FINANCIAL SERVICES

The Student Financial Services (SFS) department at RCC strives to assist students in reaching their educational goals by providing information and applications for financial assistance programs. SFS will educate students on how to apply for various types of financial assistance and will provide a variety of resources to students to educate them about financial aid. Through continual staff training and software updates, SFS strives to provide an accurate and efficient environment for staff and students. SFS will educate staff regarding new policies and procedures through on- and off-campus training and conferences as well as visits to other community colleges to learn best practices.

Applying for Financial Aid
The application used in applying for financial assistance is the Free Application for Federal Student Aid (FAFSA). The FAFSA application is available online at www.fafsa.gov. Students who are not eligible for the FAFSA application and meet the AB 540 residency requirements may complete the California Dream application online at dream.csac.ca.gov. Application assistance is available in the Welcome Center located in the Charles A Kane Student Service Building. Make sure to list the correct school code on the FAFSA/Dream application.

College	FASFA School Code	Dream School Code
Riverside City College	#001270	#00127000
Moreno Valley College	#041735	#04173500
Norco College	#041761	#04176100

The FAFSA/Dream Applications are still available for 2020-21 and 2021-22. Complete both applications to maximize your financial aid opportunities.

When completing the FAFSA application, apply for a FSA ID number to electronically sign the online FAFSA. Dependent students will have a parent apply for their own FSA ID number. Parents will need to sign the FAFSA until the student is 24 years of age or no longer considered a dependent student. Dream applicants can apply for a PIN number to sign the application through the Dream Application website.

Once the application is completed the results will be sent to RCC. Students must have an RCC admissions application on file in order for the application to be received. All students are issued a RCCD email account. Directions to activate and access the email account are online at www.rcc.edu, under the Admissions and Records webpage. An email is sent to the student email account outlining financial aid steps. Your email will have directions on how to complete your financial aid tasks online through our student forms portal. Make sure to follow all directions on your email and check your email consistently for updates.

Dependent students who cannot provide parents' information on the application must first complete the application and submit it online. After completing the application visit the SFS office regarding a Dependency Appeal.

Financial aid disbursements are issued from a third party agent. All students who complete their financial aid file with RCC will receive information from the disbursing company on the disbursement options available. Students may choose direct deposit into their personal account, a debit card from Bank Mobile or paper check. All students eligible for financial aid must make a choice in order to avoid delay.

The FAFSA will determine eligibility for federal and state waivers, grants and loans. The Dream application will determine eligibility for the The California College Promise Grant (CCPG) and federal, and state CCPG, state grants and waivers:

1. **The California College Promise Grant "CCPG"** (Formerly BOGW) is a program which waives enrollment fees for qualifying CA resident students and eligible AB 540 non-resident waiver students. Only the name changed for this program. If eligible, the CCPG will waive enrollment fees. During the fall and spring semesters, the parking fee will be reduced to $30 per semester. The CCPG does not pay for books or other educational supplies, the student services, health or transportation fees or additional class fees (such as art and CPR fees as listed in the schedule of classes). California residents complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov and list school code #001270 and you will be automatically awarded the CCPG if eligible. AB 540 students complete the California Dream Application online at dream.csac.ca.gov, and list school code #00127000 and you will be automatically awarded the CCPG if eligible. An email is sent to the RCCD student email account when the CCPG eligibility is available on MyPortal under the financial aid award letter. No separate application is required.
Students on academic dismissal will not be eligible for the CCPG. Loss of CCPG appeals are available at the Student Financial Services counter. Students who were former foster youth at the age of 13 are exempt from losing the CCPG due to academic dismissal.Non-resident students may be eligible to apply for a non-resident tuition deferment if eligible for financial aid. This deferment is to assist students in securing enrollment while waiting for student grants and/or student loans to credit their Admissions and Records account balance. Non-Resident Tuition Deferment Forms must be submitted each semester and/or 30 days within disbursement of Stafford Direct Loan funds. For more information, view the "information for non-resident" chapter in our consumer guide online at www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html.

2. **Federal Pell Grant** (up to $6,345 for the academic year, subject to change) is awarded to eligible undergraduate students to assist in paying for educational expenses and is awarded based on financial need. Unlike loans, Pell Grants do not have to be repaid (unless students withdraw

from courses and owe a refund or do not successfully pass courses). The information provided on the Free Application for Federal Student Aid (FAFSA) is used to produce an Expected Family Contribution (EFC). This EFC number will determine eligibility for the Pell Grant and for how much. The number of units enrolled in and college satisfactory Academic Progress also determine eligibility. Students enrolled less than half-time (less than six units) may qualify for a Pell Grant. Once all application procedures are completed with the SFS office, Pell Grant eligibility will be determined. The award letter on MyPortal will list how much financial aid has been awarded, including the Pell Grant. All award letters are based on full-time enrollment and disbursements are adjusted based on units. Students may not receive Pell Grant funds from more than one school for the same period of enrollment.

3. **Federal Supplemental Educational Opportunity Grant** (FSEOG) (up to $1,000 for the academic year at RCC and is subject to change) is awarded first to students with exceptional financial need and have the lowest expected family contribution (EFC) granted on the FAFSA. Like the Pell Grant, FSEOG is a cash award that does not require repayment as long as students remain in courses and complete them successfully. Due to limited funding, priority is given to students who apply for the FAFSA by priority deadlines and qualify for the maximum Pell Grant award. This grant is limited and is awarded until funds are exhausted.

4. **Cal Grants** (from $6,024 - $547 per academic year depending on awarded grant type) are awarded by the California Student Aid Commission (CSAC) to California residents or eligible AB 540 Dream applicants who graduated from a California high school and will be attending a qualifying institution at least half-time (6 or more units). The deadline to apply for these grants is March 2nd of every year. For students attending California Community Colleges, there is an additional deadline of September 2nd. To apply for the Cal Grant awards, students complete the FAFSA or Dream application and have a GPA verified by the above deadlines. The student's financial aid file must be completed, an eligible academic program (major) on file with the Admissions and Records office and Satisfactory Academic Progress (SAP) standard must be met to qualify. Disbursement is contingent upon eligibility and funding. Cal Grant eligibility is available online at https://mygrantinfo.csac.ca.gov/logon.asp.
For more information on other California State Grant programs, including the Student Success Completion Grant, please visit our California State Grant webpage at www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html.

5. **Chafee Grant Program** provides grants of up to $5,000 to eligible foster youth. Disbursement is contingent upon eligibility and funding. To qualify, you must:
   1. Be a current or former foster youth*
   2. Not have reached your 26th birthday as of July 1 of the award year
   3. Have financial need
   *To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18. KinGap youth who are or were eligible to receive Independent Living Program services, guardian placements and voluntary placements may not be eligible for the California Chafee Grant unless court dependency was established between the ages of 16 and 18.
   An Independent Living Coordinator with the Department of Public Social Services determines whether or not a student is an eligible foster youth. Students must be enrolled in college or vocational school at least half-time (six units) during the fall and/or spring semester and must meet Satisfactory Academic Progress (SAP) before the Chafee Grant can be disbursed. The FAFSA application or Dream application is required for RCC to verify eligibility for this grant. Disbursement is contingent upon eligibility and funding. An application for this grant can be completed at www.chafee.csac.ca.gov. This grant will be renewed automatically by CSAC as long as the student meets specific criteria. Each Chafee Grant disbursement is released by CSAC during the fall and/or spring semester at which time the SFS office reviews the student's eligibility prior to the disbursement being released to the student. All disbursement(s) for Chafee Grants must be picked up in person with a valid picture ID at your home college (this is subject to change).

4. **Federal Work Study** (earn up to $4,000 per academic year) The FWS program offers students the opportunity to earn additional funding through part-time employment. It also allows students to gain work experience and pay for a portion of their educational expenses. All positions require that students maintain half-time enrollment (three units for summer and winter, six units for fall and spring) and a minimum 2.0 CGPA (exceptions may be made on a case-by-case basis). To apply for Federal Work Study, students must complete the FAFSA application online at www.fafsa.gov and list the RCC school code #001270. To apply for a FWS position, students must have a completed financial aid file. To view available jobs or for more information on FWS, please view the Student Financial Services website at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html for the link to student employment job listings.

5. **Federal Direct Loan Program** - Riverside City College (RCC) participates in the Federal Direct Loan Program. At RCC it is our plan to help our

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 amount includes all loans from any other institutions attended). Students can view a complete loan history at: National Student Loan Data System https://nslds.ed.gov. A Department of Education FSA ID is required to access this website.***

Students must meet the SFS Satisfactory Academic Progress (SAP) standard and must be enrolled at least half-time (six units). Students must have a completed financial aid file at RCC and be notified of their eligibility for any grant aid, Federal Work Study or scholarships before applying for a loan. Students may pick up a loan packet and submit your "Direct Loan Request Form" to the RCC Student Financial Services office.

Students should have a current Student Educational Plan (SEP) on file with RCC which corresponds with the student's academic program declared in Admissions and Records as well as the courses that they are currently enrolled in.

Students will receive notification by email within two weeks after the deadline date they submitted the "Direct Loan Request Form" regarding the status of their loan request. Prior to disbursement, your eligibility to receive your Direct Loan will be reviewed (enrollment status and Satisfactory Academic Progress). Disbursement dates can be located in your Loan Information Guide received at the time of application.

Please refer to our consumer guide online at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html for a full list of requirements for applying for a student loan at RCC. Students should learn and consider carefully their responsibility in securing a federal student loan. RCC also reserves the right to deny loans to students on a case-by-case basis. Students will be notified by mail if their loan request has been denied.

If RCC enters 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 Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Scholarships

Riverside Community College District offers scholarships through its Foundation office and generous donors. These scholarships are based on a variety of majors, career goals, GPA, community service, and club involvement:

1. **RCCD Scholarships** for continuing and transferring students are available every fall semester with a deadline in early January. Information and instructions on how to apply is available on our website early in the fall semester at http://www.rcc.edu/become-a-student/how-to-pay-for-school/scholarships.html. Scholarship information workshops are held at RCC prior to the scholarship deadline to assist students in the scholarship application process. Applicants chosen for RCCD scholarships are notified by May of each year. The scholarship funds for students continuing at RCC are disbursed during the following fall and spring semesters, upon verification of eligibility and based on the disbursement method selected. The scholarship funds for students transferring to a university are disbursed to the transfer institution during the next fall semester.

2. **RCCD Scholarships for High School Seniors** are available beginning in February of each year with a deadline in late March. These scholarships are awarded to high school seniors who will be attending RCC during the academic year after they graduate from high school. Information is available at http://www.rcc.edu/become-a-student/how-to-pay-for-school/scholarships.html in February and March of each year.

Scholarships are also available from sources outside of RCC. There are many resources and opportunities for students to find scholarships to use while attending RCC. However, it requires time and effort on the part of the student to locate and apply for outside scholarships.

- A list of scholarships RCC has been notified of is available online at http://www.rcc.edu/become-a-student/how-to-pay-for-school/scholarships.html.
- You may also find additional scholarship resources in the reference section of any library or on the Internet at free scholarship search sites such as www.fastweb.com, www.scholarships.com, and www.scholarshiphunter.com.
- If you are awarded a scholarship from a source outside of RCC, you may use your scholarship to pay for your educational expenses based on your donor's instructions. Follow the donor's directions on how to have your scholarship funds sent to RCC. When outside scholarship funds are received at RCC, the student will receive their scholarship funds by their chosen disbursement method and based on our posted disbursement schedule.

Responsibilities and Requirements

Riverside City College must follow federal, state and institutional regulations in administering financial assistance programs. Students must adhere to all federal, state and institutional guidelines when applying for and receiving financial assistance. If students do not follow the requirements, eligibility may be rescinded. Please review the following guidelines:

A. **Ability to Benefit**
Beginning in 2012-13, students must have met one of the following requirements to be eligible to receive financial assistance:
1. High school diploma
2. GED certificate
3. Completed an approved Home School program
4. Passed the California High School Proficiency Exam
5. Were enrolled in an eligible program of study prior to July 1, 2012 and either passed the ability to benefit test or met ability to benefit unit requirements. For more information on Ability to Benefit, please review that section in our consumer guide online at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html.

B. **Student Educational Plan**
You must enroll in and successfully complete courses according to your Student Educational Plan (SEP). To develop your SEP you should meet with an academic counselor. Appointments can be made at the counseling office or via phone at (951) 222-8440.

C. **Return of Title IV Funds**
Students who drop or fail to successfully complete courses, may need to REPAY a portion of financial assistance received. (See our consumer guide for more information regarding Return of Title IV Funds.) Students cannot receive financial assistance at two institutions at the same time (with exception of the California College Promise Grant CCPG). All students must determine their home college within the RCC District in order to receive financial assistance. All units taken within the RCC District (Moreno Valley College, Norco College, Riverside City College) will be paid for by the home college, if eligible.
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. 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.

D. **Satisfactory Academic Progress**
All students must meet the SFS Satisfactory Academic Progress (SAP) standard to maintain financial aid eligibility. If the SAP standard is not met, the student becomes ineligible for most types of financial assistance. If determined ineligible for financial aid due to SAP, students may appeal through the SFS appeal process. For additional information regarding our SAP standard and the related components, please review the Satisfactory Academic Progress chapter in our consumer guide at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html.

E. **Contact Information**
Be sure to keep mailing address, phone number, and email address current. This ensures information regarding financial aid is received in a timely manner. This information can be updated via MyPortal or in person at the Admissions and Records office on any college. Visit your RCCD email regularly, as all updates and communications are sent to the RCCD email account.

F. **Social Security Number**
Be sure that the Social Security number on file with RCC is provided and correct as it is not required on the Admissions application but is needed for most financial aid applicants. We cannot process most types of financial assistance without the Social Security number on file.

G. **Disbursement and Deadline Information**
Deadlines for turning in required documents are located on our disbursement schedule. Disbursement of financial assistance occurs after the student has completed the application, turned in all documents requested by the SFS office and enrolled accordingly. For dates of deadlines and disbursement, please view our consumer guide on our website at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html or pick up a disbursement schedule at the RCC office.

H. **Veterans**
Applying for financial assistance through the FAFSA application does not affect GI Bill benefits. All Veterans should apply for financial assistance by completing the FAFSA application online at www.fafsa.gov.

You can find more information regarding Student Financial Services on our website at http://www.rcc.edu/become-a-student/how-to-pay-for-school/financial-aid.html. If you have any questions, please contact us by email at studentfinancialservices@rcc.edu.

Riverside City College
Student Financial Services Office
"Helping to Build Dreams"