  $\frac{3}{4}$  time (9-11.5 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 aid 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 aid. 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 academic counselors and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes could affect your GPA and Pace of Progression percentage. Please see the SAP chapter in this guide for more information.

**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 aid file and/or disbursement, please come to the SFS counter with a

picture ID and our trained staff can answer your questions. Please see the FERPA chapter in this guide for more information.

**Q.** Why am I no longer eligible for the Community College Promise Grant (CCPG)?

**A.** If you do not maintain a GPA of 2.0 or higher and/or complete more than 50 percent of your coursework for two consecutive primary terms (Fall/Spring), you lose your eligibility. You will be notified within 30 days of the end of each term. In order to regain eligibility for the grant you can do one of the following:

- o file an appeal **OR**
- o not attend your school district for two consecutive primary terms **OR**
- o improve your GPA and/or course completion to meet academic and progress standards.

# FINANCIAL ASSISTANCE COMMON ACRONYMS

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

**CCPG (California College Promise Grant), formerly known as BOGW (Board of Governors Fee Waiver):** A fee waiver that is used to waive tuition fees and reduce parking fees. You must be a California Resident to receive the CCPG.

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

**CADAA (California Dream Act Application)** allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant, (formerly known as Board of Governors Fee waivers) at California Community Colleges.

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

**COA (Cost of Attendance):** The total amount it would cost you to attend school at a given 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 (FERPA) 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 California state 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 a 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):** ED funds all federal grants and loans.

**EFC (Expected Family Contribution):** A federal methodology used by the U.S. Department of Education to determine an applicant's eligibility for federal and state aid. The EFC determines how much a student, and their family, can be expected to contribute to the cost of a 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 meet the program eligibility requirements. 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 aid. To apply online, go to [www.fafsa.gov](http://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.

**FSA ID (Federal Student Aid Identification):** An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. The FSA ID allows students and parents to identify themselves electronically to access FSA Web sites, such as *FAFSA on the Web*.

**FSEOG (Federal Supplemental Educational Opportunity Grant):** A federal grant for undergraduates with exceptional financial need. Students may need to meet the priority deadline of March 2 to be considered for FSEOG eligibility.

**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 part-time jobs to undergraduate and graduate students, allowing them to earn money to help pay educational expenses.

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

**GPA (Grade Point Average):** The average of grades for all classes taken in college. To calculate, total the credit hours and then the grade points from all semesters. Divide the total grade points by the total credit hours.

**IRS DRT (IRS Data Retrieval Tool):** The IRS Data Retrieval Tool (IRS DRT) is a feature of the FAFSA that allows students and parents to access the IRS tax return information needed to complete the FAFSA. Student and parents may transfer the data directly into their FAFSA. If you are eligible to use the IRS DRT, we highly recommend using the tool

**LEU (Lifetime Eligibility Usage):** Students may receive a Pell grant for 12 full time semesters (or 6 years if full time). This equals to 600% total (50% each full time semester x 12 semesters). This percentage includes all Pell grants received to date. Once a student has received their full 600%, they will no longer be eligible for Pell grants

**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.

**SAP (Satisfactory Academic Progress):** Federal and state regulations require students receiving federal and state financial aid meet certain standards. SAP consists of *qualitative* (minimum cumulative GPA of 2.0) and *quantitative* (minimum cumulative completion rate of 67% for classes attempted) standards. Students must also complete their educational goal by the time they have attempted 150% of the units required in their specified educational goal.

**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 information about the applicant's financial aid history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

**SSCG (Student Success Completion Grant):** A California State grant for students who qualify for and receive payment of the Cal Grant B or C award and are attending full time.

**SFS (Student Financial Services) Office:** The financial aid office located in the Student Services building for Riverside City College. Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

# 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 aid is that a student must have earned a high school diploma or, its equivalent. Students who are not high school graduates, or have not earned a GED Certificate, 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. ***New students will be required to have a high school diploma, GED, or pass a High School Proficiency test to satisfy the Ability-to-Benefit requirement for financial aid.***

**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 explains the type(s) and amount(s) of financial aid the student may be eligible for based on various determining factors. The award letter can be found on Web Advisor/MyPortal under the financial aid section.

**Borrower** - An individual who signed and agreed to the terms in a 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 maintains at least half-time enrollment, and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans in any status, a student is responsible for paying interest as it accrues. When interest on these loans are not paid during accrual, the interest is *capitalized*, or added to the principal balance, which increases the outstanding principal amount due on this 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 a loan according to the terms and agreements of the signed promissory note, the student may enter into a default status. A student's credit status, future financial aid, 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 on the financial aid application(s), such as: 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 financial aid (may include Pell Grant, SEOG, Cal Grant, Loans).

*\*For a list of the 2018/2019 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.*

**Direct Loans** - William D. Ford Federal Direct Loan (Direct Loan) Program. 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 must repay these loans directly to the U.S. Department of Education or the assigned servicer.

**Educational Goal** - A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credentials. To receive financial aid, you must be working towards an eligible educational goal. Please see the SFS counter for more information.

**Expected Family Contribution** - Your Expected Family Contribution (EFC) is the number used to determine your possible eligibility for financial aid. This number results from the financial and household information you provided on your FAFSA/Dream 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 six months before repayment is due. This period is known as the "grace period." Interest accrues on loans during grace periods, and this interest is capitalized when borrowers' loans enter repayment.

**Half-time** - 6-8.5 hours/units of active enrollment per semester at RCCD.

**Independent Student** - An independent student meets the criteria on the FAFSA to list only his/her (and spouse if applicable) information.

**Interest** - A loan expense charged by the Department of Education 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 FSA ID, you can obtain information about your federal loan(s) and Pell Grant awards and history, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at [www.nsls.ed.gov](http://www.nsls.ed.gov).

**Principal** - The amount of money borrowed by the student. Depending on loan type, interest will accrue 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. The promissory note will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document. You will need to refer to your promissory note later when you begin repaying on 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 student financial aid, you must meet and maintain your college'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 Registration** - In order to be eligible for federal student aid you must register with the Selective Service if:

- You are a male born on or after January 1, 1960, and
- You are at least 18 years old while not exceeding 25 years of age, 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 application for financial aid 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 or dropped below half-time enrollment status.

**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 until repaid in full

# STUDENT RIGHTS

**You have the right to ask Riverside City College Student Financial Services about:**

- Completing the FAFSA (Free Application for Federal Student Aid) or California Dream Act Application (CADAA) application. To apply for FAFSA go to: [www.fafsa.gov](http://www.fafsa.gov) to apply. To apply for the CADAA, go to <http://dream.csac.ca.gov>.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act (FERPA), a federal law that protects the privacy of student education records.
- Policies on refunds, dropping classes and what it costs to attend RCC.
- How RCC determines Satisfactory Academic Progress (SAP) and what happens if you don't meet the standard.
- Various financial aid programs available such as scholarships, federal, state and college financial aid programs.
- The deadlines for submitting applications for various financial aid programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, and 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 RCC is met.
- The various programs in your financial aid package and when and how you will receive your funds.
- How to appeal a denied financial aid application, if you believe you have extenuating circumstances.
- How you may be able to get additional aid if your financial circumstance changes.
- How outside resources, such as scholarships, may impact your financial aid award.
- How much of your financial aid must be paid back and what portion is grant or gift aid.
- The interest rate on your loan, Direct Subsidized loan limit (150%), the total amount that you must repay, payback procedures, when repayment begins, and how long you have to repay.

- How to decline any financial aid awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.
- How to close or re-open your financial aid file at RCC.
- Which Bank Mobile disbursement options are available to you.
- How to choose and activate the disbursement option on your Bank Mobile Account/Debit Card.
- How to complete a Mid-Year transfer to or from Moreno Valley or Norco College.
- Remaining Pell Eligibility (Lifetime Eligibility Used, 600%)

# STUDENT RESPONSIBILITIES

**You have the responsibility to:**

- Complete the financial aid application and all required financial aid forms/actions accurately, and in a timely manner. (Intentional misrepresentation on an application or form for financial aid is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about RCC's programs before enrolling.
- Read and keep copies of all forms and agreements given to you and that you have signed.
- 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, corrections to submitted documents, or new information needed to complete your financial aid file.
- Report any changes to your situation to the Student Financial Services counter at RCC 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 RCC SFS office and maintain your SAP in order to continue receiving financial aid.
- Secure your FSA ID and know that your FSA ID 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 aid resources you receive to the RCC SFS counter.
- Complete your online entrance counseling requirement prior to applying for a loan; as well as completing your exit counseling after you stop attending the college or your enrollment falls below 6 units.
- Compare your anticipated monthly student loan payments and other expenses to your expected net income 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, are not happy with your education or cannot find a job.
- File for a deferment or forbearance or change your repayment plan if you are at risk of defaulting on your federal loan(s).
- **Abide by all rules and regulations as outlined in the Riverside City College Student Handbook, Catalog and course schedule.**

Updating and maintaining accurate student information is a shared responsibility between the student and RCC. If at any time, an error or conflicting information on the FAFSA/CA Dream Application is determined, it is the responsibility of both RCC and the student to correct/resolve the adjustment in aid and/or award amounts. In some cases, the student and/or RCC may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the SFS office in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for aid as well as a delay in the disbursement of funds. It is our primary goal to assist RCC students in receiving their financial aid in a timely manner.

# USEFUL REFERENCES

Apply for the FAFSA Online

- [www.fafsa.gov](http://www.fafsa.gov)

Apply for a FSA ID number

- [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)

Federal Student Aid Information Center

- 1-800-4FEDAID (1-800-433-3243)

Federal Student Aid Information

- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

California Grant Programs

- [www.calgrants.org](http://www.calgrants.org)
- 1-888-CALGRANT (1-888-224-7268)
- [www.webgrants4students.org](http://www.webgrants4students.org)

California Dream Application

- <https://dream.csac.ca.gov>

California Student Aid Commission

- [www.csac.ca.gov](http://www.csac.ca.gov)

California CHAFEE Grant for Foster Youth

- [www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov)

National Student Loan Data System

- [www.nsls.ed.gov](http://www.nsls.ed.gov)

Loan Entrance/Exit Counseling

- [www.studentloans.gov](http://www.studentloans.gov)

Golden State Scholarshare & Governor's Scholarship

- [www.scholarshare.com](http://www.scholarshare.com)

Social Security Office

- [www.ssa.gov](http://www.ssa.gov)
- 1-800-772-1213

Selective Service

- [www.sss.gov](http://www.sss.gov)
- 1-847-688-6888

IRS- Student Tax Credits, Copies of Taxes

- [www.irs.gov](http://www.irs.gov)
- 1-800-829-1040

Transcript Types and Ways to Order Them

- <https://www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them>
- 4506-T: Request for Transcript of Tax Return (transcript and other return information)
  - <https://www.irs.gov/pub/irs-pdf/f4506t.pdf>
- 4506T-EZ: Short Form Request for Individual Tax Return Transcript
  - <https://www.irs.gov/pub/irs-pdf/f4506tez.pdf>

Immigration and Citizenship

- [www.uscis.gov](http://www.uscis.gov)
- 1-800-375-5283

AmeriCorps State and National

- [www.americorps.gov](http://www.americorps.gov)

FinAid- Student smart guide to financial aid

- [www.finaid.com](http://www.finaid.com)

ICANAFFORDCOLLEGE

- [ICANAFFORDCOLLEGE.COM](http://ICANAFFORDCOLLEGE.COM)

College Pathways

- [www.cacollegepathways.org](http://www.cacollegepathways.org)

RCC Student Email Tutorial

- <https://www.outlook.com/studet.rcc.edu>

Who do you want to be

- <http://whodouwant2b.com/>

California Career Zone

- <http://www.cacareerzone.org>

### Scholarship Search Sites:

- [Fastweb.com](http://Fastweb.com) [Scholarsite.com](http://Scholarsite.com)
- [Scholarships.com](http://Scholarships.com) [cashforcollege.com](http://cashforcollege.com)
- [Scholarshiphunter.com](http://Scholarshiphunter.com)

Please view the RCC Student handbook at:

<http://www.rcc.edu/services/counseling/files/StudentHandbook.pdf> 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

Please view the RCC Student Catalog at:

<http://rcc.edu/departments/Pages/College-Catalog.aspx> for the following important regulations and policies:

- Institutional policies regarding vaccinations in health requirements under "limitations of enrollment"
- Transfer of credit in Transfer Tips under "Requirements"

To view the "Equity in Athletics Disclosure Act" report go to:

<http://ope.ed.gov/athletics>

# 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 de correo permanente)
Admission.....	admisión
Adopted child.....	niño adoptivo
Alien registration number (A-number).....	número de registro extranjero
Application.....	solicitud, formulario de solicitud
Area code.....	código de área, prefijo de teléfono
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 financiera

## B

Bank account.....	cuenta bancaria, cuenta en el banco
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 a la comunidad
Completing the FAFSA.....	completar la aplicación para ayuda financiera
Consent.....	consentir en; consentimiento
Consortium agreement.....	acuerdo de consorcio
Cost of attendance.....	costo de estudio

## D

Data Release Number (DRN).....	Número de Divulgación de Datos
Default (on a loan).....	falta de pago (a un préstamo)

Deferment (loan repayment).....aplazamiento de pago  
 Demonstrated financial aid.....necesidad financiera demostrada  
 Department of Education.....Departamento de Educación  
 Dependency.....dependencia  
 Disabled.....discapacitado, incapacitado  
 Driver's license.....licencia de conducir, licencia de manejar

## E

Earnings.....ganancias, ingresos, sueldo  
 Education expenses.....gastos de estudio  
 Email.....correo electrónico, mensaje electrónico  
 Enrolled.....inscrito  
 Enrollment period.....periodo de matrícula  
 Expected Family Contribution (EFC).....contribución/Aporte Esperado de la Familia  
 Extenuating circumstances.....circunstancias extenuates

## F

FAFSA on the Web.....FAFSA en la web  
 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 financiera  
 First name.....primer nombre  
 Forbearance.....indulgencia  
 Free Application for Federal Student Aid (FAFSA)...solicitud gratuita de ayuda federal para estudiantes  
 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.....cabeza 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.....ingresos  
 Taxed income.....ingresos tributables (o 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 maestro, pagaré único, pagaré principal  
 Middle initial.....inicial (del segundo nombre)  
 Military.....fuerzas armadas, militar

## N

National student loan data system.....sistema nacional de información sobre los  
 préstamos educativos  
 Need.....análisis, cálculo de la necesidad financiera  
 Need-based programs.....programa que otorga ayuda según la necesidad  
 financiera  
 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, poder legal

## Q

Qualification.....requisito

## R

Repaying your student loans.....cómo pagar sus préstamos estudiantiles

## S

Satisfactory Academic Progress (SAP).....progreso académico satisfactorio  
 Scholarship.....beca  
 Selective Service Registration...inscribirse en los registros militares del servicio selectivo  
 Selective Service System.....sistema de servicio selectivo  
 Social security.....seguro social  
 Social security number.....número de seguro social  
 Spouse.....cónyuge, esposa/esposo  
 Stafford Loan Program.....programa de préstamos  
 State of legal residence.....estado de residencia legal  
 Student Aid Report (SAR).....informe de ayuda estudiantil  
 Student eligibility.....elegibilidad de los estudiantes  
 Student financial aid/student financial assistance.....ayuda financiera estudiantil

## T

Taxable income.....ingresos sujetos a impuesto  
 Teacher.....maestro, docente, profesor

## U

U.S. Department of Education.....departamento de educación de EE UU  
 U.S. permanent resident.....residente permanente de EE UU  
 Unmet need.....necesidad (financiera) no cubierta

## V

Verify.....verificar, comprobar, confirmar  
Veteran.....veterano de las fuerzas armadas

## W

W-2 form.....formulario W-2  
Wages.....salario, pagos por trabajos

## Z

Zip code.....código postal, zona postal

# 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, and/or Riverside City College. It covers enrollment for on campus classes, online classes and study abroad courses.

This consortium agreement became 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.**

# DISCLAIMER

## Disclaimer

All applications for financial aid programs (i.e., student loans, work compensation, grants, scholarship, special funds, subsidies, prizes, etc.), will be considered by the Riverside Community College District without regard to ethnic group identification, national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, or any characteristic listed or defined in Section 11135 of the Government Code or any characteristic that is contained in the prohibition of hate crimes set forth in subdivision (1) of Section 422.6 of the California Penal Code, or any other status protected by law, is strictly prohibited.

Alternate formats for this material are available to individuals requiring disability accommodation. Please contact Elizabeth Hilton at 951-222-8712, or the office of Diversity, Equity and Compliance at (951) 222-8039.

Todas las solicitudes para programas de asistencia financiera (por ejemplo, préstamos estudiantiles, compensación de trabajo, subvenciones, becas, fondos especiales, subvenciones, premios, etc.), serán considerados por el Distrito de Riverside Community College independientemente de identificación étnica, origen nacional, religión, edad, género, identidad de género, expresión de género, raza, color, ascendencia, información genética, orientación sexual, discapacidad física o mental, o cualquier característica listados o definidos en la Sección 11135 del Código de Gobierno o cualquier característica que se encuentra en la prohibición de los crímenes de odio establecidos en la subdivisión (1) de la Sección 422.6 del Código Penal de California, o cualquier otra condición protegida por la ley.

Formatos alternos para este material están disponibles para personas que requieran alojamiento de discapacidad. Por favor comuníquese con Elizabeth Hilton al 951-222-8712, o la oficina de Diversidad, Equidad y Respeto al (951) 222-8039.

## Very Important Information – Please Read!

All students enrolled in Riverside City College have a free student email account provided by Office 365 for Education. If you need assistance accessing your email account please contact the RCC Admissions and Records office at (951) 222-8600.

\*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 RCC. You may update your personal information on Web Advisor at [www.rcc.edu](http://www.rcc.edu) or in person at the RCC Admissions and Records counter (forms are available at [www.rcc.edu](http://www.rcc.edu)). Incorrect addresses result in a failure to receive vital information. For all of your financial aid needs contact SFS at (951) 222-8710 and we will gladly assist you.

# OFFICE CONTACT INFORMATION

Riverside City College  
Student Financial Services Department

Title IV FAFSA School Code for Riverside City College: **001270**

CA Dream Application School Code for Riverside City College: **00127000**

## Regular Office Hours

Monday	8:00 - 5:00
Tuesday	8:00 - 6:00
Wednesday	8:00 - 5:00
Thursday	8:00 - 5:00
Friday	8:00 - 5:00

\*Office hours and closures may vary throughout the school year. Please view our office hours on our website at [www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices) for the most up to date hours and information.

## Mailing Address

Riverside City College  
Student Financial Services  
480 Magnolia Avenue  
Riverside, CA 92506

## Phone Numbers

Riverside City Campus  
(951) 222-8710

Spanish Speaking Phone Line  
(951) 328-3849

## Our Website:

[www.rcc.edu/services/studentfinancialservices](http://www.rcc.edu/services/studentfinancialservices)

## Our Email Address:

[studentfinancialservices@rcc.edu](mailto:studentfinancialservices@rcc.edu)

(Please include name and student ID number with each email)