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MISSION STATEMENT

Student Financial Services takes a complete approach geared towards student success through providing resources and services to students that assist with educational expenses and achievement of the educational/career goals.

PHILOSOPHY STATEMENT

It is the philosophy of the Moreno Valley College Student Financial Services Department that financial aid was developed so all students can have access to a college education. It is a sharing concept in which funds for their education are provided by the student and their parents, colleges, state and federal agencies.

WHAT YOU SHOULD KNOW ABOUT APPLYING FOR FINANCIAL ASSISTANCE

Completing a Free Application for Federal Student Aid (FAFSA) and an admissions application to Moreno Valley College is the way to start your educational journey! By completing the FAFSA application, current and prospective students can be considered for several state, federal, and institutional financial assistance opportunities. Student Financial Services (SFS) provides assistance to all students who qualify by helping to relieve the financial burden of paying for college expenses. Financial assistance is designed to help supplement your educational expenses. Remember that financial assistance is not a primary source of income to meet all your basic living expenses and needs.

COMPLETE THE APPLICATIONS

1. Complete an admissions application online at www.mvc.edu. If you do not have computer access at home you can come on campus and apply online in the Admissions and Records Office.
2. After you have completed your admission application you will need to activate your RCCD student E-mail account (See E-mail Accounts in the table of contents for additional information). Your RCCD student E-mail account is how you will be contacted by SFS for matters concerning your financial assistance.
3. Complete the FAFSA application. You can complete it free online at www.fafsa.gov or on the phone with a live person by calling 1-800-433-3243. If you would like assistance, we offer FAFSA workshops year-round. Our workshop locations and times can be found on our website at www.mvc.edu/sfs under workshops or in our office. When you are completing your FAFSA application you will need to add the school code for Moreno Valley College, 041735, so that we may receive your information.
4. Once you complete your FAFSA you will receive a Student Aid Report (SAR) from the Department of Education Central Processing Center either by e-mail or mail. The SAR is your initial response to your FAFSA application.

An accurate SAR requires no corrections. Be sure to read the “Comments” section of your SAR. If corrections are necessary, you may consult with an SFS staff member for assistance prior to submitting corrections to the Central Processing Center. Use your Personal
Identification Number (PIN) to make corrections to your SAR online on the FAFSA application.

Students should submit corrections if:

- MVC school code 041735 is not listed under the school section of your SAR.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank.
- Income information is incorrect and your SAR was not selected for “Verification” by the Central Processing Center.
- To use the IRS Data Retrieval tool to load your (your parents) tax information onto your FAFSA.
- Other conflicting or incorrect information is listed. If you are not sure that corrections are needed or what corrections to make please contact SFS at (951)571-6139.

Corrections can be made online at [www.fafsa.gov](http://www.fafsa.gov) or by correcting and mailing Part II or your SAR if you received one by mail. You may also attend one of our FAFSA on the Web workshops and we will assist you in making the necessary corrections.

**COMPLETING YOUR FILE**

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

- The FAFSA determines your eligibility for various federal and state grants as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively enrolled in, and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the programs listed in this guide.

- Once you have completed your FAFSA and Student Financial Services (SFS) has received your information from the Department of Education Central Processing Center, our office will send an e-mail to your RCCD student E-mail account requesting that you turn in any required documents necessary to the SFS office at Moreno Valley College. You may access your student email from [www.mvc.edu](http://www.mvc.edu) and then click on MyPortal at the top of the page or WebAdvisor in the Gateways menu on the right-hand side.

- Required SFS forms will be listed on WebAdvisor under “Required Documents by Year.” Certain documentation will be requested from you, such as a Statement of Fact Form, Household Size Verification Form, Income Verification Form, 2015 Tax Return Transcripts (Request for Tax Return Transcripts can be made by calling the IRS at 1-800-829-3676), 2015 W-2’s or other documents needed to complete your file. Necessary SFS forms are available for download and print on our website at [www.mvc.edu/sfs](http://www.mvc.edu/sfs) under “Forms.”
• Turn in all required documents as soon as possible. A list of deadline dates will be located on our disbursement schedule in this consumer guide or on our website at www.mvc.edu/sfs. If eligible, your disbursement date will depend on the deadline you met so complete your file as early as possible.

• Selected CA Dream Applicant students eligible for the Cal Grant may have to submit documents to verify their financial aid file. Notifications will be sent to students in this category. All other eligibility notices will be emailed/mailed to the student upon receipt of the CA Dream Application. CA Dream applicants must complete the AB540 application with Admissions and Records at MVC to qualify for aid offered under this application. Visit our Dream Act webpage on our website at www.mvc.edu/sfs by clicking on the AB540/CA Dream Act link on the right.

NOTIFICATION OF ADJUSTMENTS

After completion of your financial assistance file, your information will be reviewed and your revised eligibility response will be emailed to your RCCD student e-mail address. Your award letter will be posted on WebAdvisor at www.mvc.edu in the financial aid section.

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

• Please be aware the financial assistance process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, keep copies of your application and other important documents, and carefully read and respond to all communication received regarding your financial assistance application.
• You must activate your RCCD student e-mail account in order to receive our communications. Please review the section in this guide for more information on your RCCD student e-mail account. If you have trouble with your e-mail or need assistance please contact Admissions and Records at (951) 571-6102.
• Keep in mind that financial assistance funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined by when a student completes his/her file, processing timelines, a student’s enrollment status and eligibility status. Therefore students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

ACCOUNTABILITY

Updating and maintaining accurate student information is a shared responsibility between the student and Moreno Valley College. If at any time, an error or conflicting information on the FAFSA is determined it is the responsibility of both Moreno Valley College and the student to
correct/resolve the issue. Once a correction/update is made to the FAFSA please be advised that it may result in an adjustment in aid and/or award amounts. In some cases the student and/or Moreno Valley College 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 FASFA corrections or a change in student information, will result in a delay in determining your eligibility for assistance as well as a delay in the disbursement of funds. It is our primary goal to assist Moreno Valley College students in receiving their financial aid in a timely manner.

E-MAIL ACCOUNTS

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

IMPORTANT NOTICE REGARDING APPROVED COURSES

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

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

Not all courses at Norco College have been approved by the Department of Education for Federal and/or State financial assistance funding. Please visit the Student Financial Services office for a list of courses that are not approved for financial assistance payments. If you enroll in any of the courses on this list, you will not receive payment of any Federal and/or State financial assistance.
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. RCCD colleges do not participate as a home college for a consortium agreement(s) outside of our district. RCCD will not honor course(s) taken at other colleges for financial aid payment.

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

- Determining eligibility;
- Disbursing aid;
- Monitoring enrollment;
- Monitoring and resolving over awards;
- Administering the Return of Title IV regulations;
- Administering Satisfactory Academic Progress;
- Cost of attendance information (enrollment fees, other program costs, etc.) at all colleges;
- 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
- 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.

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 assistance 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 assistance 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 (MAT11) 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 (MAT11) 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 (MAT11) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

<table>
<thead>
<tr>
<th>Term</th>
<th>Course Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>3 unit math class (MAT11)</td>
</tr>
<tr>
<td></td>
<td>eligible for financial aid, received passing grade</td>
</tr>
<tr>
<td>Spring</td>
<td>3 unit math class (MAT11)</td>
</tr>
<tr>
<td></td>
<td>eligible for financial aid</td>
</tr>
<tr>
<td>Summer or beyond</td>
<td>3 unit math class (MAT11)</td>
</tr>
<tr>
<td></td>
<td>no longer eligible for financial aid for that class</td>
</tr>
</tbody>
</table>

**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.**

**TYPES OF FEDERAL AID STATE FINANCIAL AID**

**Federal Pell Grant**

Pell grants are available for students with high financial need. Unlike most federal assistance, 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 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status and your academic history. Upon completion of the FAFSA you will receive an Expected Family Contribution (EFC) number which is your eligibility number. Your EFC is located on your Student Aid Report (SAR), which you can view at www.fafsa.gov using your FSA ID. The EFC number will determine your eligibility for the Pell grant.

The maximum Pell grant award for the 2017-2018 academic year is $5920 (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.

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.

**Board of Governor’s (BOG) Fee Waiver Program**

The Board of Governors (BOG) Fee Waiver is a state program that is specifically for students at California community colleges. For qualifying students, the BOG Fee Waiver waives the per-unit enrollment fee (currently $46) at any community college throughout the state. The BOG fee waiver 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.

- The BOG Fee Waiver also allows students to purchase parking at reduced rates for fall and spring semester for the academic year.
- The BOG Fee Waiver does not pay for Student Services 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

The primary application for the BOG Fee Waiver is the 2017-2018 Free Application for Federal Student Aid (FAFSA) or the 2017-2018 California Dream Application. The BOG Fee Waiver will automatically be awarded to eligible students using the information from the FAFSA or California Dream Application.

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

Not everyone will qualify to complete the paper BOG Fee Waiver application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper BOG Fee Waiver application. If the income requirements to complete the paper BOG Fee Waiver application are not met, the student will be required to fill out the FAFSA or California Dream Application which allows a higher qualifying income for BOG Fee Waiver eligibility. The student must submit a copy of the FAFSA confirmation page showing the EFC with the paper BOG Fee Waiver application. Student’s total income for 2015 or parents’ total income for 2015 (if a dependent student) must be within the following income standards (documentation is required):

<table>
<thead>
<tr>
<th>Number in Household</th>
<th>Total 2015 family income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,820</td>
</tr>
<tr>
<td>2</td>
<td>$24,030</td>
</tr>
<tr>
<td>3</td>
<td>$30,240</td>
</tr>
</tbody>
</table>
If you or your family is currently receiving TANF/Cal WORKS, SSI/SSP, General Assistance/General Relief, you are eligible for BOG Fee Waiver A and are eligible to complete the BOG Fee Waiver Application. Acceptable proof of eligibility or documentation for BOG Fee Waiver A varies depending on the type of benefits you or your family is receiving.

- For TANF/Cal WORKs 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 BOG Fee Waiver A, B, or C and are eligible to complete the BOG Fee Waiver paper application. Verification may be made by the MVC 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 of that director.
- A financial aid administrator for an institution of higher education.

If you qualify under any of the following Special Classifications, you are eligible for BOG Fee Waiver A and are eligible to complete the paper BOG Fee Waiver 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 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 BOG Fee Waiver application. Veterans can contact the Riverside County Veterans Services office at (951) 955-3060 for information on obtaining the Certificate of Eligibility. Paper BOG Fee Waiver applications are available in the Student Financial Services office.

You must apply for the BOG Fee Waiver using the FAFSA or California Dream Application before each summer semester, preferably in April or May. If you have been determined to be BOG Fee Waiver eligible 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 in the Cashiers office for any prior semester if determined BOG Fee Waiver eligible after the semester has ended.
• If you drop classes after the refund deadline established by Admissions and Records, you will not be eligible for a BOG Fee Waiver refund for the dropped classes.

**Loss of Eligibility for BOG Fee Waiver**

A student shall become ineligible for a Board of Governors (BOG) Fee Waiver if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. 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 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 BOG Fee Waiver 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 BOG Fee Waiver 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 BOG Fee Waiver, 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 your school district for two consecutive primary terms (fall/spring).
• Successful appeal regarding extenuating circumstances.

**Appeal Process**

A student who is on academic dismissal will result in the loss of the BOG Fee Waiver. 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 fee waiver eligibility. Appeal forms for the BOG Waiver are located in the Admissions & Records office.

**Steps To Apply for an Appeal:**

1. Complete the appeal form and identify reason(s) for exception, in a written/typed statement.
2. Attach all related supporting documents to justify the appeal reason(s). For an extenuating circumstance exemption, documents such as doctor’s notes, accident report, loss of job, etc. must be included.
3. Submit the completed appeal form to the Admissions & Records Office at MVC. A valid photo ID must be presented.
4. Results of appeal 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 BOG Fee Waiver due to extenuating circumstances, or when a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student’s economic situation or 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) 571-6104
- Tutoring services (951) 571-6167
- Disability Support Services (951) 571-6138
- Extended Opportunities and Program Services (951) 571-6253
- SSS/TRIO (951) 571-6382

**FSEOG**

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 2017-18 FAFSA by March 2nd
2. Submit all documents requested by our office by the first priority filing deadline
3. Have high financial need
4. Meet the SFS Satisfactory Academic Progress (SAP) Standard

**ADDITIONAL TYPES OF FINANCIAL ASSISTANCE**

**Cal Grant**

Cal Grants are state grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents to assist them in paying their educational expenses at any qualifying college or institution.
**Cal Grant A** assists with tuition and fees at public and private 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).

**Cal Grant A and B Competitive Awards** are for students who aren't eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

Applying for Cal Grant is a two-step process:

1. You must complete the 2017-2018 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov) or the 2017-2018 California DREAM Act 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 2013 semester, RCCD will submit your GPA electronically by the March 2nd/September 2nd deadline to CSAC.
   - If you have completed at least 16 degree applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by the March 2nd/September 2nd deadline.
   - If you have completed less than 16 degree applicable units but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2nd/September 2nd deadline.
   - If you have completed less than 16 degree applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd/September 2nd deadline. Go to [www.collegeboard.com](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 2017-2018 FAFSA or the 2017-2018 California DREAM Act application and have your GPA verified by the March 2nd/September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be 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 Moreno Valley College.
- Be enrolled at least half time (six or more units).
- Meet the Moreno Valley College Student Financial Services Satisfactory Academic Progress standard (SAP).

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

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

**Full Time Student Success Grant**

The Full-Time Student Success Grant is a new financial aid program for Cal Grant B & C recipients attending full-time at a California community college. In addition to the annual Cal Grant award paid at MVC, the Full-Time Student Success Grant pays an additional $1000 annually. In order to receive a Full Time Student Success Grant award at Moreno Valley College, you must:

- Meet all requirements to be awarded a Cal Grant B and C
- Maintain full-time attendance (12 or more units) at MVC

**Student Support Services Grant (SSS)**

The SSS Program is a federally funded Trio Program that is designed to provide supportive services to disadvantaged college students in order to enhance their potential. The program provides opportunities for academic development, assists students with basic college requirements, and serves to motivate students toward the successful completion of their postsecondary education. The goal of SSS is to increase the college retention and graduation rates of its participants and help students make the transition from one level of higher education to the next. Eligibility requirements are listed below:

- 1st generation college student (neither parent has a 4-year degree)
- Low income (based on taxes or completed FAFSA)
- Academic Need
- Completed less than 30 college credits
- US Citizen or CA resident

**CalWORKs Work Study**

Moreno Valley College CalWORKs Work Study program connects eligible CalWORKs students to entry level employment opportunities related to their course of study. The focus is to link employers to students who can learn initial job skills, maintain long-term employment directed toward career development while continuing their college course work and maintain their GAIN (Greater Avenues for Independence) eligibility. To be eligible to work for CalWorks’ Work Study, students are required to:

- Be enrolled in at least one unit (if matched with FWS, must be enrolled in 3 units for Winter and Summer and 6 units for Fall and Spring).
• Provide a valid WTW contract to the MVC Workforce at the start of every semester
• Maintain a minimum cumulative 2.0 CGPA
• Have a valid Social Security card and picture ID (or equivalent work authorization)
• Get clearance from the CalWorks/Workforce Preparation department to help determine eligibility.
• Mark “Moreno Valley” as their home campus.

For more information on CalWorks, please visit www.mvc.edu/services/cw or call (951) 571-6154.

**Chafee Grant Program**

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 unmet need) for students enrolled in 6 or more units during the Fall, Spring or Summer sessions.

**Student Qualifications**

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

**Moreno Valley College Application Process**

1. Complete the 2017-18 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or if applicable complete a CA Dream Act application at http://dream.csac.ca.gov Undocumented students may contact CSAC at 1-888-224-7268 for further instructions.
2. Submit the California Chafee Grant Program Online Application at www.csac.ca.go or pick up a paper application at the SFS office, complete it and mail to CSAC. Students need only apply once as CSAC automatically updates eligible student’s Chafee application each academic year.
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!
5. The RCC SFS office will send a Financial Needs Analysis Report to CSAC when the student’s financial aid file is complete and student in enrolled in 6 or more units. When Chafee funds are available CSAC will send the student an email. The check is mailed to the RCC Student Accounts office.
When the Chafee funds are available for student pick up, the SFS office will send an award email to the student’s MVC student email account. Picture ID must be presented before the check can be released.

Priority of Chafee Grant payments sent from CSAC

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

To check your eligibility for the Chafee Grant, please go to www.mygrantinfo.csac.ca.gov

**Child Development Grant Program**

The Child Development Grant is a state grant awarded by the California Student Aid Commission (CSAC) and is designed for students who:

- Are attending California public or private, two-year or four-year postsecondary education institutions and intend to teach or to supervise at a licensed children’s center in California. The program provides benefits to selected applicants who:

- Are enrolled in approved coursework leading to a Child Development Permit issued by the Commission on Teacher Credentialing in one of the following levels:
  - Teacher
  - Master Teacher
  - Site Supervisor
  - *Program Director

Maintain at least half-time enrollment per semester in coursework leading towards the permit, meet Satisfactory Academic Progress (SAP) as defined by Moreno Valley College and demonstrate financial need.

**Grant Amounts**

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

- Be a U.S. citizen or eligible noncitizen, or AB540 eligible.
- Be a California resident.
- Meet federal Selective Service System filing requirements.
- Submit a completed 2017-18 Free Application for Federal Student Aid (FAFSA) to the federal processor prior to the final filing date of the 2017-18 Child Development Grant listed on the application. You may apply for the 2017-18 FAFSA online at www.fafsa.gov.
- Be nominated by an eligible postsecondary institution.
- Maintain at least half-time enrollment in approved courses leading to a permit.
- Maintain SAP as defined by MVC.
- Commit to full-time employment in a licensed children’s center in California for a period of one year for each year of benefits received.

Awarding of the 2017-18 Child Development Grant

CSAC will email the 2017-18 Child Development Grant application to students who received the grant during the 2016/17 academic year. Applications are not available for new students.

Application Process

- Complete the 2017-18 FAFSA online at www.fafsa.gov.
- Complete your 2017-18 financial aid file by July 20, 2017 for priority processing.
- Meet with MVC Academic Counselor prior to Fall 2017 registration, if possible, to complete a Student Educational Plan (SEP). Please call (951) 571-6104 to schedule an appointment.
- Enroll in 6 or more units from your SEP for Fall 2017 and Spring 2018.

When Child Development Grant funds are available; CSAC will send you an award email. The check will be mailed to the MVC Student Accounts office for student pick up. When the Child Development Grant funds are available for student pick up, the SFS office will send you an award email to your MVC student email account.

MVC cannot determine a student’s eligibility for the 2017-18 Child Development Grant if any of the items above are not complete!

Federal Work Study (FWS)

The Federal Work Study 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 educational expenses. The program also benefits the community by offering services at no cost to non-profit organizations and government institutions.

FWS is one of several federal grants offered through the FAFSA application. The FWS award specifies the amount you are eligible to earn in an academic year which runs from July 1st through June 30th. Jobs begin posting to the website as early as June for each academic year and
may continue posting through the fiscal year as they become available. Awards are granted once employment has been offered. Once you apply, you are prescreened for FWS eligibility before being referred for interviews so it is very important to have your FAFSA completed and have the required documents turned in at the financial aid office. FWS Awards up to $4,000 are granted once employment has been secured.

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

**FWS Eligibility Requirements**

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

- Must apply for the FAFASA at [www.fafsa.gov](http://www.fafsa.gov), list Moreno Valley School Code #041735, and demonstrate financial need which is determined by the Moreno Valley College Student Financial Services office (SFS).

- Must maintain a cumulative grade point average of 2.0 or better

- Must be enrolled in half time units or more at MVC (6.0 units is considered half time in Fall/Spring semesters/ 3 units in Summer/Winter).

- 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 meet the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, the student may be placed on warning and ultimately become ineligible for financial assistance which will result in the loss of their financial assistance and immediate suspension of the FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through the SFS office and a written notification to return to work has been issued by the Student Employment Office.

- Agree to abide by the Student Employment Program Terms and Conditions: [http://www.mvc.edu/files/se-terms-conditions.pdf](http://www.mvc.edu/files/se-terms-conditions.pdf)

**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 interest.
• Earn extra income.
• Network with the MVC community.

How do I apply for an FWS position?

Student Employment currently houses all student positions available throughout MVC at www.mvc.edu/se. It lists all job openings, whether federal work study or non-work study, for every MVC department or off-campus site that employs students through our program. To apply you must:

1. Complete your 17/18 financial assistance file (FAFSA) (FWS only).

2. Visit www.mvc.edu/se to view positions that are available and click on the “Job Openings” link. To better serve our students, computer workstations are available in the Student Financial Services Lobby as well as the Library.

3. New users will have to create a log in, password and application by clicking on “Fill out a new application.”

4. Submit your application once you have completed every section of the application to the best of your knowledge. You can apply for as many MVC positions as you are qualified to apply for.

5. The system does NOT notify you of the status of your application. To check your status you will have to periodically log back onto the system (or follow-up with hiring supervisor).

6. After positions are taken offline for screening, it is up to the hiring department-supervisor to contact you for an interview if they are interested. If not selected for an interview, your online status will be updated to “not selected.”

NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL WRITTEN APPROVAL, SHOWING a WRITTEN HIRE DATE, IS GIVEN BY THE STUDENT EMPLOYMENT OFFICE.

For more information regarding the Student Employment Program, call 951-571-6252.

Extended Opportunity Programs and Services (EOPS)

EOPS is a student support program that focuses on assisting students who are financially and educationally disadvantaged. EOPS services include academic counseling, career counseling, personal counseling, priority registration, book services, and tutoring. To be eligible for this service, a student must be a California resident and qualify for BOGW A or B through the SFS office. EOPS book services are considered a financial assistance resource and may reduce your
eligibility for Federal Work-study or student loans. If you have applied for and been awarded an EOPS book service, this award will be listed on your financial assistance award letter. For more information regarding this program and other eligibility requirements please contact the Moreno Valley College EOPS Office at (951) 571-6253 or eops@mvc.edu

SCHOLARSHIPS

Scholarships are another resource that can provide financial assistance for students to successfully obtain their educational goals. Scholarships are available for application by all students at Moreno Valley College (MVC) and high school seniors planning to attend MVC. Some scholarships may be based on financial need and/or GPA and academic performance. Other qualifications for scholarships may vary, such as your selected major or academic program, career goal, club or volunteer and community involvement, etc.

To be awarded a scholarship, you must complete the scholarship application and go through the eligibility and selection process. Scholarships are usually awarded to the student(s) who best fit the qualifications as established by the donor or organization providing the scholarship funds. The scholarship programs available for students at all colleges in the Riverside Community College District are as follows:

RCCD Foundation Scholarships

Riverside Community College District (RCCD) Foundation offers scholarships for continuing and transferring students and high school seniors. The online scholarship application for the next academic year is available every fall semester through the Moreno Valley College Student Financial Services (SFS) website. Scholarships specifically for high school seniors are available for application early in the spring semester.

A list of scholarships from external sources outside of RCCD is available year-round on the scholarship application site at https://rcc.academicworks.com. Click on Opportunities and select External. The list includes links to websites for a variety of external scholarships. It is up to you at that point to determine if you are eligible and then follow the directions on how to apply. We do not endorse any of the external scholarships listed on the scholarship site. We only provide the information as a possible scholarship opportunity that may be of interest to you.

To apply for RCCD Foundation scholarships, you must be admitted to RCC and have activated your assigned student email. Information and instructions on how to complete the scholarship application process are available beginning in October of each year on the Financial Aid page at www.rcc.edu, click on Scholarship Information. Scholarship workshops are held at the college and are also available on the SFS web page prior to the scholarship deadline date. The Scholarship workshops provide students with information on how to complete the scholarship application, write the required personal essay, request scholarship recommendations, etc.

Scholarship recipients are chosen by the Moreno Valley College Scholarship Committee, the RCCD Scholarship Committee and/or scholarship donor committees. Scholarships are generally disbursed half in the fall semester and half in the spring semester. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If you do not meet the scholarship GPA and unit requirements in the fall
semester you may not be eligible to receive the fall and/or spring semester disbursement of your scholarship. If this is the case, you will be contacted and may have the chance to appeal the decision. If, for any reason, the awarded recipient does not meet the requirements or the appeal is denied, an alternate recipient will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to your Higher One card (please see the information regarding the Higher One card in this guide).

The Community Scholars Program

The Community Scholars program is a joint endeavor of the Community Foundation serving Riverside and San Bernardino Counties, Riverside Community College District Foundation, California Baptist University, La Sierra University, The University of Redlands, and other generous philanthropists in our community who share a commitment to education. The Community Scholars program encourages outstanding high school seniors from Riverside County to pursue their collegiate studies at any college within the Riverside Community College District for two years and to meet the requirements for transfer and acceptance to one of the participating four-year universities mentioned above.

The Community Scholars program is valued at $7,000 and is disbursed over a four-year period. The recipients will receive $1,000 per year for two years while at RCCD and $2,500 per year for two years at one of the four-year participating universities (selected at the time of application). Community Scholars recipients benefit from priority registration for classes at any college within RCCD. Students awarded this scholarship must also meet the eligibility requirements each semester to remain in the program. All scholarship awards are contingent upon available funding and will be disbursed to your Higher One card (please see the information regarding the Higher One card in this guide).

To apply for the Community Scholars program, complete the Community Scholars application available at www.mvc.edu/sfs on the “Scholarship Information” page by early May of your high school senior year. Additional criteria are as follows:

- Must be a current high school senior who is a Riverside County resident and will be graduating from a Riverside County high school during the current academic year.
- Must be a U.S. citizen, permanent resident, immigrant, or refugee. Students in the U.S. on an F1 Visa are not eligible.
- Must have a cumulative GPA of at least 3.0.

Outside Scholarships

There are many other opportunities for students to find scholarships outside of MVC. Although searching for scholarships requires time and effort on the part of the student, it is well worth the effort. The MVC SFS Office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, business, etc. Scholarship notices are posted in the SFS office and on the SFS webpage at www.mvc.edu/sfs and is updated regularly. It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

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. The following is a list of free websites you can use in your search for scholarships:

- www.fastweb.com
- www.scholarshiphunter.com
- www.freescholarshipguide.com
- www.collegenet.com
- www.scholarshipexperts.com
- www.scholarsite.com
- www.studentscholarshipsearch.com
- www.scholarships.com

Search engines such as Google are the best tools available to you for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines. For example, if you just searched for “scholarships” on Google, you’ll get about 31,700,000 results! Thirty-one million Web pages would obviously take too long to read and sort through, so you’ll need to develop a strategy for being more specific about the scholarships you’re looking for.

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

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

For example, one of the most powerful words in scholarship search is the word foundation. Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, so when you search for scholarships with the word “foundation” in your search, you’ll be more likely to find the awarding foundation. Magic words become very important when you have relatively broad topics you’re searching for. What are some of the most magic words you can use in your scholarship search?

- Scholarship/scholarships – yes, they are different, singular and plural – you should assume from here on that any term which appears in singular should also be tried plural, and vice versa.
- Grant
- Financial aid
If you are awarded a scholarship from a source outside of MVC, the procedures to use your scholarship at MVC are as follows:

1. The organization or donor providing the scholarship will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor’s directions for the procedure to have your scholarship funds sent to MVC. If proof of enrollment is required, you may submit your printed class schedule from Web Advisor, or, if they are requesting “official” proof of enrollment, contact the MVC Admissions and Records office at (951) 571-6101.
3. For students who receive the Governor’s Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor’s Scholarship Program. The Qualified Withdrawal Form is available at www.cagovernorsscholars.org. For help in filling out the form, call 1-866-477-9665.
4. Once MVC receives your scholarship funds, you will be sent correspondence from the MVC Student Financial Services offices acknowledging receipt of the funds 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 on the next disbursement date.

Scholarship Scams

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

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

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

- Asking for money. Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as “reserve your scholarship with your credit card number”. Reputable scholarships never need to charge money
- Asking for lots of non-relevant personal information. Scams using identity theft ask lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially-related information.
• Claims of exclusivity. A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Do not pay.

• Claims of guarantees. The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.

• Receiving letters of potential awards you never applied for. Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes email notifications of any kind about scholarships that you never applied for.

• “Free” seminars with an up sell. The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those seminars.

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

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

ADDITIONAL FINANCIAL ASSISTANCE INFORMATION

Citizenship

The U.S. Department of Education performs matches against the FAFSA application to verify a student’s Citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial assistance programs. A student must submit documentation to the Student Financial Services office 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) 571-6104.

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 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 System**

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?**

- U.S. Post Office – complete the Selective Service “mail-back” form, affix postage and mail to Selective Service.
- FAFSA/CA Dream Application – 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 personal letter indicating why you failed to register. Submit the response from Selective Service along with your personal letter to the Student Financial Services office 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.

**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 MVC. 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
- Click on the Student Menu
- Choose the 1098T Link

If you have any problems logging into Web Advisor, please email studenttechhelp@rcc.edu for a tutorial and helpful links.

If you have any questions regarding the information on your 1098T Form, please contact the 1098T Information Line at (951) 328-3500. MVC 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. 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

STUDENTS WITH DISABILITIES

The Disabled Student Services (DSS) 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 MVC please contact (951) 571-6138. Additionally, The U.S. Department of Education’s Federal Aid Office also offers resources for students with a documented qualifying disability.

Types of Media and Resources

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

- Free Application for Federal Student Aid (FAFSA) available in Braille
- Student Aid Audio Guide
- Non-federal sources of assistance are available on this guide

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.

RELEASE OF FINANCIAL ASSISTANCE INFORMATION (FERPA)

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

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student in person with a picture ID each academic year. The CRI form is available at the Student Financial aid office. The CRI form needs to be filled out at the students’ home college. The CRI form may be cancelled in person at the SFS office of the students’ home college. For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial assistance file. All documents contained in the students’ file are the property of Moreno Valley College 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 out over the phone or via the internet. For more detailed information regarding FERPA, please review the Moreno Valley College website at http://www.mvc.edu/sfs.

CALIFORNIA DOMESTIC PARTNER RIGHTS ACT

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect in January 2005, extends the same rights, protections, responsibilities, obligations and benefits to registered domestic partners as those extended to married couples. If you inform the college Student Financial Services (SFS) office that you are in a Registered Domestic Partnership or that your parents are in a Registered Domestic Partnership, the SFS office should re-evaluate the student’s Board of Governor’s Fee Waiver (BOGFW) eligibility. Eligibility for aid may increase or decrease.

For the purposes of federal student financial aid programs, California’s recognition of registered domestic partnerships does not apply. If you are in a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded student financial assistance (BOGW and Cal Grant) and will need to provide income and household information for your domestic partner.
If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent’s domestic partner to determine eligibility for state funded student financial assistance.

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

**THE CALIFORNIA DREAM ACT, AB540 AND DREAM APPLICATION**

**What is AB 540?**

Students who are exempt from paying nonresident tuition under Education Code Section 68130.5 (AB 540) 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 Moreno Valley College:

1. Student must have attended a high school (public or private) in California for 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.
2. Must have or will graduate from a California High School or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE).
3. Must register or is currently enrolled at an accredited institution of public higher education in California.
4. In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students eligible for the AB540 program must submit the California Nonresident Tuition Exemption form to the Admissions and Records Office the college where you are enrolled, or intend to enroll.

**What is the CA Dream Act/Application?**

The California Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet these 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
to apply for and receive privately funded scholarships at California public colleges and universities. Moreno Valley College students who meet AB 540 criteria may apply for general Moreno Valley College Scholarships. AB 131, effective 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 Board of Governors Fee waivers (BOG) at California community colleges. For more information about AB 131 the CA Dream Act Application please go to: www.csac.ca.gov/dream_act.asp.

FREQUENTLY ASKED QUESTIONS

Q. Where can I get help completing my FAFSA or California Dream Application?

A. The SFS office schedules FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA or California Dream Application online. Look for announcement flyers or visit our website at www.rcc.edu for future workshops and dates. There is help available on the FAFSA website (www.fafsa.gov) and the California Dream Application website (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 overlooked. 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 California Dream Application, customer service representatives are available at 1-888-224-7268.

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

A. No, not every semester. The FAFSA and California Dream Application must be filled out for each academic year. Applications are available on January 1st for the following school year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, BOGW, Cal Grant, etc.) Completing the California Dream Application early each year assists in determining eligibility for the BOGW and Cal Grant. By filling out the FAFSA or California Dream Application, you will automatically be considered for the BOGW for the academic year beginning with summer and ending with spring (summer, fall, winter, spring). To qualify for the Cal Grant, you must complete and submit the FAFSA or California Dream Application by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CA Dream Application by March 2nd 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 assistance. The next step is to complete your financial assistance file by turning in the required documents to the Riverside City College Student Financial Services office. A current admissions application for Riverside City College is also required. If you listed Riverside City College as one of your schools, the SFS office will automatically receive your FAFSA information from the Department of Education. Certain forms or documents must be submitted to the SFS office to complete your file and to assist in determining eligibility. You will be notified through your Riverside City College student e-mail as to what forms or documents are required to complete the financial assistance process. To access your email address, please go to www.mvc.edu/email. 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.

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

A. For financial assistance purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Step Three of the FAFSA. If you answer “NO” to every question in Step Three of the FAFSA, you are a Dependent Student. Dependent students must include their parent’s income information on the FAFSA. If you answer “YES” to any one of the questions in Step Three of the FAFSA, you are an Independent Student. Whether or not you live with your parents, they claim you on their tax return or they give you money are NOT factors in determining dependency status. Please see our section on “Dependent or Independent” in this guide for additional information.

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

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

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

A. To avoid any delays in the processing of the financial assistance application, FAFSA, be sure to accurately enter the information and review and recheck the application before submitting. Applications with conflicting or inaccurate information may require a
correction, which may mean a delay in the overall process. Whenever possible, you should use the IRS Data Retrieval tool to take your or your parents’ tax information directly from the IRS. Remember, completing the FAFSA is just the first step in the application process. You must turn in the required forms and/or documents to complete your financial assistance file so that the awarding process may continue. The SFS office will not be able to process an application with missing documents or conflicting information. The later you apply, the later your application will be processed, so avoid delays and apply early. The SFS office at Riverside City College is committed to processing applications and files as quickly and accurately as possible.

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

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

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

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

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

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

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

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 assistance funds including the Federal Pell Grant, FSEOG grant, and Direct Loans.

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

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

- The date you dropped your last class in the Admissions and Records office or on Web Advisor
- The midpoint of the semester if you did not officially withdraw and received 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

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 17th day. You earned 14.5% of your grant (17 ÷ 117 = 14.5%).
The Student Financial Services office will calculate what you earned and did not earn:

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

\[\text{$1179 grant money received - $341.77 earned aid = $837.23 unearned aid (85.5\%)}\]

- 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

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

- Student Portion of the calculation

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

\[\text{$837.23 unearned aid - $205.20 that the college returns = $632.03}}\]

which is the initial amount of unearned aid due from you.

\[\text{$2357 total aid disbursed/could have been disbursed \times 50\% = $1178.50.}}\]

\[\text{$632.03 - $1178.50 = $0 you have to pay back to the federal grant program.}}\]

\* 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 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 assistance 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 college's 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 RCC records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCCD.

**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.**

**The California Dream Act, AB 540 and Dream Application What is AB 540?**

Students who are exempt from paying nonresident tuition under Education Code Section 68130.5 (AB 540) 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 Riverside City College:

1. Student must have attended a high school (public or private) in California for 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.
2. Must have or will graduate from a California High School or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE).
3. Must register or is currently enrolled at an accredited institution of public higher education in California.
4. In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students eligible for the AB 540 program must submit the California Nonresident Tuition Exemption form to the Admissions and Records Office the college where you are enrolled, or intend to enroll.

**What is the CA Dream Act/Application?**
The California Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet these 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. Moreno Valley College students who meet AB 540 criteria may apply for general Moreno Valley College Scholarships. AB 131, effective 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 Board of Governors Fee waivers (BOG) at California community colleges. For more information about AB 131 the CA Dream Act Application please go to: www.csac.ca.gov/dream_act.asp. You can also find more information on our website at www.mvc.edu/services/studentfinancialservices, clicking on the Dream Act link on the right.

**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 B Entitlement awards, Cal Grant C awards, institutional grants, and community college BOG fee waivers to students who meet these same 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.

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

   CA Dream Act students without legal immigration status will be required to fill out the CA Student Aid Commission’s CA Dream Application in lieu of the Free Application for Federal Student Aid (FAFSA). Like all other dependent Cal Grant applicants, CA Dream Act students will be required to submit parental income and asset information. The demographic information students will provide on the Cal Dream Application 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 CA Dream Application and any federal databases CA Dream Act students’ and their parents’ information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

3. **I am a high school senior and fit the AB 540 criteria above. What financial assistance 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)
• California Community Colleges Board of Governor’s fee waiver (BOG fee waiver). Complete the CA Dream Application for 2017-18 online at 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) and other State-administered financial aid.

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 (starting in 2013)
• 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 California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college or university for applications and deadlines)
• California Community Colleges Board of Governor’s fee waiver (BOG fee waiver) Complete the CA Dream Application for 2017-18 online at 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 in the fall of 2015 or later, you may qualify for a Community College Transfer Entitlement Cal Grant (Apply OCT-MAR 2017) 17
• If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C (Apply OCT-MAR 2017)

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

We recommend eligible AB 540 students consult with an admissions officer regarding their application inquiries. If student is undocumented, generally there are TWO sections of an application that should be left BLANK:
1. Social Security Number box should be left BLANK (unless the applicant has a valid social security number issued by the Social Security administration that may be used for purposes other than work); and
2. Immigration Status box should be left BLANK.

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

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

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

8. **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.

9. **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 attended a California high school for at least 3 years, or graduated early from a California High School with the equivalent of three or more years of credit prior to graduation, the student will be eligible to apply for the AB 540 exemption.

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

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

2017-18 Nine Month Student Expense Cost of Attendance Budget

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<td><strong>$24200.00</strong></td>
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Non California Resident fees:
($234 per unit X 30 units) = $7020.00 is added to the applicable budget

Fees that are excluded from this budget are parking at $100 or more, Student Service fee, non-U.S. citizen fee of $24 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 2017-18 RCCD Cost of Attendance Budget

Living at home.................................................................$12896.00
Living away from home...................................................$24200.00
Non-Resident living at home..............................................$19916.00
Non-Resident living away from home.................................$31220.00

FINANCIAL ASSISTANCE COMMON ACROYMS

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

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

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

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

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

CDG (Child Development Grant): A state grant offered to students who are pursuing a career to teach or supervise in a licensed childcare center.

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

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

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

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

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

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

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

FAFSA (Free Application for Federal Student Aid): An application that used to apply for Federal and State Financial assistance. To apply online, go to www.fafsa.gov. FAO (Financial Aid Office): Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

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

FERPA (Family Educational Rights and Privacy Act of 1974): A federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FWS (Federal Work Study): Provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.

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

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

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

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

SAP (Satisfactory Academic Progress): Federal and state regulations require students receiving federal and state financial aid meet certain standards. SAP consists of qualitative (GPA=2.0) and
quantitative (completing 67% of classes attempted) standards. Students must also complete their educational goal by the time they have attempted 150% of 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 assistance history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

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

**COMMONLY USED FINANCIAL AID TERMS**

**Ability-to-Benefit** – One of the criteria used to establish student eligibility in order for students to receive Title IV program assistance is that a student must have earned 1) a high school diploma or, 2) its equivalent. Students who are not high school graduates or, who have not earned a **General Education Development (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 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 assistance the student may be eligible for based on the various determining factors. The award letter can be found on Web Advisor under the financial assistance section.

**Borrower** – An individual who signed and agreed to the terms in the loan promissory note and is responsible for repaying a loan.

**Capitalized** – With certain loans, such as the subsidized loans, the U.S. Department of Education pays the interest that accrues on a loan while the student is enrolled at least half-time and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans, the students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is capitalized or added to the principal balance, which increases
the outstanding principal amount due on the loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan.

**Consolidation** – The process of combining one or more loans into a single new loan.

**Cost of Attendance (COA)** – The total annual cost of attending college for any given academic year. The COA includes tuition and fees, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.

**Default** – If a student does not repay a loan according to the terms and agreements of the signed promissory note, he/she may enter into a default status. A student’s credit status, future financial assistance, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

**Dependent student** – A student who does not meet one of the criteria for an independent student. Be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse.

**Disbursement** – Scheduled dates in which students will be disbursed financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). *For a list of the 2017/2018 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 repay these loans directly to the U.S. Department of Education.

**Educational Goal** – A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credentials. To receive financial assistance, you must be enrolled in an eligible program. Please see the SFS office for more information.

**Expected Family Contribution** – Your Expected Family Contribution (EFC) is the number used to determine your possible eligibility for financial assistance. This number results from the financial information you provided on your FAFSA application. Your EFC number is located on your Student Aid Report (SAR).

**Grace period** – After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 6 months before payments are due. This period is called the "grace period." During the grace period, no interest accrues on subsidized loans. Interest accrues on unsubsidized loans during grace periods, and this interest is capitalized when borrowers' loans enter repayment.
Half-time – At least six semester hours/units of active enrollment per semester at MORENO VALLEY COLLEGE.

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

Interest – A loan expense charged by the lender and paid by the borrower for the use of borrowed money.

National Student Loan Data System (NSLDS) – NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FAFSA PIN, you can obtain information about your federal loan and Pell Grant amounts, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at www.nslds.ed.gov.

Principal – The amount of money borrowed by the student. Interest is charged on this amount.

Promissory Note – A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document because you will need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

Satisfactory Academic Progress – To be eligible to receive federal student financial assistance, you must meet and maintain your school’s standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Please refer to our SAP section on this guide for additional information.

Selective Service 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 Jan. 1, 1960
- You are at least 18 years old
- You are not currently on active duty in the U.S. Armed Forces

Student Aid Report – Your Student Aid Report (SAR) summarizes the information you submit on your Free Application for Federal Student Aid (FAFSA) and provides you with your Expected Family Contribution (EFC).

Subsidized – A loan for which a student borrower is not responsible for the interest until they have stopped attending school and have completed their grace period.

Unsubsidized – A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues until repaid in full.
USEFUL REFERENCES

Apply for the FAFSA Online .............................................................. www.fafsa.gov
Apply for a FSA ID number .............................................................. www.fsa.gov
Federal Student Aid Information Center................................. 1-800-4FEDAID (1-800-433-3243)
Federal Student Aid Information .................................................. www.studentaid.ed.gov
Tutorial for Federal Student Aid www.facebook.com/FederalStudentAid
www.youtube.com/FederalStudentAid

California Grant Programs ............................................................ www.calgrants.org
California Dream Application ......................................................... https://dream.csac.ca.gov
California Student Aid Commission ............................................. www.csac.ca.gov
California CHAFEE Grant for Foster Youth .............................. www.chafee.csac.ca.gov
National Student Loan Data System .............................................. www.nslds.ed.gov
Loan Entrance/Exit Counseling .................................................. www.studentloans.gov
Golden State Scholarshare & Governor’s Scholarship ................. www.scholarshipshare.com
Social Security Office ................................................................. www.ssa.gov 1-800-772-1213
Selective Service ........................................................................ www.sss.gov 1-847-688-6888
IRS- Student Tax Credits, Copies of Taxes .................................. www.irs.gov 1-800-829-1040
Immigration and Citizenship ..................................................... www.uscis.gov 1-800-375-5283
AmeriCorps State and National .................................................. www.americorps.gov
FinAid- Student smart guide to financial aid ................................. www.finaid.com
ICANAFFORDCOLLEGE ............................................................. ICANAFFORDCOLLEGE.COM
College Pathways ........................................................................ www.cacollegepathways.org
MVC Student Email Tutorial http://www.mvc.edu/files/access-rccdstudentemail.pdf
Who do you want to be .................................................................... http://whodouwant2b.com/
California Career Zone .................................................................. http://www.cacareerzone.org
Scholarship Search Sites:

Fastweb.com
Scholarships.com
Scholarshiphunter.com
Scholarsite.com
Cashforcollege.com

Please view the MVC Student handbook at:

http://www.mvc.edu/services/ar/studenthandbook.cfm
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 MVC Student Catalog at:

http://www.mvc.edu/files/Catalogs/Catalog-2016-17.pdf

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 for college transfer”

To view the “Equity in Athletics Disclosure Act” report submitted by RCCD, go to http://ope.ed.gov/athletics

STUDENT RIGHTS

You have the right to ask Moreno Valley College Student Financial Services about:

- Completing the FAFSA (Free Application for Federal Student Aid) or DREAM Act application never includes a fee to apply for financial assistance. To apply for FAFSA go to: www.fafsa.gov to apply. To apply for DREAM application, go to: http://www.csac.ca.gov/dream_act.asp
- 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 Moreno Valley College.
- How Moreno Valley College determines Satisfactory Academic Progress (SAP) and what happens if you do not meet the standard.
- Various financial assistance programs available such as scholarships, federal, state and college financial assistance programs.
- The deadlines for submitting applications for various financial assistance programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, 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 Moreno Valley College is met.
- The various programs in your financial assistance package in addition to when and how you will receive your funds.
- How to appeal a denied financial assistance application if you believe you have extenuating circumstances.
- How you may be able to receive additional assistance if your financial circumstances change.
- How outside resources, such as scholarships, may impact your financial assistance award.
- How much of your financial assistance 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, repayment procedures, when repayment begins, and how long you have to repay.

How to decline any financial assistance awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.

How to close or re-open your financial assistance file at Moreno Valley College.

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 Norco College or Riverside City College.

Remaining Pell Eligibility (Lifetime Eligibility Used, 600%)

**STUDENTS RESPONSIBILITIES**

You have the responsibility to:

- Review and consider all information about Moreno Valley College’s programs before enrolling.
- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about Moreno Valley College’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 assistance file.
- Report any changes to your situation to the Student Financial Services office at Moreno Valley College immediately.
- Ensure all classes you take will fulfill your educational goal requirements.
- Be aware of and comply with all deadlines and understand the school’s refund policy.
- Be aware of and maintain the Satisfactory Academic Progress (SAP) Standard as defined by the Moreno Valley College Student Financial Services office in order to continue receiving financial assistance.
- 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 assistance resources you receive to the Moreno Valley College Student Financial Services office.
- Complete your online entrance counseling requirement prior to applying for a Federal Direct Loan, as well as completing your exit counseling before your 2nd disbursement.
• 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 Moreno Valley College Student Handbook, Catalog and Course Schedule.

Moreno Valley COLLEGE 2017-2018 DISBURSEMENT SCHEDULES

*All required document(s) must be submitted to the SFS Office by the dates below. Unit adjustments for classes not paid for on the 1st Fall and Spring disbursement dates due to late registration and late start classes will be disbursed on the 2nd fall and spring disbursement dates.
Know your deadline

- 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 eligible you will receive your disbursement according to the processing deadline you meet. 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 and College email in case additional documents or actions are required. If additional documentation or actions are required, you will be notified via Web Advisor under required documents as well as your college 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.

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 assistance 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 Board of Governors Fee Waiver (BOGW) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards. 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.

**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 (postal 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 Titulo IV)
College.................................................universidad
Community college.................................institución postsecundaria de dos años
Community service.................................servicio comunitario, servicio al la comunidad
Completing the FAFSA.............................completar la aplicación para ayuda financiera
Consent.............................................consentir en; consentimiento
Consortium agreement

Cost of attendance

Data Release Number (DRN)

Default (on a loan)

Deferment (loan repayment)

Demonstrated financial aid

Department of Education

Dependency

Disabled

Driver’s license

Earnings

Education expenses

E-mail

Enrolled

Enrollment period

Expected Family Contribution (EFC)

Extenuating circumstances

FAFSA on the Web

Federal school code

Federal Work-Study Program

Field of study

Financial aid administrator

First name

Forbearance

Free application for federal student aid (FAFSA)

Full-time student

General Education Development (GED) Certificate

Grace period

Grade level

Grade point average

Grant
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”
Income.............................................................................ingresos
Taxed income.....................................................ingresos tributables (or libre de impuestos)
Independent student...........................................alumno independiente
Interest rate....................................................................tasa de interés
IRS form 1040..........................................................formulario de IRS
1040 IRS form 1040A...........................................formulario de IRS
1040A IRS form 1040EZ...........................................formulario de IRS 1040EZ 75
Job application..........................................................solicitud de empleo
Job placement..........................................................colocación laboral
Last name............................................................................apellido
Legal dependent............................................................dependiente legal
Legal residence.............................................................residencia legal
Living expenses..........................................................gastos de subsistencia
Loan....................................................................................préstamo
Marital status.......................................................................estado civil
Master Promissory Note (MPN)......................................pagaré maestro, pagaré único, pagaré principal
Middle initial.................................................................inicial (del segundo nombre)
Military...........................................................................fuerzas armadas, military
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
Office of Inspector General...........................................oficina del inspector general
Online FAFSA..........................................................FAFSA electrónica
Overpayment..............................................................pago en exceso
P
Paper FAFSA.................................FAFSA impresa, la versión impresa de la FAFSA
Paper SAR........................................SAR impreso, la versión impresa del SAR
Password..................................................contraseña
Pell grant......................................................beca federal
Permanent mailing address..........................dirección postal permanente
Permanent resident........................................residente permanente
Permanent telephone number........................número de teléfono permanente
PIN (personal identification number).................PIN (número de identificación personal)
Power of attorney...........................................poder, carta poder
Q
Qualification..................................................requisito
R
Register with Selective Service........inscribirse en los registros militares del servicio selectivo
Repaying your student loans.......................cómo pagar sus préstamos estudiantiles
S
Satisfactory Academic Progress (SAP)................progreso académico satisfactorio
Scholarship..............................................beca
Selective Service System..............................sistema de servicio selectivo
Social security............................................seguro social
Social security number......................................número de Seguro Social
Spouse......................................................cónyuge, 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 sujeto 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