

2019-20

NORCO COLLEGE
Student Financial Services Office

**Consumer
Information
Guide**

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Students' Rights

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

- Completing the FAFSA (Free Application for Federal Student Aid) or CA 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 Norco College.
- How Norco College determines Satisfactory Academic Progress (SAP) and what happens if you don't meet the standard.
- Various financial aid programs available such as scholarships, federal, state and college financial assistance programs.
- The deadlines for submitting applications for various financial aid programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, and supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by NC, is met.
- The various programs in your financial aid package and when and how you will receive your funds.
- How to appeal a denied financial aid application, if you believe you have extenuating circumstances.
- How you may be able to get additional assistance if your financial circumstance changes.
- How outside resources, such as scholarships, may impact your financial aid award.
- How much of your financial aid must be paid back and what portion is grant or gift aid.
- The interest rate on your loan, Direct Subsidized loan limit (150%), the total amount that you must repay, payback procedures, when repayment begins, and how long you have to repay.
- How to decline any financial aid awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.
- How to close or re-open your financial aid file at Norco College.
- Which BankMobile disbursement options are available to you.
- How to choose and activate the disbursement option on your BankMobile Account/Debit Card.
- How to complete a Mid-Year transfer to or from Moreno Valley or Riverside City College.
- Remaining Pell Eligibility (Lifetime Eligibility Used, 600%)