## 1. Where can I get help completing my FAFSA?

Help and access to computers is available in the Student Financial Services Lobby. The Student Financial Services office also schedules FAFSA on the Web (FOTW) workshops each semester to assist you in filling out your FAFSA online. Look for announcement flyers or visit our website at www.norcocollege.edu for future workshops and dates.

There is help available on the FAFSA website as you enter the information. 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.

## 2. Do I need to apply for financial assistance each semester and when do I re-apply for the California College Promise Grant (CCPG) and Cal Grant?

No, not every semester. The FAFSA must be filled out for each academic year and the award will be for fall, spring and summer semesters. Applications are available at www.fafsa.gov on October 1st for the following academic year.

By filling out the FAFSA, you will automatically be considered for the CCPG for the academic year beginning with summer and ending with spring (summer, fall, winter, spring).

To qualify for the Cal Grant, you must complete and submit the FAFSA by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA by March 2nd to maintain your eligibility status.

Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, CCPG, Cal Grant, etc.).

## 3. I submitted my FAFSA and received my SAR (Student Aid Report). Do I need to do anything else?

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 completing all Financial Aid Tasks at <a href="https://www.norcocollege.verifymyfafsa.com">www.norcocollege.verifymyfafsa.com</a>. A current admissions application for Norco College is also required.

If you listed Norco College as one of your schools, the SFS office will automatically receive your FAFSA information from the Department of Education. Certain Financial Aid Tasks may need to be completed to finalize your application, and to assist in determining eligibility.

You will be notified through your RCCD student e-mail as to what Financial Aid Tasks are required to complete the financial assistance process. To access your email address, please go to <a href="www.norcocollege.edu">www.norcocollege.edu</a> and click on "EMAIL" at the top of the page. Financial Aid Tasks can be viewed and completed by visiting <a href="www.norcocollege.verifymyfafsa.com">www.norcocollege.verifymyfafsa.com</a>

After all Financial Aid Tasks are completed, 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.

A current address and phone number are critical for accurate and timely communications or disbursements.

You may update your admissions application on Web Advisor at <a href="http://www.norcocollege.edu">http://www.norcocollege.edu</a> or in person at the Norco College Admissions and Records offices.

# 4. 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?

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 the Dependency tab of the FAFSA. Dependent students must include their parent's income information on the FAFSA.

If you answer "NO" to every question in Dependency tab of the FAFSA, you are a DEPENDENT STUDENT.

If you answer "YES" to any one of the questions in Dependency tab 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 refer to the Dependent/Independent information in this guide for additional information. Please see our section on "Dependent or Independent" in this guide for additional information.

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

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 California College Promise Grant (CCPG) or the Cal Grant. If you do not fill out the FAFSA application, you will 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.

## 6. 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?

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.

Remember, completing the FAFSA is just the first step in the application process. You must complete *ALL* Financial Aid Tasks, 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 incomplete Financial Aid Tasks. Your required tasks can be viewed and completed by visiting <a href="https://www.norcocollege.verifymyfafsa.com">www.norcocollege.verifymyfafsa.com</a>

The later you apply, the later your application will be processed, so avoid delays and apply early. Be sure to keep all documents you used when completing the FAFSA, such as tax returns and W-2s. Copies of these documents may be required to complete your financial assistance file with our office. The SFS office at Norco College is committed to processing applications and files as quickly and accurately as possible.

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

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.

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

No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the CCPG. Students eligible for Cal Grant must be enrolled in at least 6 units to receive disbursement. With the Pell Grant, the amount of money disbursed depends on the number of units a student is enrolled in each semester. 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.

## 9. What happens to my financial assistance if I drop classes? Do I have to pay back the money?

That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial assistance. If you withdraw from all of your classes, you will be

notified if you must repay any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our financial assistance academic counselors and/or your instructors before withdrawing.

In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes will affect your G.P.A, class completion ratio and future disbursements.

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

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.