2019-20

NORCO COLLEGE
Student Financial Services Office

Consumer Information Guide

Student Financial Services—Mission Statement

The Student Financial Services Department of Norco College is committed to providing financial assistance to a diversified student population to help students in attaining their educational and professional goals. Student Financial Services student-centered employees provide professional knowledge and personalized service to ensure that lack of funds is not a barrier to students in pursuit of their educational objectives.

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STUDENT FINANCIAL SERVICES

Applying for Financial Assistance

Completing a **F**ree **A**pplication for **F**ederal **S**tudent **A**id (FAFSA) or CA DREAM Act Application, *and* an admissions application, to Norco 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. By completing the CA DREAM Act application, current and prospective students can be considered for several state and institutional financial assistance opportunities. Student Financial Services (SFS) provides assistance to all students, who apply and qualify, by helping relieve a portion of the financial burden associated with paying for college expenses.

Complete the Application

1. Complete an admissions application online at www.norcocollege.edu. If you do not have computer access at home, you can come on campus and apply online.
2. After you have completed your admissions application you will need to activate your RCCD student E-mail account. Go to the Norco College Admissions Website and click on "Activate Student E-mail & Password Reset". Your RCCD student E-mail account is how you will be contacted by Student Financial Services 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. You can complete the CA DREAM Act application online at https://dream.csac.ca.gov/. If you would like assistance, we offer workshops year-round. Our workshop locations and times can be found in our office or in the "Workshop Calendar" on the financial aid homepage. When you are completing your FAFSA application, you will need to add the school code for Norco College, **041761**, so that we may receive your information. When you are completing a CA DREAM Act application, you will need to add the school code **04176100.**
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. For the CA DREAM Act application, you will receive your California SAR from the California Student Aid Commission. **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 Federal Student Aid Identification number (FSA ID), user name, and password to make corrections to your SAR online on the FAFSA application.**

The FSA ID
An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Students use an FSA ID to complete and submit a *FAFSA on the Web*

application; it is the fastest way to sign your application and have it processed. The FSA ID is also the only way to access or correct your information online, or to renew a *FAFSA on the Web* application with information from your previous year's FAFSA. Parents must also create an FSA ID to sign electronically a FAFSA completed by their student.

The FSA ID consists of 4 parts:
- IDENTITY: Full name, social security number, email, date of birth, username and password
- PROFILE: mailing address, phone number optional, and 5 security questions and answers
- REVIEW: Show an overview of profile but will not show the full SSN or the answers to the challenge questions
- DONE: The FSA ID website gives students direct access to https://studentaid.ed.gov/sa/fafsa. The FAFSA sign-in is on the left side of the "Login" page at https://studentaid.ed.gov/sa/fafsa.

Tips for completing the FAFSA online
- The online FAFSA is the easiest and fastest way to complete the application.

- Online instructions are available to help answer every questions throughout the process by using the "question mark" icons to the right of the application.

- The FAFSA application allows you to skip questions that do not apply to you using the skip logic feature.

- Apply for an FSA ID at https://fsaid.ed.gov to sign electronically the FAFSA. If you are a dependent student, you must also have a parent apply for an FSA ID. Your parent must sign your FAFSA with the FSA ID until you are 24 years of age, or no longer considered a dependent student.

- Collect all asset information such as savings, investments, business values, bank statements and records of untaxed income such as Child Support, Worker's Compensation, Disability and pension.

- You will need your driver's license number (if you have one), social security number, and your permanent resident card number if you are an eligible non-citizen.

- If you are a dependent student, you will need your parents' social security number. If they do not have a social security number, use 000-00-0000.

- Never click the back browser or front browser arrows when completing the application to prevent from losing your application information.

- Assistance is available for students to complete their FAFSA. Visit our website at https://www.norcocollege.edu/services/enrollment/sfs/Pages/index.aspx to check our office hours. No appointment is required.

- The optional FAFSA paper application is available by download at https://studentaid.ed.gov/sa/fafsa. The paper application must be mailed to the Department of Education and takes longer than submitting the FAFSA online. Students can also call 1-800-433-3243 to complete the FAFSA process over the phone.

- For more information on the California DREAM Act application process, please visit our sections on AB540 and the Dream Act in this guide or visit our Dreamer/AB 540 link on our Norco College financial aid website.

The IRS Data Retrieval Tool

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

1) **It provides easy importing of IRS tax data into the FAFSA application**
2) **It is the best way of ensuring that your FAFSA has accurate tax information.**
3) **You will not need to provide a copy of you or your parents' tax returns to your college.**

If you do not use the IRS Data Retrieval Tool to provide tax information, and your college requests a copy of your tax return or your parents' tax return, you may be required to obtain an official tax transcript from the IRS. The tax return transcript can be ordered online at www.irs.gov.

Submitting Corrections to your FAFSA

Students should submit corrections if:

- Norco College school code (041761) is not listed under the school section of your FAFSA or (04176100) is not listed on your CA Dream Act Application.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank.
- Income information is incorrect, and your application was not selected for "Verification."
- Students and/or parents prefer to use IRS Data Retrieval tool to import tax information onto your FAFSA.
- SAR comments or CAL SAR comments indicate a change should be made on your application.

If you are not sure that corrections are needed or what corrections to make, please contact SFS at (951) 372-7009. Corrections can be made online at https://studentaid.ed.gov/sa/fafsa, or by correcting and mailing Part II of your SAR, if you received one by mail. CA Dream Act application corrections should be made online by signing in with username and password at https://dream.csac.ca.gov/. You may also attend one of our application workshops for assistance in making the necessary corrections.

Facts You Need to Know When Completing the FAFSA

Dependent or Independent

When completing the Free Application for the Federal Student Aid (FAFSA), you will need to

know whose information to report: Your information is required (and, if married, your spouse's) if you're an independent student; or your information and your parents' if you're a dependent student. Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying their child's education.

You will be asked certain questions on the FAFSA to determine your dependency status according to the U.S. Department of Education. Your answers to these questions will let you know if you are considered a "dependent student" or an "independent student" for financial aid purposes and whether or not you will need to include your parents' information.

For the 2019-2020 academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1996?
- As of today, are you married?
- At the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S Armed Forces for purposes other than training?
- Are you a veteran of the U.S Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2020?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2018, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless?

If you answer "No" to all of the questions listed above, you are considered a *dependent* student and must provide parent information, including their signature on the FAFSA. Your parents' ability to contribute to your college expenses will be taken into account when determining your eligibility for financial assistance. Be sure to use your birth or adoptive parents' information. Do not use information from grandparents, legal guardians or foster parents. If your parents are divorced or separated, read the FAFSA instructions for guidance on which parent's information to include. Not living with parents or not being claimed by them on tax forms does not determine dependency status for federal student aid.

If you answer "Yes" to at least one of the questions listed above, you are considered an

independent student and will be evaluated for financial assistance based on your own circumstances. Your parent information will not be necessary.

Request for Independent Status (Professional Judgement Dependency Override Appeal)

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parents (biological or adoptive) must provide information on the FAFSA.

A student cannot be determined as independent just because:
- Parents do not want to provide information on the FAFSA due to privacy concerns.
- Parents do not feel it is their responsibility to provide financial assistance for college.
- Parents no longer claim the student as a dependent on their taxes.
- The student is self-supporting and/or no longer lives with parents.

In extreme cases, the Student Financial Services office may be able to use professional judgment to override a student's dependency status if the student can demonstrate proof of extenuating circumstances existing in the family such as:
- The student has no contact with their parents and is unable to locate them.
- The student left home due to an abusive situation and the student's physical and/or emotional welfare are jeopardized by having contact with their parents.

If a student has extenuating circumstances and is unable to complete the parent section on the FAFSA application, it is recommended that 2019-2020 FAFSA be completed with the student information, mark the section of the FAFSA that says "I am unable to provide parental information" and apply for a Professional Judgement Dependency Override Appeal with the Student Financial Services office. A student is required to request the appeal in person at Student Financial Services Office. The appeal will also require official supporting documentation to be submitted. If the Student Financial Services Office approves your request for a Professional Judgement, a dependency override will be granted. The decision to approve is based on the professional judgment of the SFS office, is final, and cannot be appealed to the Department of Education.

You must request a Professional Judgement Dependency Override Appeal each academic year you apply for financial aid or the student will be required to provide parent information on the FAFSA application. Dependency Overrides approved by other institutions are not accepted at Norco College.

Ability to Benefit (ATB)

To receive financial aid, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if he or she has one of the following:
- A high school diploma
- A General Education Development (GED) certificate
- Passed the California High School Proficiency Exam (that is recognized as the equivalent

to a High School Diploma)

- Completed an approved Home School program
- Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial aid by fulfilling one of the following ATB approved requirements:
- **Pass a federally approved ATB test**. At Norco College, this test is administered by the Assessment Center. The student must bring proof of passing scores to the Student Financial Services Office.
- **Satisfactorily complete six units that are applicable toward a degree or certificate offered at RCCD prior to July 1, 2012**. You must come to the SFS Department to determine if you have completed six units toward your degree or certificate. Although you cannot receive grants or loan assistance while you are earning these units, you may still be eligible for the California College Promise Grant (CCPG), formally known as the Board of Governor's Fee Waiver (BOGW). Please refer to the CCPG section of this consumer guide for additional information.

Transferring of passing ATB scores

For information on acceptable ATB passing score transfer process, please call the Norco College's Assessment Center at (951)372-7176.

Testing Students with Disabilities

The requirements include giving the test in a manner that is accessible to disabled students and offering alternative forms of the exam in large print, Braille, and audiocassette formats. The student must provide documentation of the disability to the Disability Resource Center for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. The Disability Resource Center can be contacted at: 951-372-7070

Information for Non-Resident Students

A student's residency is determined by the Norco College Admissions and Records office. Students are considered Non-Residents if they have relocated to California from another state within the past 1 year and 1 day. You can find more detailed information at https://www.norcocollege.edu/services/enrollment/admissions/Pages/residency.aspx.

You may also obtain information regarding non-resident tuition fees by going to https://www.norcocollege.edu/services/enrollment/admissions/Pages/deadlines.aspx.

After a student completes the FAFSA, if eligible, federal grants are applied to a student's enrollment fees. Students with remaining grant funds after enrollment fees are paid, will be disbursed the excess in the form of a check or through BankMobile. Students with a remaining balance owed to the Admissions and Records office after grants are applied, will be responsible for paying the balance before the end of semester. Students who apply, and are eligible, for a student loan, loans are disbursed directly to the student and so are responsible for using loan funds to pay any balance owed to the Admission and Records office. Students that do not meet Satisfactory Academic Progress (SAP) standards may be responsible for paying the balance with Admissions and Records before the end of the semester.

A student's failure to pay fees owed may lead to a hold being placed on all records at Norco College, including not being able to register for future classes or request official transcripts.

It is important for students to keep address and contact phone numbers up-to-date with the Admissions and Records office at all times.

**Please note students may be responsible for repaying all or a portion of federal grants and/or loans disbursed if a student drops any class, completely withdraws, or stops attending all classes.

AB 540 and The California Dream Act

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, students may be exempt from paying out-of-state tuition fees under the AB 540 State law. Since January 1, 2001, California's AB 540 **allows undocumented immigrant students** in pursuit of 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 Norco College:
1. Satisfaction of either of the following:

    A. High school attendance in California for three or more years, **OR**

    B. Attainment of credits earned in California from a California high school equivalent to three or more years of full-time high school coursework and a total of three or more years of attendance in California elementary schools, California secondary schools, or a combination of those schools, **OR**

    C. Attainment of credits earned at a California adult school, **OR**

    D. Credits earned at a California Community College, **OR**

    E. A combination of the schools listed above
2. Graduated or will graduate from a California high school, OR Attainment of General Education Development (GED), High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC), **OR** Attainment of an associate degree from a California Community College, OR Fulfillment of minimum transfer requirements from a California Community College to a University of California or California State University, **AND**
3. Will register or enroll in an accredited and qualifying California college or university, **AND**
4. If applicable, complete(d) an affidavit to legalize immigration status as soon as you are eligible (student information obtained in the implementation of this section is confidential), **AND**
5. Do not hold a valid non-immigrant visa (F, J, H, L, A, B, C, D, E, etc.) *If you have Temporary Protected Status or hold a U Visa

What Is The California 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. Norco College students who meet AB 540 criteria may apply for general Norco 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 Grant, Chafee Grant, and the California College Promise Grant (CCPG) formerly known as Board of Governors Fee waiver (BOG) at California community colleges.

For more information about AB 131 The Dream Act Application please go to:
www.csac.ca.gov/dream_act.asp

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 all of the criteria to pay the same tuition and fees as in-state resident students at California public colleges and universities. Starting January 1, 2013, the CA Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, institutional grants, and community college fee waivers (CCPG) to students who meet the criteria. To receive aid through the Dream Act, AB 540, and AB 131, students must meet the criteria listed above in the AB540 section.

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 California Student Aid Commission's own Dream Application in lieu of the FAFSA. Like all other dependent Cal Grant applicants, CA Dream Act students will be required to submit parent income and asset information. The demographic information students will provide on the CA Dream Application is very similar to information students have already given to their high schools and colleges. There are no checks or matches conducted 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?**
   Types of aid you may be eligible for are:
   - 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 College Promise Grant (CCPG) formerly known as Board of Governor's fee waiver (BOG fee waiver)
- 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 do not have a Social Security number or any paperwork about my biological parents. Can I get any financial aid for college?**
   Types of aid you may qualify for are:
   - Chafee grant (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
   - California Dream Act Cal Grants or institutional grants
   - California College Promise Grant (CCPG) formerly known as Board of Governors fee waiver at California Community Colleges

5. **I am currently in college. I am AB 540. What kind of aid can I receive?**
   Types of aid you may be eligible for are:
   - 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 College Promise Grant (CCPG) formerly known as Board of Governor's fee waiver (BOG fee waiver)
   - If you are attending a California Community College and plan to transfer to a 4-year institution in the fall of 2019 or later, you may qualify for a Community College Transfer Entitlement Cal Grant (Apply Oct to March)**.**
   - If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C.

6. **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, 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?**
Students seeking an exemption from non-resident tuition fees must file an affidavit with the prospective college. Students are stating they meet the laws and 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 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 or click on the CA Dream Act webpage on our website at https://www.norcocollege.edu/services/enrollment/sfs/Pages/ab540.aspx. For more information on AB540, please visit the Admissions and Records office.

Completing Your Financial Aid File

The FAFSA determines student eligibility for various federal and state grants as well as student work-study and student loans. Eligibility is based on financial need, number of units a student is 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 a student completes the FAFSA, has submitted an admissions application to Norco College, and Student Financial Services (SFS) has received the information from the Department of Education Central Processing Center, our office will send an e-mail to the RCCD student E-mail account as to what Financial Aid Tasks are required to complete the financial aid process. Students may access their student email at www.norcocollege.edu and click on "Email" in the Links menu at the top of the page.

Certain documentation will be requested from students, such as a Statement of Fact, Household Size Verification Form, Income Verification Form, 2017 Tax Returns/Transcripts, or other documents needed to complete the file. (Request for Tax Transcripts can be made by calling the IRS at 1-800-829-3676), or ordering it online at www.irs.gov. Financial Aid Tasks can be viewed and completed by visiting www.norcocollege.verifymyfafsa.com.

Selected DREAM applicant students eligible for the Cal Grant may have to submit documents to verify their financial aid file. Notification will be sent to students in this category to their RCCD student email. All other eligibility notices will be e-mailed to the student upon receipt of the CA Dream Act application. CA Dream applicants must complete the AB540 application with admissions and Records at Norco College to qualify for aid offered under this application.

What is Verification?

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

If selected for verification students may see a note on their Student Aid Report stating their application has been selected for verification. Additionally, once FAFSA data is downloaded into our system, SFS will notify students via their RCCD student email account. Students will be directed to complete their Financial Aid Tasks by visiting www.norcocollege.verifymyfafsa.com. Students selected for verification, may be required to submit additional documentation so that Norco College SFS can verify the information on the FAFSA is accurate. If SFS finds discrepancies, corrections will be made to the FAFSA based on the documentation provided.

IRS data retrieval – Students using the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out the FAFSA, and have not made any changes to the FAFSA since submitting it, may/may not have to verify that information. Students that did not use the IRS DRT and are selected for verification may log back in at www.fafsa.gov to see whether the IRS DRT is available to fill in the relevant fields on the FAFSA. If not, SFS may request submission of a tax return or tax return transcript as part of the verification process.

Students can obtain a copy of IRS Tax Return Transcript by:
- Requesting online at www.irs.gov.
- Requesting by telephone: 800-908-9946
- Mailing in the 4506T form available online at www.irs.gov

Students selected for verification, the U.S. Department of Education may require SFS to verify the following information:
- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits

- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in College
- High school completion status and identity/statement of educational purpose

Notification of Adjustments

After completion of a student's financial aid file, information will be reviewed and a revised eligibility response will be e-mailed to the RCCD student e-mail address. The award letter will be posted on Web Advisor/My Portal at www.norcocollege.edu.

Student must always maintain an accurate mailing address and a correct phone number with Admissions and Records to avoid delays in communication. Any necessary updates can be made through WebAdvisor/My Portal, under the personal profile section.

The financial aid process takes time. To ensure that the process goes smoothly, it is important that students complete their application early and accurately. Students should keep copies of the application and other important documents, and carefully read and respond to all communication received regarding the financial aid 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) 372-7002.

- Keep in mind that financial aid funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined 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 aid is intended to supplement, not replace, resources needed to meet the cost of education.

Professional Judgement (PJ) Expected Family Contribution (EFC) Appeal

Students completing a FAFSA for the 2019-2020 academic year require 2017 income information to complete the application. If a student and/or parent has had a drastic change in income for 2018 or 2019 due to an unforeseen or special circumstance, the Department of Education and Norco College will allow a student to have their financial aid eligibility re-evaluated.

Special circumstances may include:
- Unemployment or change in employment
- Death of student's spouse or parent
- High cost medical bills not covered by insurance
- One-time lump sum payment in 2017

To apply for a 2019-2020 Income Re-evaluation you must:

- Submit your 2019-2020 FAFSA
- Complete the 2019-2020 Norco College financial aid file and have received a revised award notification.
- Provide a copy of your 2017 or 2018 Tax Return Transcript:
    1. You can obtain a copy by requesting it online at www.irs.gov
    2. Or by calling 800-908-9946
    3. Or mailing in the 4506T form available online at www.irs.gov
    4. Students unable to obtain a Tax Return transcript can provide a signed copy of their 2017 or 2018 Federal tax returns and w2's and/or year-end statements for other income received.
    5. Meeting the Norco College Satisfactory Academic Progress (SAP) standard
    6. Request the Profession Judgement EFC Appeal Task from the Student Financial Services office at Norco College

Please note: You are only able to submit one PJ EFC Appeal during the 2019/2020 award year.

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 a student's living situation (whether a student lives with their 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. Students should be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standard.

2019-20 Nine Month Student Expense Cost of Attendance Budget

Allowance	Living at home	Living Away from home
Books and Supplies	$1972.00	$1972.00
Room and Board	$6786.00	$17946.00
Transportation	$1134.00	$1278.00
Personal Expenses	$3564.00	$3996.00
Enrollment Fees	$1380.00	$1380.00
Health Fees	$40.00	$40.00

Total	$14876.00	$26612.00

Non California Resident fees:
($265 per unit X 30 units) = $7950.00 is added to the applicable budget

Fees that are excluded from this budget are parking at $100 or more, Student Service fee, Out of Country surcharge fee $12 per unit and audit fees at $15 per unit.

Please note: Disbursement dates, cost of attendance, budget and all fees are subject to change without notice.

Total 2019-20 RCCD Cost of Attendance Budget

Living at home…………………………………………………………. $14876.00
Living away from home…………………………………………………$26612.00
Non-Resident living at home……………………………………………. $22826.00
Non-Resident living away from home…………………….…………...……$34562.00

Types of Federal and State Financial Aid

Federal Pell Grant

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

To apply for a Pell grant, submit the FAFSA online at www.fafsa.gov. Eligibility for the Pell grant is determined by a standard formula using information provided on the FAFSA, enrollment status and academic history. Upon completion of the FAFSA a student will receive an Expected Family Contribution (EFC) number which is an index number. The EFC is located on the Student Aid Report (SAR), and can be viewed at www.fafsa.gov using the FSA ID. The EFC will determine Pell grant eligibility.

The maximum Pell grant award for the 2019-2020 academic year is $6,195 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of grants is prorated based on the amount of units taken each semester. Students who have received their Bachelor's degree or higher are not eligible to receive a 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.

To review current Pell Grant Lifetime Eligibility Usage (LEU) please visit www.nslds.ed.gov. This information is also available on the comment section of the SAR online at www.fafsa.gov.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Education 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. Non-resident students as well as Study Abroad students may7 also be eligible.

FSEOG funds are limited and awarded until all funds are exhausted. For that reason, there is no guarantee that all eligible students will receive FSEOG. Listed below are requirements to for consideration:

- Complete 2019-20 FAFSA
- Submit all documents requested by SFS office
- Have high financial need
- Meet the SFS Satisfactory Academic Progress (SAP) Standard

Federal Work Study (FWS)

The Federal Work Study (FWS) Program offers 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 the several federal grants offered through the FAFSA application. The FWS award specifies the amount a student is eligible to earn in an academic year, which runs from July 1st through June 30th. Once a student applies, they are pre-screened for eligibility before being referred for interviews, so it is important to have the FAFSA completed and submit any required documents to the financial aid office. Awards are up to $4,000 and are granted once employment has been secured.

Students will receive their FWS award from their job through timesheet submission, which is paid directly to the student by a monthly paycheck, and is subject to state and federal taxes. W-2s are issued at the end of January. Direct deposit is strongly encouraged. For FWS consideration, students must apply for and be eligible to receive federal financial aid through the FAFSA. FWS positions 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 positions for those who 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:

- Apply for FAFSA at www.fafsa.gov and demonstrate financial need, determined by Norco College Student Financial Services office.

- Maintain a cumulative grade point average of 2.0 or better

- Be enrolled in half time units or more at Norco College (6.0 units is considered half time in Fall/Spring semesters)

- 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.

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

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 area related to your academic/career interests
- Earn extra income
- Network with the Norco College community

How do I apply for an FWS position?
Student Employment currently keeps all student positions available throughout Norco College at www.norcocollege.edu. Student Employment lists all job openings whether FWS or non-work study, for every Norco College department or off campus site that employs students through our program.

1. Visit https://www.norcocollege.edu/services/studentLife/se/Pages/index.aspx to view available positions

2. Click on "Job Postings in NC Connect" link to view new positions

3. First time users will need to create an account by clicking on "Sign Up." Returning users will click on "Sign In"

4. View available positions by searching by student employment under Norco College and select one that meets your major, class schedule/or interest.

5. Submit application once every section completed. Students selected for an interview, will be called or e-mailed with contact information provided on the application. Students will be notified via email if they are or are not selected for positions applied for.

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

William D. Ford Federal Direct Loan (DL) Program

DL Subsidized Loans or DL Unsubsidized Loans
Federal Direct Loans (DL) are borrowed funds that are different from grants and federal work-study. Direct Loans are borrowed funds that **must be repaid** with interest. Applying for and receiving student loans are a very serious obligation, so before applying, it is a good idea to consider the following:
1. Think about the amount needed to cover educational expenses.
2. Have a thorough understanding of how much payments will be once repayment period begins.
3. Be aware of the amount required to repay over the years.

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

Norco College offers both Subsidized and Unsubsidized Federal Direct loans for the fall and spring semesters. These loans are designed to help students achieve educational goals.

Funds will come from the Department of Education (DOE) DL program. Students will repay these loans to the DOE DL program or its servicing agent. Students must ensure that they stay in contact with the DOE servicing agent to avoid delays in student loan payment and repayment.

Subsidized loans are for students who have demonstrated financial need. Students may borrow up to $3500 ($1750 Fall, $1750 Spring) as a first-year student (completed less than 30 units at RCCD) and $4500 ($2250 Fall, $2250 Spring) as a second-year student (completed 30 or more units at RCCD) per academic year. The federal government pays the interest during deferment periods while students are in college at least half-time.

Unsubsidized loans are not based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time. Norco College recommends that students make interest payments while they are in college.

At Norco College, it is our plan to help students reach their educational goal with the least amount of student loan debt possible. Norco College does not recommend borrowing more than $10,000 at the community college level (this includes loans from any other institution that student attends). Students who already owe $10,000 or more will be required to meet with a financial aid representative prior to a loan being approved. Students with loans from other schools and unsure of total amount borrowed, can view their complete loan history in the National Student Loan Data System at https://nslds.ed.gov. An FSA ID is required to access this website. This is the same FSA ID used to complete the FAFSA and Master Promissory Note (MPN). To obtain a FSA ID go to https://fsaid.ed.gov/npas/index.htm.

If Norco College entered into an agreement with you (or your parents) regarding a Federal Direct Loan, we are required to inform you (or your parents) that the loan will be submitted to the National Loan Data System (NSLDS) and will be accessible by government agencies, lenders, and institutions determined to be authorized users of the data system.

How to apply for a Student Loan at Norco College:
1. Fill out the FAFSA online at www.fafsa.gov and list Norco College school code #041761.
2. Complete Norco College financial aid file by completing all required Financial Aid Tasks.
3. Received revised award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.

4. Meeting Norco College Student Financial Services Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the Student Financial Services SAP standard.
5. Have a current Student Educational Plan (SEP), dated within one year of loan request.
6. Enrolled in at least 6 units, on the SEP, that are applicable and required towards your degree.
7. Have a declared academic program (major) on file with Admissions and Records, which matches SEP.
8. Complete the Direct Loan entrance counseling with a score of 100%, at https://studentloans.gov/.
9. Complete electronic Master Promissory Note (eMPN) online at https://studentloans.gov/ prior to applying for a student loan at Norco College. Repeat student loan borrowers at Norco College are not required to complete the eMPN since this is on file from the original loan request.

Students meeting the above requirements may request a loan packet from the Student Financial Services office during the fall and spring semesters within the posted deadlines. Submit the Federal Loan Request Form along with any other required forms.

After submitting loan request and required documents:
- Student will receive a status notification within two weeks from the deadline date of submitted "Loan Request Form." Please refer to the loan request receipt for deadline and notification dates.
- All loan disbursements are processed through BankMobile. Students not already signed up to receive financial aid funds, can do so by choosing the "Disbursement" link on our website at https://www.norcocollege.edu/services/enrollment/sfs/Pages/schedule.aspx. See the BankMobile section of this guide for additional information.
- All students are required to complete Direct Loan Exit counseling online at https://studentloans.gov/ after completing their program, dropping below half-time, or leaving Norco College.
- Students whose loan is not processed, will be notified within two weeks from the deadline date submitted the "Loan Request Form."

Student Loan Alternatives
Before students decide to apply for a loan to fund their education, it is a good idea to explore other options that do not require repayment! Student Employment is an option for students to work part-time on campus and off campus to assist with the cost of educational expenses. Wages are paid directly to students and help pay for college expenses. The best part is never have to pay this money back! Please review our section on Federal Work Study before deciding to borrow a student loan or visit the Norco College Student Employment office located on the 2nd floor of the Center for Student Success Building.

Scholarships are another alternative. Students can find and apply for many different types of

scholarships on the internet. Some websites to visit are www.fastweb.com, www.scholarships.com, www.scholarshiphunter.com, and www.scholarshipexpert.com. Personal savings/gifts can also be used to fund education. These funds can be used to pay for books, student fees and supplies.

Federal Student Loan Default Management Plan

The Norco College Federal Student Loan Default Management Plan expects all students who receive a loan at Norco College to complete a Loan Entrance and Exit Counseling session. Students may complete the loan entrance and loan exit counseling online at https://studentloans.gov/ . Complete the Entrance counseling when applying for a loan and complete the Exit counseling prior to leaving the college or falling below half-time.

New information regarding loan eligibility beginning July 1, 2015: On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public law 112-141) was enacted. A new provision was added to the Direct Loan statutory requirement that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Borrowers under this provision who exceed the 150 percent limit may also lose the interest subsidy on the Direct Subsidized Loan. First-time borrowers are generally defined as one who did not have an outstanding balance or principal or interest on a Direct Loan or on a FEEL Program loan on July 1, 2013. For AA degree programs, 150 percent is defined as 3 years. For Certificate programs, 150 percent is defined as 150 percent of the week/units required for your certificate program. Any amount borrowed within an academic year counts as 1 year towards your eligibility, regardless of the amount borrowed. Any loans borrowed at the community college level will count against your borrowing limit at any transferring institution.

California College Promise Grant (CCPG)

California College Promise Grant (CCPG), formerly known as the Board of Governed Fee Waiver is a state program that is specifically for students at California community colleges. For qualifying students, the CCPG waives the per-unit enrollment fee (currently $46 per unit) at any community college throughout the state. The CCPG is for California residents, eligible AB540 students and eligible AB1899 students, as determined by the Admissions and Records office who are meeting academic and progress standards.

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

The **primary application** for the CCPG is the 2019-2020 FAFSA or the 2019-2020 CA Dream Act Application. The CCPG will automatically award to eligible students using the information from the FAFSA or CA Dream Application, if eligible.

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

Not everyone will qualify to complete the paper CCPG application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper

CCPG application. If the income requirements to complete the paper CCPG application are not met, the student will be required to fill out the FAFSA, which allows a higher qualifying income for CCPG eligibility.

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

Number in Household	Total 2017 family income
1	$18,210 or less
2	$24,690 or less
3	$31,170 or less
4	$37,650 or less
5	$44,130 or less
6	$50,610 or less
7	$57,090 or less
8	$63,570 or less *Add $6,480 for each additional dependent*

Students and their family that are currently receiving TANF/Cal WORKS, SSI/SSP, General Assistance/General Relief, are eligible for CCPG-A and are eligible to complete the CCPG paper application. Acceptable proof of eligibility or documentation for CCPG-A varies depending on the type of benefits the student or family are 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.

Students 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 application for admission, are eligible for CCPG-A, B or C and are eligible to complete the CCPG paper application. The Norco Homeless and Foster Youth Liaison or one of the following may make verification:

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

Students, who qualify under any of the following Special Classifications, are eligible for CCPG-A and are eligible to complete the paper CCPG application:

- Dependents 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.
- Congressional Medal of Honor recipient or child of a recipient.
- Dependent of a victim of the 9/11 terrorist attack.
- Dependent of a deceased law enforcement or fire personnel killed in the line of duty.

For any of the listed Special Classifications, a letter or Certificate of Eligibility is required along

with a completed paper CCPG Fee Waiver application. Special classification Fee Waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of CCPG waiver information at the end of this section.

Veterans can contact the Riverside County Veterans office at (951) 955-6050 for information on obtaining the Certificate of Eligibility.

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

Students must apply for the CCPG using the FAFSA or CA Dream Application before each **summer** semester. Applications are available beginning October 1st prior to the summer semester.

Students who have been determined to be CCPG eligible after paying fees during the current semester, may be entitled to a refund.
- A refund will **not** be automatically generated for prior semesters, only for current semesters.
- Student must request account re-billing in the Cashiers office for any prior semester if determined CCPG eligible after the semester has ended. The cashier's office at Norco College is located in the Student Services Building.
- Dropped classes after the refund deadline established by Admissions and Records, will **not** be eligible for a CCPG refund.

Loss of Eligibility for CCPG Fee Waiver

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

Students will be notified of their 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 CCPG until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in regaining eligibility.

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

How to Regain Eligibility

Students lose eligibility for CCPG, have a few ways to be reinstated:
- Improve GPA or course completion measures to meet the academic and progress standards.
- Not attending the school district for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

Appeal Process

A student who is on a second consecutive term (fall/spring terms) on academic dismissal will result in the loss of the CCPG. Any combination of two consecutive terms of cumulative GPA below 2.0, and/or cumulative unit completion of not more than 50 percent may result in loss of fee waiver eligibility. **Appeal forms for the CCPG are located in the Admissions and Records office and website.**

Steps to Apply for an Appeal

1. **Complete** the appeal form and identify reason(s) for exception.
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. may be included.
3. **Submit** the completed appeal form to the Admissions and Records Office at your home college. A valid photo ID must be presented.
4. **Results** of appeal will be sent to student via your RCCD student email within 5 business days. Please make sure RCCD email is activated.

A student may appeal the loss of a CCPG 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.

<u>College Resources and Support</u>
- Counseling services   (951) 372-7101
- Tutoring services   (951) 372-7143
- Disability Resource Center   (951) 372-7070
- Extended Opportunities and Program Services   (951) 372-7128
- SSS/RISE   (951) 372-7149

Cal Grant
Cal Grants are state grants administered by the California Student Aid Commission (CSAC). These grants are awarded to California residents or AB540 to assist them in paying their educational expenses at any qualifying college or institution.

<u>Cal Grant A</u> assists with tuition and fees at public and private colleges as well as some private career colleges. Students awarded a Cal Grant A and attend a California Community College will have their award held in reserve for up to two years until transferring to a four-year college.

<u>Cal Grant B</u> awards assist low-income students attending community colleges with living expenses and books. The award is $1,672 for the year and may be used for books, living expenses and transportation.

<u>Cal Grant C</u> 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 on the length of the program. To qualify, students 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.

Cal Grant A and B Competitive Awards are for students who are not eligible for the Entitlement awards. The main difference is that these awards are not guaranteed. Applying for the Cal Grant is a two-step process:

1) Students must complete the 2019-2020 FAFSA at www.fafsa.gov or the 2019-2020 CA Dream Act application at https://dream.csac.ca.gov/ by the March 2nd deadline (or the September 2nd deadline for community college students) **AND**

2) Have GPA verified by the March 2nd deadline (or the September 2nd deadline for community college students) by one or more of the following methods:

- Students with at least 16-degree applicable units completed at RCCD with a 2.0 GPA and have attended RCCD since the summer of 2014 semester – RCCD will submit GPA electronically by the March 2nd/September 2nd deadline to CSAC.

- Students with at least 16-degree applicable units with a 2.0 GPA completed at another college can have that college verify GPA by the March 2nd/September 2nd deadline.

- Students with less than 16-degree applicable units completed but have graduated from high school within the past five years, may ask high school to submit GPA by the March 2nd/September 2nd deadline.

- Students with less than 16-degree applicable units completed with a 2.0 GPA and have been out of high school for more than five years, 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 for testing dates and locations.

For information on the specific types of Cal Grant awards or for more information about CSAC programs, please visit the CSAC website at www.csac.ca.gov.

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

- Complete the 2019-2020 FAFSA or 2019-2020 CA Dream Act by the March 2nd deadline or September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings.
- Be a California resident or meet AB540 criteria.
- Be a U.S. Citizen or Eligible non-citizen 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 received a Bachelor's or professional degree.
- Not owe a refund on any state/federal grants or be in default on a student loan.
- Show financial need at Norco College.
- Be enrolled at least half time (six or more units).
- Meet the Norco College Student Financial Services Satisfactory Academic Progress

standard (SAP).

In order to receive a Cal Grant award at Norco College, a student must:

- Complete financial aid file at Norco College.
- Have an active program (major), other than Undecided, declared with the Admissions and Records office.
- Meet all of the above requirements.
- High school graduates 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 Norco College is permitted to release funds. Complete self-certification of 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. Students 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, students must complete the FAFSA application or the CA Dream Act application every year in order to renew the award. Renewal students are not required to meet the 3/2 or 9/2 deadline.

To edit/update Cal Grant award (for example, update awarding schools), students can make appropriate changes online at 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 over-payment to the college.**

ATTENTION: If awarded or renewing a Cal Grant B award, the award is limited to four academic years for most students. In order to receive the Cal Grant B award for the entire program of study (including transfer to pursue a Bachelor's Degree) it is suggested students take 15 units per semester or 30 semester units per academic year. For questions please visit the Student Financial Services department.

Student Success Completion Grant (SSCG)

The Student Success Completion Grant (SSCG) is a California state funded grant for students attending California community colleges full time. This grant, beginning in the 2018-19 academic year, is a consolidation of the Full Time Student Success Grant (FTSS) and the California College Completion Grant (CCCG) previously offered.

The purpose of this grant is to provide students with additional financial aid to help offset the total cost of community college attendance, encourage full-time attendance, and on-time completion.

To be eligible for the SSCG, students must:

- Be receiving a Cal Grant B or C award as a full-time student and meeting all eligibility requirements associated with receiving the Cal Grant B or C award;
- Meeting the Norco College Satisfactory Academic Progress Standard (SAP). See the SAP section on our website for more information;
- Have unmet financial need on their current financial aid award package

The award amounts vary depending on the students unit load for the fall and/or spring semesters:

- Attending 12-14.99 units $649 per term, up to $1298 annually
- Attending 15+ units $2000 per term, up to $4000 annually

The grant is awarded to students based on available funding levels from the California State budget annually. Students are encouraged to complete their financial aid files early to be considered for this grant.

Chafee Grant

CSAC awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The 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 and Spring sessions.

Student Qualifications

- Be eligible or have been eligible for foster care between 16th and 18th birthday.
- Have not reached your 26th birthday as of July 1 of the award year (new applicants).
- Be enrolled at least half time (6 units) for the semester of disbursement.
- Maintain SAP
- Be enrolled in a course of study that is at least one-year long.

Norco College Application Process

1. Complete the 2019-20 FAFSA at www.fafsa.gov or, if applicable, a 2019-20 CA Dream Act application at http://dream.csac.ca.gov.
2. Submit the California Chafee Grant Program Online Application at www.cafee.csac.ca.gov. CA Dream Act students must complete a paper California Chafee Grant available at the Student Financial Services Office. Students need only apply once as CSAC automatically updates eligible student's Chafee application each academic year.

3. Complete your 2019-20 financial aid file.
4. Enroll in six or more units per semester as early as possible. Check Web Advisor for registration dates. **Former foster youths that have not reached their 26th birthday are eligible for priority registration!**
5. CSAC will notify the student by email when they are awarded the Chaffee Grant. Student's financial aid file must be complete; student must be meeting Satisfactory Academic Progress and be enrolled in 6 or more units before SFS office can confirm student's Chaffee Grant eligibility with CSAC.
6. The check is mailed to the Norco College Cashier's office. When the Chafee funds are available for student pick up the Student Financial Services office will send an award email to the student. 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 26th birthday as of July 1st of the award year.
2. New and **non-paid renewal students who will be 25 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.

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

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

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

Students may contact Leticia Martinez, Norco College Chafee Grant Coordinator at (951) 372-7058 and email: Leticia.Martinez@norcocollege.edu, for any questions.

California National Guard Education Assistance Award Program (CNG EAAP)

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

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

ELIGIBILITY REQUIREMENTS

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

How to Apply

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

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

The application process will continue to remain open after April 30 on a first-come, first-serve basis until January 14 of the following year, or until all awards have been exhausted, whichever comes first.
Renewal participants must complete the EAAP Renewal Application (either online or paper version) and the Renewal Statement of Understanding. Renewal enrollment period begins January 15 through June 1 of each year. Failure to renew will result in withdrawal from the CNG EAAP.

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

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

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

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

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

CalWORKs Work Study

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

Students must:
- Be enrolled in at least one unit
- Maintain a minimum 2.0 GPA
- Maintain eligibility with GAIN
- Have a current FAFSA filed with Norco College and unmet need available.

Eligible students can visit the CalWORKs office or Student Employment to apply.

Scholarships

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

To be awarded a scholarship, students 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 students continuing their education at Norco College (NC), students transferring to a four-year university and high school seniors.

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

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

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

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

To apply for RCCD Foundation scholarships:

- Students must be admitted to Norco College and have activated student email.
- Information and instructions on how to complete the scholarship application process and the link to apply are at www.norcocollege.edu, go to Financial Aid and click on Scholarships.
- Scholarship workshops are held at the college prior to the scholarship deadline date to provide students with information on how to complete the scholarship application, including the required personal essay questions and obtaining scholarship recommendations.

The Norco College Scholarship Committee, the RCCD Scholarship Committee and/or scholarship donor committees, choose scholarship recipients. 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. Students who do not meet the scholarship GPA and unit requirements in the fall semester may not be eligible to receive the fall and/or spring semester disbursement of the scholarship. If, for any reason, the awarded recipient does not meet the requirements or the alternate recipient will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to the refund method selected on BankMobile (please see the information regarding the BankMobile in this guide).

External/Outside Scholarships
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. Students determine if they 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.

High School Senior Scholarships

The RCCD High School Senior Scholarship application is available during January to early March of each year. There are a variety of scholarships to be awarded to high school seniors who will be attending any college within RCCD during the upcoming academic year. Information regarding how to apply is available at the Norco College Student Financial Services website at www.norcocollege.edu, on the "Scholarship Information" page.

The High School Scholarship information includes a list of available scholarships, instructions on how to complete the online scholarship application, and personal essay and evaluation/recommendation guidelines. The deadline for submitting the RCCD High School Scholarship application is in early March. Scholarship recipients are chosen by the RCCD Scholarship Committee and donors. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility.

If, for any reason, the awarded recipient does not meet the requirements, an alternate will be chosen. All scholarship awards are contingent upon available funding and will be disbursed to your Bank Mobile refund preference method (please see the information regarding the Bank Mobile 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 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 financial aid disbursement card (please see the information regarding the disbursement card in this guide).

To apply for the Community Scholars program, complete the Community Scholars application available at http://www.norcocollege.edu/services/studentfinancialservices/Pages/Grants-and-Scholarships.aspx 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 F-1 Visa are not eligible.
- Must have a cumulative GPA of at least 3.0.

Jack Kent Cooke Scholarship

The Jack Kent Cooke Foundation Scholarship (JKCF) is a scholarship from a source outside of Norco College (NC). This scholarship, for top community college students seeking to complete their bachelor's degrees, is the largest private scholarship for community college transfer students in the country. The Foundation provides up to $40,000 per year to each of approximately 55 deserving students selected annually. The selection process for these awards is rigorous and highly competitive. A review panel of distinguished university admissions professionals and faculty judge the applicants using criteria including: Achievement and academic ability, financial need, persistence, leadership, and service to others.

Fortunately, there have been recipients from RCCD, at both Moreno Valley College and Norco College. We highly encourage students to visit the JKCF website and consider applying for this scholarship when you are ready to transfer from Norco College. For more information and how to apply for the *Undergraduate Transfer Scholarship,* please visit the Jack Kent Cooke Foundation website at http://www.jkcf.org.

Outside Scholarships

There are many other opportunities for students to find scholarships outside of Norco College. Although searching for scholarships requires time and effort on the part of the student, it is well worth the effort. The Norco College SFS Office receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, businesses, etc. To apply for outside/external scholarships, go to the Financial Aid page at www.norcocollege.edu, click on Scholarships and apply.

A great resource for applying for outside scholarships is The Scholarship Search Secrets Guide available at www.studentscholarshipsearch.com

Scholarships are also available from other sources such as college or local library, parent's or employers, community organizations, etc. Students 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 to use in search for scholarships:

www.fastweb.com	www.scholarshiphunter.com
www.freescholarshipquide.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 for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines.

For example, searching for "scholarships" on Google will get about 31,700,000 results! Thirty-one million Web pages would obviously take too long to read and sort through, so students will need to develop a strategy for being more specific about the scholarships looking for.

Refining searches in Google can be done in a few steps. Picking characteristics to match scholarship. What do you want to study? What are your passions? What are your hobbies? By narrowing down what you are searching for, you will find pages of scholarships that you can apply for.

Key words to use in Web searches that are used less conversationally, so when searching for scholarships with those terms, will 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 searching for scholarships with the word "foundation" in search, will be more likely to find the awarding foundation. Key words become very important with relatively broad topics searching for. What are some of the most key words that can be used in a scholarship search?

- Scholarship/scholarships – yes, they are different, singular and plural – assume from here on that any term which appears in singular should also be tried plural, and vice versa.
- Grant
- Financial aid
- Endowment
- Foundation
- Fellowship
- Honorarium
- Trust
- Application
- Deadline
- PDF

If awarded a scholarship from a source outside of Norco College, the procedures to use a scholarship at Norco College are as follows:

1. The organization or donor providing the scholarship will contact the student if they have been chosen as the recipient of their scholarship.

2. Follow the donor's directions for the procedure to have scholarship funds sent to Norco College. If proof of enrollment is required, students may submit printed class schedules from Web Advisor, or if donor is requesting "official" proof of enrollment, contact the Norco College Admissions and Records office at (951) 372-7003.

3. Students who receive the Governor's Scholarship Program may access 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 Norco College receives scholarship funds, students will be sent correspondence from the Norco College Student Financial Services office acknowledging receipt of the funds and a schedule of disbursement dates.

5. Once the Student Financial Services office determines the student is actively enrolled in classes and meets all requirements of the donor, scholarship funds will be disbursed on the next disbursement date.

How to Avoid Scholarship Scams

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

Any scholarship, grant, foundation, or organization that is legitimate will not ask for a penny out of pocket.

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

- 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 of 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 students can do when it comes to scholarship scams is to trust your instincts. With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for. Remember the golden rule of scholarships: Money flows to the student; never the other way around. Beware of any scholarship claim to the contrary.

Student Services and Additional Programs & Assistance

Veterans Services
The Norco College Veterans Office is available to provide information regarding eligibility for Veterans educational benefits. Students who are a Veteran, a spouse, or dependent of a Veteran, may be entitled to receive Veterans educational benefits. For information regarding these benefits please call the Norco College Veterans Office at (951) 372-7142. To view GI Bill eligibility requirements online at www.gibill.va.gov or by calling 1-888-442-4551. Also, be sure to check out www.military.com for available scholarships.

Dependents of a deceased or disabled Veteran, and a California resident, may be eligible for the California College Promise Grant (CCPG) formerly known as Board of Governor's Fee Waiver (BOGW). For more information on how to qualify, contact the Norco College Veterans Office or the Student Financial Services Office. Remember, in addition to Veterans education benefits, students may be eligible for other forms of financial aid. Apply for additional financial aid by completing the 2019-2020 FAFSA application online at www.fafsa.gov. **Financial aid is in addition to and does not affect Veterans education benefits. Explore the possibilities!**

Extended Opportunity Programs and Services (EOPS)

EOPS is a student support program that focuses on assisting students that are financially and educationally disadvantaged. EOPS services include academic counseling, career counseling, personal counseling, priority registration, book services and tutoring. A student must be a California resident and qualify for CCPG A or B through the Student Financial Services office to be eligible for this service. EOPS book services are considered a financial aid resource and may reduce eligibility for Federal Work Study or student loans. Students who have applied for and been awarded an EOPS book service, this award will be listed on the financial aid award letter. For more information regarding this program and other eligibility requirements please contact the EOPS Office at Norco College at 951-372-7128.

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

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

A committee meets and selects the Grant Aid participants based on required federal and institutional guidelines.

Student Support Services Coordinator will forward a list of potential award recipients to Student Financial Services Director to determine if the student has been awarded, is eligible for Pell Grant, and has a determined unmet need.

Bureau of Indian Education Grant/Scholarship

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

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

To determine eligibility for grants or scholarships, the Tribe/Nation will send eligible students a Financial Needs Analysis form to be submitted to Norco College Student Financial Services (SFS) office. The Needs Analysis requires that students complete the FAFSA for the current academic year. It is available online at www.fafsa.gov and the Norco College school code is 041761. The SFS office will return the completed Financial Needs Analysis form to the Tribe/Nation who will notify the student regarding the amount of scholarship or grant.

AmeriCorps

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

Students who have earned an AmeriCorps Education Award, and wish to use their award at Norco College:

- Must have completed the current year FAFSA **and** be currently enrolled in classes at NC.
- Must complete the AmeriCorps Voucher and Payment Request electronically at www.myamericorps.gov.mp/login.do to request AmeriCorps Education Award funds to be sent to Norco College.
- The Norco College Student Financial Services office will then verify that you are eligible

to receive and use the AmeriCorps award at Norco College. Once approved, the AmeriCorps award funds will be sent to Norco College in approximately two to four weeks. Students will be emailed notification to your RCCD student email account that Norco College has received the AmeriCorps funds. The Norco College SFS office will verify that you are enrolled in classes and disburse the AmeriCorps funds in the same manner as other financial aid.

Study Abroad/International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester-long programs in Florence, Italy and Buenos Aires, Argentina provide students with an opportunity to make progress toward their educational objectives while absorbing another culture and gaining an appreciation for another way of life. Classes are counted just as if they were taken at Norco College. The 2019-20 California College Promise Grant (CCPG) will waive class fees for eligible units of enrollment taken during the Study Abroad Program. For students that have completed their 2019-20 FAFSA and financial aid file, and, have been determined to be meeting Satisfactory Academic Progress, may be able to use grants and/or a Direct Loan to assist with the cost of the trip after making initial deposits to Study Abroad Program and Center for Academic Programs Abroad (CAPA).

For questions regarding the Study Abroad Program please contact, Nassef Girgis, International Education/Study Abroad 951-222-8374 or by email at Nassef.Girgis@rccd.edu

Students may contact Leticia Martinez, SFS Analyst at 951-372-7058 or Leticia.Martinez@norcocollege.edu for questions regarding financial aid file or grant eligibility.

Disability Resource Center

The Disability Resource Center (DRC) offers services to ensure access and accommodations to individuals with disabilities. Some of the services that are offered for students in need of accommodations are: hearing impairments, learning disabilities, and visual impairments. The Norco College DRC can be reached at (951) 372-7070. 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:

1. Application procedures
2. Eligibility criteria
3. Deferment and cancellation provisions
4. Loan Repayment

Students may request an audio guide by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243: TTY 1-800-730-8913) or 319-337-5665 between 8:00 a.m. and 10:00 p.m. (Eastern time), Monday through Friday.

CalWORKs

CalWORKs will help students achieve self-sufficiency through employment and education. Students who are a TANF (Temporary Assistance for Needy Families) recipient with minor children, working at least 20 hours per week and attending or planning to attend Norco College, may be eligible to receive special support services. Norco College's Cal WORKs support services include counseling, priority registration, work study/job placement, skill building workshops, resource referrals and case management with the county GAIN program. For more information, call (951) 372-7052.

How Changes in Eligibility Can Affect Your Financial Aid

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) 372-7009.

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

Students who are required to register with the Selective Service System must do so to be eligible for Federal 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?
- The FAFSA Student Aid Report or CA Dream Application (CAR) will indicate Selective

Service status must be confirmed or that a student has not registered with Selective Service. Students may also receive a letter regarding this requirement for Cal Grant.

How can I register?
- Online – register at www.sss.gov
- U.S. Post Office - complete the Selective Service "mail-back" form, affix postage and mail it to Selective Service
- FAFSA application – check "Yes" on the Selective Service box and the Department of Education will furnish Selective Service with the information for registration.

Students who did not register with Selective Service, and because of age can no longer register (26 years and older), students must provide our office with the following:

↗ Documentation of status from Selective Service. Please visit www.sss.gov click on "MEN BORN BEFORE 1960" then select "REQUEST FOR STATUS INFORMATION LETTER" Download and submit to the indicated address.

↗ A personal letter why student failed to register. Submit the response from Selective Service along with personal statement to Student Financial Services office for approval by the Director of Student Financial Services. To receive documentation or additional information regarding Selective Service registration status, visit the website at www.sss.gov or call 847-688-6888

Drug-Related Convictions

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

Students with questions about the law or about eligibility for federal student assistance may call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Student information is confidential and you will remain anonymous. More information is also available at www.fafsa.gov.

It is the mission of Norco College to provide a drug-free academic environment for our students that maximizes academic achievement and personal growth. The college recognizes that any type of substance abuse poses a significant threat to the health, safety, and well-being of users and the people around them. Students can seek help through the Student Health Services Center. Health

professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health Services Center at (951) 372-7046 or visit our webpage for additional information at www.norcocollege.edu/services/health/pages/index.aspx.

How Course Selection Can Affect Your Eligibility

Important Notice Regarding Approved Courses
Not all courses at Norco College have been approved by the Department of Education for Federal and/or State financial aid funding. Please visit the Student Financial Services office for a list of courses that are not approved for financial aid payments. Students enrolling in any of the courses on this list, will not receive payment of any Federal and/or State financial assistance.

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

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

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

Fall received	3-unit math class (Math101)	eligible for financial aid, passing grade
Spring	3-unit math class (Math 101)	eligible for financial aid
Summer or beyond	3-unit math class (Math 101)	no longer eligible for financial aid

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

How Dropping Courses Can Affect Eligibility

What Happens if I Drop Some of My Classes After Receiving My Financial Aid?
A student's final grant disbursement of the semester will be adjusted (if possible) for changes in enrollment due to dropping a class. However, if the student drops too many classes after receiving his/her first grant disbursement, the student WILL be required to repay a portion (or all) of the grant. For example:

- Students beginning the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9-11.5 units, he/she may receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester based on eligibility.
- Students beginning the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he/she will NOT receive any second payment, since he/she would have already been paid the equivalent of half-time for the entire semester.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he/she will NOT receive an additional disbursement and will OWE a portion (or all) of the grant back.
- If a student starts the semester with 6 to 11.5 units, is paid ¾ or ½ time on the first disbursement and then drops below 6 units, he/she will NOT receive an additional disbursement and will OWE a portion (or all) of the grant back.

Students who have to drop a class after receiving grant funds to attend that class, must contact the Financial Aid office to see how that reduction in units will affect the next payment. In order to reduce the possibility of repayment of grant funds, students must officially drop all classes not actively participating in.

What Happens if I Drop All of My Classes After Receiving My Financial Aid?
Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives all FW/W grades for the semester may be subject to repayment of federal financial aid funds including the Federal Pell Grant, FSEOG grant, and Direct Loans.

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 withdraw 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.

Students who received Federal grant and/or loan funds and withdrew from school before completing 60% of the semester, the amount of grant or loan funds earned must be determined.

- If the amount of funds disbursed is greater than the amount of funds actually earned, those unearned funds must be returned.
- If the amount of funds disbursed is less than the amount of funds actually earned, students 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 was earned during the semester, based on the final date withdrawn. SFS will notify students of any repayment due to the school or any post-withdrawal disbursement due. Please note, students that totally withdraw after 60% of the semester has passed, will not owe any repayment of federal funds.

Withdrawal date is determined in one of the following ways:
- Date dropped of last class in the Admissions and Records office or on Web Advisor
- The midpoint of the semester if student did not officially withdraw and received all FW grades (combination of all FW and/or W grades)
- The date posted by the instructor indicating last date of attendance in class

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Example of withdrawal calculation

You received $1179.00 Pell grant and could have received an additional $1178.00 if you had finished the semester, equaling a total award of $2357.00 for the semester. There are 117 days in the semester and you withdrew on the 17th day. You earned 14.5% of your grant ($17 \div 117 = 14.5\%$).

The Student Financial Services office will calculate what you earned and did not earn:
$1179.00 grant money received + $1178.00 you could have received = $2357 X 14.5% = $341.77 earned
$1179.00 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 $20.00 per unit. Your total institutional charges = $240.00

$240.00 X 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

$837.23 unearned aid - $205.20 that the college returns = $632.03 which is the initial amount of unearned aid due from you.

$2357 total aid disbursed/could have been disbursed X 50% = $1178.50.

$632.03 - $1178.50 = $0 you have to pay back to the federal grant program.

* Total amount the student has to repay = $205.20 to your home college (RCC, MVC or NC) for the college portion that had to be returned

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* If you earned more than you were paid: you will receive a notice of your potential

"post withdrawal disbursement" in the mail. This will be automatically disbursed to you unless you choose to cancel the disbursement. More information will be provided in the letter you receive if eligible.

Students required repaying funds back to the school; will have 45 days from the date notified to repay the amount owed in full. On the day after the deadline, if the amount due has not been paid in full, students will be reported in an overpayment status to the Department of Education and will not be able to receive financial aid at any school until the overpayment has been resolved.

If the home college (RCC, MVC, NC) is required to return funds based on a Return to Title IV calculation, students will be billed the college's portion to be paid directly to that college. Failure to repay funds by the required deadlines, will cause a hold placed on Norco College records, and students will not be able to enroll in future classes or receive official transcripts from RCCD.

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

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

Grants Overawards and Overpayments

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

An overaward/overpayment can also occur for the following reasons:
- Withdrawal from class(es) after receiving a disbursement
- A change in the student's financial aid package due to an extension to work-study employment
- A change in the student's financial aid package due to the awarding of a scholarship or grant from an outside organization
- Failing to attend classes for at least one day
- A change to the student's FAFSA information

The student's financial aid award cannot exceed their financial need or the school may take steps to resolve the overaward. Adjustments may include updates to your financial aid award package

and future disbursements or request of repayment of disbursed awards.

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

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

Consortium Agreement

Riverside Community College District
Moreno Valley/ Norco College / Riverside City College
Blanket Consortium Agreement
(As allowed in the Code of Federal Regulations, 34CFR 668.5)

This blanket consortium agreement is for the purpose of providing federal financial aid to Riverside Community College District students enrolled at Moreno Valley, Norco, and/or Riverside City College. It covers enrollment for on-campus classes, online classes and study abroad courses.

This consortium agreement 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:
1. Determining eligibility;
2. Disbursing aid;
3. Monitoring enrollment;
4. Monitoring and resolving over awards;
5. Administering the Return of Title IV regulations;
6. Administering Satisfactory Academic Progress;
7. Cost of attendance information (enrollment fees, other program costs, etc.) at all colleges;
8. Enrollment information (class name, unit value, registration status, cancellation and withdrawal dates, etc.) for the classes in which the students enroll at all colleges; and
9. Enrollment periods for all classes

The other college(s) where a student is enrolled is considered to be the host school. The host school(s) agrees not to disburse financial aid to students who have chosen another college as their home school.

Satisfactory Academic Progress Standard (SAP)

The United States Department of Education requires that students applying for financial aid must be enrolled in a program for the purpose of completing an AA/AS Degree, transfer requirements, or certificate program. All students must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. The government requires that students who apply for financial aid meet two standards.

<u>Qualitative Standard</u>
All students at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

<u>Quantitative Standard</u>
All students must complete a certain percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

1) **Pace of progression**: Students must complete at least 67% of the total (cumulative) units attempted. For example, a student has attempted 20 units at Norco College. They successfully completed 13.5 of those units. Their completion would be 67.5% (units completed divided by units attempted equals completion percentage – $13.5 \div 20 = 67.5\%$). (If students are unable to finish their program within the Maximum Time Frame, as explained below, they may lose eligibility for Title IV aid).

2) **Maximum Time Frame**: The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at RCCD will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial aid for a maximum of 150% of the published length of the program. For example, if the published length of a degree program is 60 units, the student may receive financial aid for up to 90 attempted units (60 units x 150% = 90 units). If the published length of a certificate program is 40 units, the student may receive financial aid up to 60 attempted units (40 units x 150% = 60 units). If students are unable to finish their program with the Maximum Time Frame, as explained, they may lose eligibility for Title IV aid.

Evaluation

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

*Students attempting less than 12 units at RCCD, will be required to maintain a 1.5 Cumulative GPA and must complete 50% of the courses attempted to maintain SAP. Once attempting 12 or more units, SAP will be held to the standard as explained above.

Grade Standards

All semester units at RCCD include:

- Attempted units include courses with a letter grade of: A, B, C, D, F, CR, P, NC, NP, FW, EW, W, I, IB, IC, ID, IF
- Completed units are units with a grade of: A, B, C, D, CR, P
- Transfer credits from other institutions will be included.

Courses in which a student receives a grade of F, NC, NP, FW, W, I, IB, IC, ID and/or IF will not be counted as completed units for satisfactory academic progress purposes, but will be counted as attempted units.

Only practicum/labs that are required, recommended or academically beneficial should be taken at the same time as the corresponding course.

Repeated Courses

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

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

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

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

SAP Warning Students' Responsibilities

Students on Warning Status are encouraged to meet with a Counselor to complete an official and current two-year Academic Plan (AP)/Student Educational Plan (SEP)/Academic Evaluation (AE) on file (within the last year). Students on financial aid Warning status will continue to receive certain types of financial aid during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared Ineligible for financial aid.

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

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

Appeal Process

Students on a SAP Ineligible status can **Appeal ONLY ONCE during their lifetime at RCCD**. In order to appeal, the student must have extenuating circumstances that occurred during the period that the student did not meet SAP. To appeal, the student must document the circumstance for not meeting SAP and must provide official documentation.

Note: **If a student becomes Appeal Ineligible after successfully appealing for any reason, the student WILL NOT be ALLOWED to Appeal again.**

Some examples of Extenuating Circumstances that must be supported by providing official documentation may include:
- Death of an immediate family member, documented illness, major accident or injury of yourself or an immediate family member
- Victim of a Crime
- Homelessness

Appeal Documents: The four (4) documents that must be submitted if the student has extenuating circumstances are:
- Extenuating Circumstances Appeal form with a written statement of those circumstances
- Official Documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate…)
- Current (less than one year) official two-year Academic Plan/Student Educational Plan/Academic Evaluation (RN or VN)
- Completed SAP FATV Quiz (Note: Student must score 100% on the quiz)

*NOTE: In order for a two-year Academic Plan/Student Education Plan/Academic Evaluation to be official, official transcripts from **ALL** previously attended colleges or universities must be on file at Riverside Community College District. If a student's official transcripts are not on file, then the student's two-year Academic Plan/Student Educational Plan/Academic Evaluation is invalid. ***Norco Catalog:** Students planning to graduate from Norco College, or needing to use courses from another college/university as a prerequisite, must submit all official transcripts to Riverside Community College District. See *Graduation Requirements* in this catalog for further information on course acceptance from other institutions.

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

Students who have exceeded the Maximum Time Frame must have one of the following valid reasons:
- One-time change of major or goal after student has completed one major/goal.

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

Appeal Documents: The three (3) documents that must be submitted if the student has exceeded the Maximum Time Frame are:
- Appeal form with a written statement explaining the valid reason for exceeding the Maximum Time Frame
- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (created within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)

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

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

Approved Class List

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

BankMobile Disbursement Options

Our method of disbursing Financial Aid funds to eligible Norco College students is via BankMobile disbursement services. All students have a **"CHOICE"** on how they would like to receive their financial aid funds, if eligible.

The options include:
1. Direct Deposit (ACH)
2. Deposit onto a debit card thru "BankMobile Vibe"
3. Paper Check

Students who complete their 2019-20 FAFSA and are required to submit required documents to complete their financial aid file will be mailed a "Green Disbursement Selection Packet" from BankMobile and/or an e-mail with an activation code from BankMobile. The packet will include a personal code in which the student will use that personal code to set up their account with BankMobile and choose their disbursement method (refund preference), if eligible. Student's eligibility is not determined when the Green Disbursement Selection Packet has been mailed or e-mailed, it is determined based on the deadline the student met when the documents were submitted to the SFS office. Receiving the Green Disbursement Selection Packet does not indicate eligibility.

The Personal Code inside the Green Disbursement Selection Packet will be the key for entry into the BankMobile system. The personal code will also be e-mailed to the student. With it, the student can choose how to receive disbursement, if eligible. Information is contained in the system to authenticate you as a user, making it is easy to select a disbursement method (refund preference). Upon receiving the Green Disbursement Selection Packet with the Personal Code (or receive the personal code by e-mail) the student will need to:

1. Go to RefundSelection.com
2. Enter unique Personal Code from the green envelope or email. If student does not have a code click on the "Need a code" enter "Riverside Community College District" enter Student ID (no letters just numbers) and student "RCCD.EDU" email address. A personal code will be given from BankMobile.
3. Create login information.
4. Select how to receive your disbursement, if eligible
5. Complete profile.

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

Students can change method of disbursement (refund) at any time by logging into account on www.RefundSelection.com and selecting another disbursement option on the BankMobile website. Students who activate their account, choose the BankMobile Vibe Card, and lose their BankMobile Vibe card will be responsible for the BankMobile replacement charge.

Check here for the BankMobile fees before making a selection:
https://www.vibeaccount.com/studentaccount/feeschedules.do

Check here for Terms and Conditions: https://www.vibeaccount.com/info/accountagreements.do

It is important to keep address up to date. Address updates will need to be completed on Web Advisor or with the Admissions and Records office. Address must be marked as "Preferred Mailing" in order to be valid. Address must also be updated with BankMobile by logging into BankMobile account at www.RefundSelection.com.

Know your deadline

1. Unit adjustments for classes not paid for on the student's designated first Fall and Spring disbursement dates due to late registration and/or late start of the class will be disbursed on the student's subsequently assigned disbursement date of the fall and spring semesters.
2. Do not make any corrections to FAFSA or Admissions application and do not change home campus as this will cause delays to financial aid eligibility and disbursement, if eligible.
3. If eligible, students will receive disbursement according to the processing deadline met. Grant disbursements are based on 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.
4. Continue to check Web Advisor/My Portal and college email in case additional documents or actions are required. If additional documentation and/or actions are required, students will be notified via student e-mail Web Advisor/My Portal regarding pending Financial Aid Tasks.
5. Cal Grant and Direct Loan recipients must be enrolled at least half time (6 units) and must have approved academic program (major). See Admissions and Records if updates are necessary.
6. Remaining in all classes is critical to avoid repayment of funds received. Students receiving a payment for a class and drop, may be required to repay a portion of the entire grant/ loan received.
7. It is important that **preferred mailing** address is current to avoid delays in receiving financial aid funds

Additional Information about your disbursement

Please read the following BEFORE accepting the disbursement:
It is critical to remain in all classes to avoid Return of Title IV repayment. Students receiving financial aid at another institution or have dropped all classes, must return the funds to the college. If funds are not returned, a hold will be placed on student records and may be reported to the Department of Education, affecting ability to receive financial aid at any other school. Students receiving all FW's/W's grade for the semester for which Title IV funds received, may be required to repay a portion of those funds. Awards are contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs and are subject to change.

Students still enrolled but have dropped a class or classes, may owe all or a portion of a financial aid disbursement and may affect SAP (Satisfactory Academic Progress). For more information on

the consequences of dropping courses, please refer to our chapters in this guide regarding dropping courses and overpayments.

Students will only be paid for classes actively attending and that are eligible for grant or loan funding. The California College Promise Grant (CCPG) and EOPS Book assistance are financial resources available to help meet educational expenses and may appear on the award letter. These are not cash awards. Students that have already paid fees may be eligible for a refund. Contact the Admissions and Records Office at 951-372-7003 to see if eligibility for refund.

NORCO COLLEGE

2019-2020 Financial Aid
Disbursement Eligibility Table

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

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

Disbursement Schedule

IMPORTANT!

Financial aid eligibility is not determined until **ALL** Financial Aid Tasks have been completed.

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

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

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

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

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

NORCO COLLEGE
2019 – 2020 DISBURSEMENT SCHEDULE

1. **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.**
2. **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.**
3. **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.**
4. **Continue to check your RCCD student email in case additional financial aid tasks are required. If additional financial aid tasks are required, you will be notified via RCCD student email. You can view your application status as well as outstanding financial aid tasks at www.norcocollege.verifymyfafsa.com.**
5. **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.**
6. **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.**

Important Information about upcoming changes to BOGW fee waiver eligibility Beginning Fall 2016

The California Community Colleges Board of Governors approved a policy change that will take effect in fall 2016 as part of the Student Success Act of 2012 (SB 1456). This change places conditions on eligibility for the Board of Governors Waiver (BOGW). Students must now meet satisfactory academic and progress standards to be eligible to receive the BOGW. This includes meeting a cumulative 2.0 GPA each semester and completing more than 50% of the units attempted cumulatively each semester. Student with two consecutive semesters of not meeting academic and/or progress standards will lose their BOGW beginning in the fall 2016.

IMPORTANT INFORMATION FOR STUDENTS UTILIZING FINANCIAL AID

It is important that your <u>preferred mailing</u> address is current to avoid delays in receiving your Financial Aid funds.

Our method of disbursing Financial Aid funds to eligible students is via Bank Mobile Disbursements services. All students will have a "CHOICE" on how they would like to receive their financial aid funds, if eligible. The options include Direct Deposit into your personal account (ACH), debit card or a Paper Check.

Once the necessary paperwork to be completed has been received in the Student Financial Services office, you will be mailed a welcome packet from Bank Mobile disbursements. Please allow at least 2-3 weeks to receive the welcome packet from Bank Mobile – OR – a personal access code will be sent to the RCCD student email address.

Once you receive the welcome packet, follow the instructions inside the envelope in order to choose your disbursement method, or follow the instructions on the email with the personal access code.

Student's eligibility is not determined when the Welcome packet has been mailed out, or Bank Mobile has sent email; it is determined based on the deadline date the student meets when the Financial Aid Tasks are completed. Receiving the welcome Packet and/or email from Bank Mobile does not indicate eligibility.

For More information on our disbursement options visit our website at https://www.norcocollege.edu/services/enrollment/sfs/Pages/index.aspx and click on the disbursement option link on the right tool Bar.

Important Norco College Information

1098-T

The Form 1098T (Tuition Payments Statement) is available on Web Advisor in late January for the previous tax year for students enrolled in courses at Norco College. The 1098T Form is used to calculate any student tax credits a student may be eligible for. Students or parents may be able to take either the tuition and fees deduction or claim an education credit on their 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.norcocollege.edu, Click on the Student Menu, Choose the 1098T Link

Any problems logging into Web Advisor, please email studenttechhelp@rcc.edu for a tutorial and helpful links.

Any questions regarding the information on your 1098T Form, please contact the 1098T Information Line at (951) 328-3500. Norco College SFS staff cannot answer tax questions. Please contact a tax preparer or the IRS at 1-800-829-1040 or www.irs.gov, for any other information regarding 1098T eligibility and calculating tax credits. 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

Release of Financial Assistance Information and (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. FERPA requires that information, written or verbal, regarding student education and financial aid records cannot be released to any

person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, i.e. parent, grandparent or friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student each academic year in person with a picture ID each academic year.

The CRI form must be submitted to the students' home college and 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 aid file. All documents contained in the students' file are the property of the Norco College SFS office and will not be returned. Please request and retain copies of all paperwork before submitting it to our office.

To protect students' privacy, no detailed student information will be given out over the phone or via e-mail.

For more detailed information regarding FERPA, please review Riverside Community College District website at www.rccd.edu/pages/ferpa.aspx

California Domestic Partner Rights Act

What is the California Domestic Partners Rights and Responsibilities Act?

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect 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 CCPG eligibility. Eligibility for aid may increase or decrease. For the purposes of federal student financial aid programs, California's recognition of registered domestic partnerships does not apply.

Students in a Registered Domestic Partnership (RDP) will be treated as an Independent married student to determine eligibility for state funded financial assistance (CCPG and Cal Grant) and will need to provide income and household information for domestic partner.

Dependent students and their parents is in a Registered Domestic Partnership, will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner to determine eligibility for state funded student financial aid.

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

Reference: www.csac.ca.gov/post/california-domestic-partner-rights-and-responsibilities-act-2003

Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and Norco College. If at any time, an error or conflicting information on the FAFSA/CA DREAM Act application is determined, it is the responsibility of both Norco College and the student to correct/resolve the issue. Once a correction/update is made to the application, please be advised that it may result in an adjustment in aid and/or award amounts. In some cases, the student and/or Norco College may be responsible for the immediate repayment of funds already disbursed. It is our primary goal to assist Norco College students in receiving their financial aid in a timely manner.

Student E-mail accounts

Riverside Community College District (RCCD) students are assigned a free student e-mail account through Microsoft's Office 365 for Education. The Student Financial Services Department will use the RCCD Student email to communicate to students regarding their financial aid applications, steps to complete their financial aid file, as well as updates and additional opportunities, such as, scholarships. In addition, important notices from Admissions and Records, faculty and many other campus resources are sent to the RCCD student e-mail account.

An RCCD email account is the only approved method of formal communication between RCCD and students. It is important that students check their student e-mail daily. For more information on accessing your student e-mail account, please visit Norco College Admissions and Records website at www.norcocollege.edu/services/admissions/Pages/Activatestudentemail.aspx

Transfer Tips

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

You may, however, receive the CCPG from more than one community college at a time.
If you are transferring to Norco College, you must add **Norco College (041761)** to your SAR or CA **DREAM Act application (04176100)** by one of three methods:

FOR FAFSA applicants:
1. Using your FSA ID, go to www.fafsa.gov under "Returning User" choose "Add a School Code" and follow the directions to add **Norco College** using our **Title IV School code "041761"**. Or,
2. Add **Norco College (041761)** to your SAR, sign it and mail it to the address listed at the bottom of page under "If you made changes". Or,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have **Norco College** added to your SAR. Have the following information ready:
      - Name and Date of Birth
      - DRN Number (Located on page 1 of SAR)
      - Social Security Number
      - **Norco College's** Title IV School Code **041761**

Within a few weeks you will receive a new SAR from the Federal Student Aid Information Center by mail or e-mail. Norco College will receive your information electronically. You will then receive a communication via e-mail from Norco College (to your RCCD student email address) letting you know what will be required to complete your file with Norco College.

FOR CA DREAM Act applicants:
1. Using your student information log into: www.caldreamact.org
2. Add the Norco College school code: **04176100**
3. Students will receive a communication via e-mail from Norco College (to your RCCD student email address) letting you know what is required to complete your file with Norco College.

Students who do not set up their Norco College email account, will want to do so at http://www.norcocollege.edu/services/admissions/Pages/ActivateStudentEmail.aspx and follow the steps to set up the email account.

Constitution Day
All institutions receiving federal funding, including funding through the U.S. Department of Education, are required to hold an educational program pertaining to the United States Constitution on September 17 of each year (or in the preceding or following week if the date falls on a Saturday, Sunday or holiday). Associated Students of Norco College hold an annual event on or around this date to commemorate and educate students.

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 in filling out the FAFSA or CA Dream Act Application online. Visit our website at www.norcocollege.edu for future workshops and dates. The lobby of the Norco SFS office has computers available to provide assistance with completing the FAFSA and CA Dream Act Application. There is help available on the FAFSA website (www.fafsa.gov) and the CA Dream Act Application website (www.caldreamact.org) as students enter the information. The FAFSA has "Question Marks" on the right side of the questions explaining why the information is needed and gives tips as to how to answer the question. For the CA Dream Application, the 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 CA Dream Application, customer service representatives are available at 1-888-224-7268.

Q. Do I need to apply for financial aid each semester and when do I re-apply for the Community College Promise Grant (CCPG) formerly, Board of Governor's Fee Waiver (BOGW) and Cal Grant?
A. No, not every semester. The FAFSA and CA Dream Act Application must be filled out for each academic year. Applications are available on October 1st for the following academic year. Completing the FAFSA early each year assists in determining eligibility for all types of financial

aid (PELL, FSEOG, CCPG, Cal Grant, etc.). Completing the CA Dream Application early each year assists in determining eligibility for the CCPG and Cal Grant. By filling out the FAFSA or California Dream Application, you will automatically be considered for the CCPG for the academic year beginning with summer and ending with spring (summer, fall, winter, spring). To be considered for the Cal Grant, you must complete and submit the FAFSA or CA Dream Act Application by March 2nd of each year, along with a verified paper/electronic GPA. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CA Dream Act Application 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. A current admissions application for Norco College is also required. If you listed Norco College as one of your schools on your FAFSA, the SFS office will automatically receive your FAFSA information from the Department of Education. The next step is to complete your financial aid file by completing the Financial Aid tasks with Norco College Student Financial Services office at **https://norcocollege.verifymyfafsa.com**. Certain forms or documents may need to be submitted to the SFS office to complete your file and to assist in determining eligibility. You will be notified through your Norco College student e-mail as to what Financial Aid Tasks are required to complete the financial aid process. After the required forms/documents have been submitted (if required to complete your file), your file will be reviewed for eligibility, and you will be notified by email of your status. Your award will be available on WebAdvisor/Portal.

Q. Why do I have to use my parents information on the FAFSA if I don't live with them and they don't give me any money for school?
A. For financial aid purposes, the U.S. Department of Education classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Step Three of the FAFSA. 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 aid 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), formerly known as Board of Governor's Fee Waiver (BOGW) or the Cal Grant. If you do not fill out the FAFSA, you could be disqualifying yourself from getting financial aid. 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 aid application and what can I do to avoid delays in the processing of my financial aid application?
A. To avoid any delays in the processing of the financial aid application or 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, 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 complete Financial Aid Tasks to complete your financial aid file so that the awarding process may continue. The SFS office will not be able to process an application with missing and/or conflicting information. The later you apply, the later your application will be processed, so avoid delays and apply early. The SFS office at Norco 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 start classes have a different disbursement schedule. Finally, if you have an approved financial aid Satisfactory Academic Progress 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 aid?
A. No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the CCPG. Students eligible for Cal Grant must be enrolled in at least 6 units to receive disbursement. With the Pell Grant, the amount of money disbursed depends on the number of units a student is enrolled in each semester. 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. What happens to my financial aid if I drop classes? Do I have to pay back the money?
A. That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial aid. If you withdraw from all of your classes, you will be notified if you must repay any overpayment of financial aid. Try to avoid a complete withdrawal by seeking advice from our academic counselors and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress (SAP) problems because dropping classes could affect your G.P.A, class completion rate and future disbursements.

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

Q. Why am I no longer eligible for California College Promise Grant (CCPG)?
A. If you do not maintain a GPA of 2.0 or higher and/or complete more than 50 percent of your coursework for two consecutive primary terms (Fall/Spring), you lose your fee waiver eligibility. You will be notified within 30 days of the end of each term. To regain eligibility you can file an

appeal with Admissions & Records, not attend your school district for two consecutive primary terms, improve GPA or course completion to meet academic and progress standards.

Financial Assistance Common Acronyms

ATB- Ability to Benefit Test: A test federally approved by the Department of Education for students seeking financial 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.

CCPG (California College Promise Grant), formerly known as 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 CCPG.

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-Grant-Child Development Grant: A state grant offered to students who are pursuing a career to teach or supervise in a licensed child care center.

COA-Cost of Attendance: The total amount it would cost you to attend school at Norco 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 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 students 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 is 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.

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

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 Norco 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.

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

Commonly Used Financial Aid Terms

Ability-to-Benefit - One of the criteria used to establish student eligibility in order for students to receive Title IV program 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 this 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 2018/2019 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.

Direct Loans - William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You 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 NORCO 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's very important to read and save this document because you'll 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, and
- You are at least 18 years old, and
- You are not currently on active duty in the U.S. Armed Forces.

Student Aid Report - Your Student Aid Report (SAR) summarizes the information you submit on your 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.

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 chose 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%)

Students Responsibilities and Accountability

You have the responsibility to:

- Complete the financial aid application and all required financial aid 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 Norco College's programs before enrolling.
- Read and keep copies of all forms and agreements given to you and that you have signed.
- Activate RCCD student email account and check it regularly for updates and requests.
- Promptly respond to all requests for required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial aid file.
- Report any changes to your situation to the SFS office at Norco 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 the SAP Standard as defined by the Norco College SFS office and maintain your SAP in order to continue receiving financial assistance.
- Secure your FSA ID as this 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 Norco College Student Financial Services office.
- Complete your online entrance counseling requirement prior to applying for a loan disbursement; 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 Norco College Student Handbook, Catalog and course schedule.**

Updating and maintaining accurate student information is a shared responsibility between the student and Norco College. If at any time, an error or conflicting information on the FAFSA/CA Dream Act Application is determined, it is the responsibility of both Norco College and the student to correct/resolve the issue. Once a correction/update is made to the application, please be advised that it may result in an adjustment in aid and/or award amounts. In some cases, the student and/or Norco College may be responsible for the immediate repayment of funds already disbursed.

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

Useful References

Apply for the FAFSA Online……………………………………………………...www.fafsa.gov
Apply for a FSA ID number……………………………………………………….www.fsaid.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.studentaid.ed.gov
FSA on Facebook…………………………………………..www.facebook.com/FederalStudentAid
FSA on YouTube………………………………………….www.youtube.com/FederalStudentAid
Federal Student Loans………………………………………………..…www.studentloans.gov
Student Loan Entrance/Exit Counseling…………………………………..…www.studentloans.gov
National Student Loan Data System……………………………………...…www.nslds.ed.gov
IRS- Student Tax Credits, Copies of Taxes………………………………………....www.irs.gov
IRS Phone Line………………………………………………………………...1-800-829-1040
Order Tax Transcript. www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them
4506-T: Request for Transcript of Tax Return…………………www.irs.gov/pub/irs-pdf/f4506t.pdf
4506T-EZ: Short Form Request for Tax Return Transcript…www.irs.gov/pub/irs-pdf/f4506tez.pdf
Social Security Office…………………………………………………………….www.ssa.gov
Social Security Office Phone Line…………………………………………..1-800-772-1213
Selective Service………………………………………………………..…www.sss.gov
Selective Service Phone Line…………………………………………………..1-847-688-6888
Immigration and Citizenship………………………………………………...www.uscis.gov
Immigration and Citizenship Phone Line…………………………………………1-800-375-5283

California Student Aid Commission (CSAC)
California Grant Programs…………...www.calgrants.org
California Dream Act Application..https://dream.csac.ca.gov
California CHAFEE Grant for Foster Youth………………………………www.chafee.csac.ca.gov
CSAC Student Phone Line………………………………1-888-CALGRANT (1-888-224-7268)
CSAC Student Website………………………………………….…www.webgrants4students.org

Scholarship Opportunities
AmeriCorps State and National ………………………………………….…www.americorps.gov
FinAid- Student smart guide to financial aid……………………………………….www.finaid.com
Golden State Scholarshare & Governor's Scholarship………………...…www.scholarshare.com
ICANAFFORDCOLLEGE………………………………….……….www.Icanaffordcollege.com
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 Norco College Student handbook on the financial aid website 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 Norco College Student Catalog for the important regulations and policies at:
http://www.norcocollege.edu/academics/Pages/College-Catxxxxalog.aspx

- ✓ Institutional policies regarding vaccinations in health requirements under"limitations of enrollment"
- ✓ Transfer of credit policies 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.

English/Spanish Glossary

-A

ability to benefit ....capacidad para beneficiarse
ability to benefit test ....examen de capacidad para beneficiarse
academic year ....año académico
address (permanent mailing address) ....dirección (dirección postal permanente)
admission.. admisión
adopted child ....hijo adoptivo
A-Number ....see "Alien Registration Number"
application ....solicitud, formulario de solicitud
area code .... código de área, prefijo de telefono
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 económica

-B

bank account .... cuenta bancaria
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 ciudadania
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 aplicacion para ayuda financiera
consent .... consentir en; consentimiento
consortium agreement .... acuerdo de consorcio
cost of attendance .... costo de studio

-D
Data Release Number (DRN).. .Número de Divulgación de Datos
default (on a loan) ....falta de pago
deferment (loan repayment) .... aplazamiento de pago
demonstrated financial aid .... necesidad económica comprobada
Department of Education .... Departamento de Educacíon
dependency .... dependencia
disabled .... discapacitado, incapacitado
driver's license .... licencia de conducir, licencia de manejar

-E
earnings .... ganancias
education expenses .... gastos de estudio
e-mail .... correo electrónico; mensaje electrónico
enrolled……... inscrito
enrollment period .... periodo de matricula
Expected Famly Contribution (EFC) .... contribución/Aporte Esperado de la Familia
extenuating circumstances .... circunstancias atenuantes

-F
FAFSA on the Web .... FAFSA en la web
Federal school code .... código federal de la institución postsecundaria
Federal Work-Study Program .... Programa Federal de Trabajo y Estudio
field of study .... Campo de estudio
Financial aid administrator.......administrador de ayuda economica, administrador de asistencia economica
first name... primer nombre
forbearance .... indulgencia
Free Application for Federal Student Aid (FAFSA) .... Solicitud Gratuita de Ayuda Federal para estudiantes
full-time student .... estudiante de tiempo completo

-G
General Education Development (GED) Certificate ....Certificado de Formación Educativa General
grace period .... periodo de gracia
grade level .... nivel de estudio, nivel escolar
grade point average .... promedio de calificaciones, promedio de notas, promedio académico
grant .... beca

-H
head of household ....cabeza de familia
high school equivalency test .... examen de equivalencia de escuela secundaria

home schooling .... enseñanza en el hogar, escolarización en el hogar
honorable discharge (Armed Forces) .... Retiro honorable de las Fuerzas Armadas
Hope Tax Credit .... crédito Tributario "Hope"

-I
income.. ingreso(s)
taxed income .... ingresos tributables (o libre de impuestos)
independent student .... alumno independiente
interest rate..tasa de interés
IRS Form 1040 ....Formulario de IRS 1040
IRS Form 1040A ....Formulario de IRS 1040A
IRS Form 1040EZ .... Formulario de IRS 1040EZ

-J
job application .... solicitud de empleo
job placement .... colocación laboral

-L
last name .... apellido
legal dependent .... dependiente legal
legal residence .... residencia legal
living expenses .... gastos de subsistencia
loan .... préstamo

-M
marital status ....estado civil
Master Promissory Note (MPN) .... Pagaré Unico, Pagaré Principal
middle initial .... inicial (del segundo nombre)
military .... fuerzas armadas, militar

-N
National
Student Loan Data System (NSLDS) .... Sistema Nacional de Información sobre Préstamos
Estudiantiles
need..análisis, cálculo de la necesidad económica
need-based programs .... programa que otorga ayuda según la necesidad económica
nursing .... enfermeria, profesión de enfermero

-O
Office of Inspector General .... Oficina del Inspector General
online FAFSA .... FAFSA electrónica
overpayment .... pago en exceso

-P
paper FAFSA .... FAFSA impresa, la versión impresa de la FAFSA
paper SAR .... SAR impreso, la versión impresa del SAR
password .... contraseña
Pell Grant ……... Beca Federal

permanent mailing address .... dirección postal permanente
permanent resident .... residente permanente
permanent telephone number .... número de teléfono permanente
PIN (Personal Identification Number) .... PIN (Número de Identificación Personal)
power of attorney .... poder, carta poder

-Q
qualification .... requisito

-R
register with the 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
Stafford Loan Program .... Programa de Préstamos
state of legal residence .... estado de residencia legal
Student Aid Report (SAR) .... Informe de Ayuda Estudiantil (SAR)
student eligibility .... requisitos de participación del estudiante
student financial aid/student financial assistance .... ayuda económica estudiantil (or para
estudiantes)

-T
taxable income .... ingresos sujeto a impuesto
teacher .... maestro, docente, profesor

-U
U .S .Department of Education .... Departmento de Educación de EE .UU .
U .S . permanent resident .... .residente permanente de EE .UU
unmet need .... necesidad (económica) no cubierta
-V
verify .... verificar, comprobar, confirmar
veteran .... veterano de las Fuersas Armadas

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

-Z
zip code .... código postal, zona postal

Disclaimer

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

Alternate formats for this material are available to individuals requiring disability accommodation. Please contact Sheri Cologgi at (951) 372-7058 or the office of Diversity, Equity and Compliance at (951) 222-8039.

Todas las solicitudes para programas de asistencia financier (por ejemplo, prestamos estudiantiles, compensacion de trabajo, subvenciones, becas, fondos especiales, subvenciones, premios, etc.) seran considerados por el Districo de Riverside Community College independientemente de identificacion etnica, origen nacional, religion, edad, genero, identidad de genero, expression de genero, raza, color, ascendencia, infomacion genetica, orientacion sexual, discapacidad fisica o mental, o cualquier caracteristica que se encuentra en la prohibicion de los crimenes de odio establecidos en la subdivision (1) de la Seccion 422.6 del Codigo Penal de California, o cualquierotra condicion protegida por la ley.

Formatos alternos para este material estan disponibles para personas que requieran alojamiento de discapacidad. Por favor couniquese con Sheri Cologgi 951-372-7058, o la oficina de Diversidad Equidad y Respeto al 951-222-8039.

Very Important Information – Please Read!

All students enrolled in the Norco College have a free student email account provided by Office 365 for Education. If you need assistance accessing your email account please contact the Norco College Admissions and Records office at 951-372-7002.

*Most correspondence from the Student Financial Services Office will be sent to your RCCD email address.

It is imperative to maintain a current mailing address and phone number on file with Norco College. You may update your personal information on Web Advisor at www.norcocollege.edu or in person at the Norco College Admissions and Records office (forms are available at www.norcocollege.edu). Incorrect addresses result in a failure to receive vital information and most importantly, missed checks! For all of your financial aid needs contact the Student Financial Services office at 951-372-7009 and we will gladly assist you.

Office Contact Information
Student Financial Services
Norco College

Important Information
Title IV School code for Norco College: **041761**

Office Hours

Monday	8:00 am to 6:00 pm
Tuesday	8:00 am to 6:00 pm
Wednesday	8:00 am to 6:00 pm
Thursday	8:00 am to 6:00 pm
Friday	8:00 am to 4:00 pm

*Office hours and closures may vary throughout
the school year. Please contact the Student Financial Services Office for these dates
and times.

Mailing Address
Norco College
2001 Third Street
Norco, CA 92860
Attn: Student Financial Services

Phone Numbers
Norco College Student Financial Services
(951) 372-7009

Norco College Web Site:
www.norcocollege.edu

E-mail Address:
Studentfinancialservices@norcocollege.edu
(Please include name and student ID# number with each e-mail)