NORCO COLLEGE

# Student Financial Services

# 2026-27

# Consumer Guide

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# 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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# Applying for Financial Aid and Admission

Completing the Free Applicationfor Federal Student Aid (FAFSA)and an admissions application to Norco College (NC) is the way to start your educational journey! For students qualifying under AB 540/2000/SB68, the California Dream Act Application (CADAA) is available. By completing the FAFSA, current and prospective students can be considered for several state, federal, and institutional financial assistance opportunities. By completing the CADAA, 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 qualify by helping to relieve the financial burden of paying for college expenses. Financial assistance is designed to help supplement your educational expenses. Financial aid is not a primary source of income to meet basic living expenses and needs.

## Completing the Applications

1. Complete an admissions application online at norcocollege.edu. Make sure to provide your social security number, if applicable. If you do not have computer access at home, stop by the Welcome Center for further assistance.

2. After you have completed your admission's application you will receive an NC Welcome Email with your student ID number and instructions on how to activate your RCCD student email account. Your RCCD student email account is how you will be contacted by SFS for matters concerning your financial assistance. It is very important to check your email consistently for updates and financial aid opportunities.

3. Complete the FAFSA or the CADAA application. You can complete the FAFSA for free online at studentaid.gov. The CADAA can be completed online for free at dream.csac.ca.gov. If you would like assistance with your application, we offer application workshops year-round. Our workshop locations and times can be found by clicking on the Workshop link on the financial aid homepage. When completing your application, you will need to add the school code for NC on the FAFSA **(041761)** or the CADAA **(04176100)**. Using the correct school code allows SFS to receive your application.

4. Once you complete your FAFSA you will receive a FAFSA Submission Summary (FSS) by email or mail, from Federal Student Aid Programs. The FSS is your initial response to your FAFSA application. For the CADDA, you will receive your California Aid Report (CAR) from the California Student Aid Commission (CSAC). An accurate FSS/CAR requires no corrections. Be sure to read the "Comments" section of your report. If corrections are necessary, you may consult with an SFS staff member for assistance prior to submitting corrections. Use your Federal Student Aid Identification Number (FSA ID) user name and password to make corrections to your FAFSA application online. Use your CADAA username and password to correct your CADAA application online.

5. Allow 2-3 business days for NC to receive your financial aid application results. Once received, an email will be sent to your RCCD student email informing you of next steps and if there are any further tasks to complete to determine your aid eligibility. Not all students will have tasks assigned.

## FSA ID

A Federal Student Aid Identification Number (FSA ID) is a username and password that gives students and contributors, parent(s) or spouse, access to Federal Student Aid's online systems, such as FAFSA, and can serve as a legal electronic signature. The FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents. It's important to understand that the student and the contributors may not share the same FSA ID. Your FSA ID is your signature, so it must be unique to you. If you are a contributor to a student's FAFSA, you will need your own FSA ID.

If a parent has more than once child attending college, the parent can use the same FSA ID to contribute to all applications, but each child must have his or her own FSA ID. Do not give your FSA ID to anyone or allow anyone to create one for you—not even your parent, your child, or someone helping you fill out the FAFSA online. When you create your FSA ID, you will be given the option to provide your email address and register your mobile phone number. If you choose to provide this information (we strongly encourage you do) it is important to remember that a mobile phone number or email address can be associated with only one FSA ID. To create an FSA ID account visit studentaid.gov.

The FSA ID consists of four parts:

- **Identity**: Full name, Social Security Number (if applicable), email, date of birth, username, and password.
- **Profile**: Mailing address, phone number (optional), and 4 challenge questions and answers.
- **Review**: This will show an overview of your profile but will not show the full SSN or the answers to the challenge questions.
- **Verification**: Verify your email and phone number (if applicable)
- **Done**: The FSA ID website gives students the ability to start a new FAFSA or login to an existing application.

## How to create an FSA ID for contributor that does not have a Social Security Number

- Visit studentaid.gov and select "Create Account" from the top right corner of the page
- Click on "Get Started"
- Enter personal information
    - Click on "What if I don't have a Social Security number?"
    - Check-mark the box "I do not have a Social Security number."
    - Click on "Continue"
    - A "Warning: You must enter an SSN if you have one" window will populate.
    - Click on "I do NOT have an SSN"
- Account Information
    - Create a username
    - Enter an email address that is not linked to another FSA ID account
    - Create a password
- Contact Information
    - Enter your mailing address and phone number (optional)
- Selectyour Communication Preference
- Selectand answer the Challenge Questions
    - Challenge questions and answers are used to retrieve your username or password if you forget them, and also to unlock your account. Answers are not case-sensitive.

- Confirm and verify your information.
- Answer the Identity Validation questions to verify your identity.
    - If you fail to answer the questions correctly or no identity validation questions populate, you will have to manually verify your identity. You will be notified on the account creation confirmation page that you need to take additional steps and you will receive a "Verify Your Identity" email with instructions and the following document(s) that must be provided:
    - Completed Attestation & Validation of Identity form Proof of Identity

        a)**ONE** of the following:

        - U.S. State/Territory Driver's License U.S. State or City
        - Identification Card
        - Foreign Passport (not expired)

**OR**

        b)**Autility bill PLUS ONE** of the following:

        - Municipal identification card (e.g., Credencial para Votar, INE)
        - Community ID
        - Consular identification card (e.g., Matricula Consular)

- Enable Two-Step Verificationand verify your email address and phone number, if applicable

If your identity was verified, your account will display a green check mark.

If you are in the process of manually verifying your identity, your account will not display a green check mark. However, you can still contribute to the student's FAFSA.

## Federal Tax Information Exchange and FTI Data

Beginning with the 2024-2025 award year, ***The Fostering Undergraduate Talent by Unlocking for Education Act***, better known as the FUTURE Act, requires FAFSA contributors to consent to the disclosure and use of their IRS federal tax information (FTI) for the purpose of determining a student's eligibility for federal student aid. The FTI data will be retrieved by the U.S. Department of Education using the FUTURE Act Direct Data Exchange (FA-DDX) to populate the FAFSA with the following FTI data:

- Tax year 2024 (award year 2026-2027 is based on 2024 tax year information)
- Tax filing status
- Adjusted Gross Income (AGI)
- Number of dependents
- Income earned from work
- Taxes paid
- Education tax credits
- Untaxed IRA distributions
- Untaxed pension and annuity distributions
- IRA deductions and payments
- Tax-exempt interest
- Schedule C net profit/loss
- Indicators for Schedules A, B, D, E, F, H
- IRS response code

### Consent and Approval
Once a FAFSA contributor has provided consent and approval for use and disclosure of FTI for a FAFSA cycle, they cannot revoke consent for the cycle. The ability to revoke consent is not needed for FAFSA purposes because the contributor is providing a one-time consent for a specific tax year and an annual consent is required for each FAFSA cycle.

For helpful links on FTI and Consent visit 2026-2027 Federal Student Aid Handbook.

## Submitting Corrections to your FAFSA or CADAA

You can view the status of your submitted FAFSA application on the Federal Student Aid Dashboard. To access it, log-in to your FSA ID account, click on the arrow next to your name on the top right corner and select Dashboard from the drop-down menu. In order to make a correction, your FAFSA must show as "Processed." To start a correction, click on the ellipsis (three dots) on the top right corner and select the type of correction you need to make, such as add or remove colleges. To make a correction to a CADAA, log-in to your account, select the application year you wish to correct and proceed to make the necessary changes. Regardless of which financial aid application you need to correct, make sure you sign and submit it, otherwise the correction will not be received and processed.

Students should submit corrections if:

- You need to add or remove colleges from your application. If NC, is you home college, you must add it to your FAFSA or CADAA. To add it, you can manually search for the college or use our School Code as follows: FAFSA 041761 & CADAA 04176100.
- The initial application submission had incorrect information.
- A technical glitch prevented you or a contributor from signing the FAFSA or CADAA.
- You received a notification from SFS prompting you to make a correction.
- FSS or CAR comments indicate a change should be made on your application.

If you are not sure what corrections are needed or what corrections to make, please contact SFS at (951) 372-7009 or by email at studentfinancialservices@norcocollege.edu. Corrections for FAFSA can be made online at studentaid.gov or by mailing your FSS if you received it by mail. Corrections for CADAA can be made online at https://dream.csac.ca.gov. You may also attend one of our application workshops and we will assist you in making the necessary corrections.
Once corrections are submitted, you will receive an email confirmation from the U.S. Department of Education (DOE) if you corrected a FAFSA or from the California Student Aid Commission (CSAC) if you corrected a CADAA. The colleges listed on the FAFSA or CADAA will receive your corrected application in three to five business days and process it accordingly.

# Facts You Need to Know When Completing the FAFSA

## Are you Dependent or Independent?
When completing the FAFSA or CADAA applications, you will be asked a series of questions to determine your dependency status. Your answers to these questions will determine if you are considered a **dependent** or an **independent** student for **financial aid purposes**. And weather you will need to include your parents' information on your application. Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying for their child's education.

For the 2026-2027 academic year, students are considered **dependent** for financial aid purposes if they answer "No" to all the following questions, and must include parental information. As a result, the parent(s) of FAFSA applicants must contribute to the FAFSA through their own FSA ID account.

- Were you born before January 1, 2003?
- As of today, are you married? (Also answer "No" if you are separated but not divorced)
- 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 or other people (excluding your spouse) who live with you and who receive more than half of their support from you now and between July 1, 2026, and June 30, 2027?
- At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?
- At any time since you turned age 13, were you a ward of the court?
- At any time since you turned age 13, were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2025, were you unaccompanied and either (1) homeless or (2)self-supporting and at risk of being homeless?

Be sure to use your biological and/or adoptive parents' information. Do not use information from grandparents, legal guardians, foster parents, or other relatives. If your parents are divorced or separated, provide information about the parent who gives you the greater financial support, even if you do not live with them. If both your parents provided an exactly equal amount of financial support during the past 12 months, or if they don't support you financially, provide information about the parent with the greater income and assets. 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. If you are married, you will have to provide your spouse's information. Spouses may be required to contribute to your FAFSA through their own FSA ID account. Your parental information and signature are not required.

You can indicate on your application that you believe that you have Unusual Circumstances that prevent you from providing parental data. Those who do not list parental information will receive a provisional "Independent" status and a provisional SAI calculation. SFS will reach out to you via email to address your current situation. Your record will be rejected, pending further action. See the section below "Unusual Circumstances Appeal Requests" to determine if you would qualify for this based on your circumstances.

## Unusual Circumstance Appeal Request

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

A student cannot be determined to be independent just because:

- Parents do not want to provide information on the FAFSA/CADAA due to privacy concerns.
- Parents do not feel it is their responsibility to provide financial assistance for college.
- Parents no longer claim you as a dependent on their taxes.
- You are self-supporting and/or no longer live with your parents.

If you have unusual circumstances for why you cannot provide parent information, schools have the ability to consider these circumstances when determining your dependency status.

Unusual circumstances may include, but are not limited to:

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.)
- Left home due to an abusive or threatening environment
- Legally granted refugee or asylum status
- Parental abandonment or estrangement
- Student or parental incarceration
- Are unable to contact or locate their parent(s)

When completing the application, you have the option to indicate that you cannot provide your parents information. You will skip the parent information sections and your application may be submitted.

**First time applicants** that have not been previously approved for an Unusual Circumstance appeal (formerly known as Dependency Override) will need to follow-up with their college for the next steps in the appeal process. Each college has its own process for these appeals. At NC, contact SFS and request an Unusual Circumstance appeal. The appeal will be assigned through your FA portal at https://norcocollege.studentforms.com/.

To submit the appeal, you will need:

1. To complete the web form explaining your circumstances and why you cannot provide your parents information, the last time you had contact with each of your parents and your current living situation.

2. To provide documents from a third-party explaining their knowledge of your circumstances. Third-party contacts may include, but are not limited to, counselors, teachers, employers, clergy, etc. Third-party contacts cannot be friends or family members.

Once you submit your appeal, it will be reviewed in 3 to 5 business days. If additional information is needed, you will be contacted via your RCCD student email. If approved, you will be notified by email and a correction will be sent to your application (FAFSA or CADAA). You may have additional steps to complete at NC once the correction has been processed. Check your RCCD student email for nay notifications on the next steps.

Previously approved applicants for an Unusual Circumstance appeal at NC, will need to submit their FAFSA or CADAA application for the new academic year indicating that your circumstances have not changed and you cannot provide your parent information. Once NC receives your application results, your approval will be granted automatically without any action from you. Check your RCCD student email for eligibility information and the next steps.

## Information for Non-Resident Students

The Admissions and Records (A&R) office determines a student's residency status at the time of admission or readmission. For detailed information visit https://www.norcocollege.edu/services/enrollment/admissions/index.html.

Students who are classified as a "Non-Resident" pay both the per unit enrollment fee and the per unit non-resident enrollment fee. For more information regarding non-resident tuition fees visit https://www.norcocollege.edu/services/enrollment/admissions/index.html.

If you are eligible for federal grants, your award will be applied towards your outstanding fees, and any remaining funds will be disbursed to you via BankMobile Disbursement. If there is a remaining balance after your grants are applied, you are responsible for paying off the balance.
If you apply for and are eligible for a student loan, please note that loans are disbursed directly to the student through BankMobile Disbursement. You are responsible for using the loan funds to pay any remaining balance owed. If you drop any classes, totally withdraw or stop attending all of your classes, you may be responsible for paying back all or a portion of the federal grants and/or student loans disbursed to you.

Failure to pay fees owed may result on a hold being placed on your records preventing you from withdrawing from classes online, or registering for classes the subsequent semester.

It is important to keep your address and contact phone number up to date with Admissions and Records at all times.

## Ability to Benefit (ATB)

To receive most types of financial assistance, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if they have:

- 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 assistance by fulfilling one of the following ATB approved requirements:

- **Pass a federally approved ATB test.** Students interested in taking this test, can reach out to the Engagement Center at a www.norcocollege.edu/engagementcenter to make the pertinent arrangements.
- **Satisfactory completion of six units prior to July 1, 2012 that are applicable toward a degree or certificate offered at NC.** You must meet with the Student Financial Services counselor to determine if you have completed six units toward your degree or certificate. If it is determined that you have not met this requirement, you may still be eligible for the California College Promise Grant (CCPG). 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 reach out to the Engagement Center at www.norcocollege.edu/engagementcenter.

### 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 audio cassette formats. The student must provide documentation of the disability to the Disability Support Services department for determination of eligibility for the accommodation. All accommodations must be requested 72 hours in advance.

The Disability Support Services department can be contacted at (951) 372-7070 (voice) or (951)547-1178 (video phone) or at drc@norcocollege.eduu.

## Completing Your Financial Aid File

The FAFSA determines your eligibility for various federal, state, and institutional financial aid as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively attending, and student budget. Remember, the application process is free!

Once you have completed your FAFSA and Student Financial Services (SFS) has received your information from the Department of Education Central Processing Center (DOE), our office will send an email to your RCCD student email with initial awards and next steps to complete the financial aid process. You may access your student email from your MyPortal or WebAdvisor account, or by visiting our website at www.NorcoCollege.edu and selecting Email from the Log In drop down menu.

The email will notify you of any pending tasks or actions you need to complete, and also include a link to your Financial Aid Task Portal, https://NorcoCollege.studentforms.com. You will also see information on your MyPortal, under the Financial Aid tab, indicating that you have financial aid tasks pending.

To view and complete your financial aid pending tasks and to upload any required documents:

- Log into https://norcocollege.studentforms.com/ using your RCCD student email and password.
- Verify your information and create an account.
- Complete the “Financial Aid Tasks” listed on the Welcome Screen*
- Dependent students may be required to provide parent signatures.
- Click “Submit” after completing a required task.
- Click the “Finished” button when done.
- Completing your tasks will allow the SFS to determine your grant eligibility.
- Any additional pending documents or required actions will be requested by SFS via email.

You may be asked for items such as:

- Verification Web forms (Dependent or Independent)
- 2024 Tax Transcripts or 2024 taxpayer-signed tax returns
    - A request for Tax Transcripts (Tax Return, Record of Account, Proof of Non-Filing, Wage and Income, etc.) can be made by calling the IRS at 1-800-829-3676, or ordering it online at irs.gov.
- Proof of Citizenship, identity or high school completion
- Other documents/tasks needed to complete your file

For questions regarding additional documentation or actions required to complete your file, please contact the SFS office.

Selected CADAA applicants eligible for the Cal Grant may have to submit additional documents to complete their financial aid file. Notifications are sent to students via their RCCD student email and/or by mail. All other eligibility notices will be emailed/mailed to the student upon receipt of the CADAA application. Also, CADAA applicants must complete the AB540 California Nonresident Tuition Exemption Request form with Admissions and Records (A&R) at NC to qualify for aid. Students may be required to submit additional documentation. Contact A&R if you have any questions at (951) 372-7002 (voicemail) or by email at admissions@norcocollege.edu.

## Troubleshooting

When creating your account on the FA Task Portal at https://norcocollege.studentforms.com/, it is important to enter information exactly as you entered it on your FAFSA. Inconsistent information will result in an error message. Make sure your name, birth date, social security number matches the information you entered on your FAFSA.

## What is Verification?

The U. S. Department of Education (ED) and the California Student Aid Commission (CSAC) require colleges to verify that financial and other information entered on the FAFSA/CADAA by the student and/or all contributors to the application is accurate. To accomplish this, about one-third of financial aid applications are selected for verification each year. Verification of application data helps the financial aid office to accurately determine the types and amounts of federal, state, and institutional aid you may be eligible to receive. NC Financial Aid has the authority to contact you for documentation that supports the information you reported. In addition, NC Financial Aid is allowed to select additional students for verification and/or to verify additional data elements. If you are selected for verification, you might see a note on your FAFSA Submission Summary stating that you have been selected for verification. To view your FAFSA Submission Summary, log in at www.studentaid.gov.

Once your application is downloaded into our system, NC will email you to your RCCD student email. This email will direct you to your Financial Aid Task Portal online at https://norcocollege.studentforms.com/ to complete/upload all required actions and tasks.

If you are selected for verification, the ED may require NC to verify information such as, but not limited to:

- Adjusted gross income (AGI)
- Income earned from work
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax exempt interest income
- Education credits
- Foreign income exempt from federal taxation
- Family size
- Identity/Statement of educational purpose

Starting with the 2024-2025 FAFSA, your income and federal tax information will be transferred from the Internal Revenue Service through the Financial Aid Direct Data Exchange, which replaces the IRS Data Retrieval Tool. Consent and approval are needed to retrieve and disclose federal tax information from you and your contributors. All contributors must provide consent and approval even if they didn't file a U.S. federal tax return or any tax return at all. If consent and approval are not provided by the student and all contributors on the FAFSA form, the student will not be eligible for federal student aid, including grants and loans.

Providing consent and approval may reduce the time it takes to fill out the financial section of the FAFSA form. By electronically importing federal tax information, the application will have the most up-to-date data. Once consent and approval are provided, the transfer of tax information will begin. Consent and approval will remain in place for the 2026–2027 FAFSA form.

**NOTE:** Even if contributors don't have an SSN, didn't file taxes, or filed taxes outside of the U.S., they will still need to provide consent and approval.

**IMPORTANT:** If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, you (the student) will not be eligible for federal student aid—even if the contributor manually enters tax information into the FAFSA form.

To ensure the information is secure, the federal tax information won't display on the FAFSA site or the FAFSA Submission Summary. If you have not made any changes to your FAFSA since submitting it, you may not have to verify the information that was transferred. However, you should visit https://norcocollege.studentforms.com/ to ensure that all listed task requirements have been completed.

If you are not able to transfer your income and federal tax information, you may be required to submit your signed Federal Tax Form 1040 and Schedules as part of the verification process. Any alternative 2024 income and/or tax documentation may be submitted directly to the Financial Aid Task Portal for review. Tax forms that are not issued directly from the IRS must contain the taxpayer's signature.

## Notification of Adjustments

After completion of your financial aid tasks in the FA Task Portal, your information will be reviewed and a revised eligibility notification email will be sent to your RCCD student email address based on your file completion date. Your financial aid offer will be posted on your MyPortal/Webadvisor under the Financial Aid section.

Always maintain an accurate preferred mailing address and a correct phone number with Admissions and Records to avoid delays in communication. Make updates, if necessary, through your MyPortal/Webadvisor under the Personal Profile section.

Please be aware that the financial aid process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, keep copies of your application and other important documents, and carefully read and respond to all communications received.

You must activate your RCCD student email account in order to receive our communications. Please review the section in this guide for more information on your RCCD student email account. If you have trouble with your email or need assistance, please contact Admissions and Records at (951) 372-7002, or by email at admissions@norcocollege.edu.

Financial aid funds are generally not available prior to the beginning of each semester. Disbursements usually begin during the first week of fall and spring classes. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined as follows:

- Based on student's FAFSA/CADAA completion date
- The date that all required tasks were completed
- Student's enrollment status
- Student's eligibility status
- Processing timelines

To find out your disbursement date, please refer to our disbursement schedule in this guide or on our website at https://www.norcocollege.edu/services/enrollment/sfs/index.html. Students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

## Professional Judgement Expected Family Contribution Special Circumstance Appeal/Application Information Adjustment

The 2026-2027 FAFSA and CADAA require you and your family to report income information from the 2024 tax year to determine your eligibility for financial aid. The ED and NC recognize that students and their families may have experienced financial changes that negatively impacted their circumstances after submitting their applications. If this is your situation, consider submitting a Special Circumstance Appeal to have your eligibility for financial aid reevaluated.

Special circumstances may include, but are not limited to:

- Loss of employment or reduction of income
- Death of a student's spouse or parent
- Tuition expenses at an elementary or secondary school
- Medical, dental, or nursing home expenses not covered by insurance
- One-time lump sum payment in 2024

Special circumstances do not include:
- Pending reduction in income due to consumer debt
- Refusal of a parent to provide financial support to the student.

Things to consider:
- If you were awarded the maximum award eligible of federal or state aid, you do not need to submit the appeal form as you have already been offered the maximum amount.
- An appeal will only be approved if eligibility increases.
- An approved appeal may not result in a change to your financial aid.
- You must be meeting NC Satisfactory Academic Progress (SAP) Standards for consideration. (Refer to the SAP section of this guide for additional information)

Toapply for a 2026-2027 Special Circumstance Appeal you must:

- Submit your 2026-2027 FAFSA or CADAA.
- Complete all required pending tasks, if any, and receive your revised award or no award notification.
- Request a Special Circumstance Appeal from NC financial aid in person, via phone, or by email from your RCCD student email.
- Once you have been notified that the Special Circumstance Appeal has been assigned as a pending task, log in to your Financial Aid Task Portal at https://norcocollege.studentforms.com/ and complete the following steps:
    - Complete the Webform and statement.
    - Upload supporting documentation:
        - Documentation to support your appeal request.
        - Upload a signed copy of your 2025 or 2026 Federal Tax Return Form 1040 and Schedule 1(if applicable), or a copy of your IRS Tax Return Transcript.
        - Upload all W-2s, and/or year-end statements for other income received.
- Once all forms are uploaded, submit the appeal for consideration.
- You will be notified via your RCCD student email regarding the result of your appeal.
- If approved, you will receive a revised award notification via your RCCD student email.

**Please note**: Students may only submit one Special Circumstance Appeal during the 2026-2027 award year using income information from 2025 or 2026.

# The California Dream Act (CADAA) & AB 540

## What is AB 540?

Students who are exempt from paying non-resident tuition as amended by Education Code Section 68130.5 (AB 540/2000, SB 68) are not considered California residents. However, you may be exempt from paying the out-of-state tuition fee under the AB 540 State law. Since January 1, 2001, California's AB 540 allows undocumented immigrant students in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

Any student who meets all of the following requirements shall be exempt from paying non-resident tuition at Norco College (NC):

- Time and Coursework Requirements:
  - Attended a California high school for three or more years **OR**
  - Attained credits earned in California from a California high school for the equivalent of three or more years of full-time high school course work and attended a combination of elementary, middle and/or high schools in California for a total of three or more years **OR**
  - Completion of credits earned at a California adult school **OR**
  - Credits earned at a California Community College **OR**
  - A combination of the schools listed above **AND**
- Degree or Unit Requirements (completion of either of the following):
  - Graduated from a California high school, have attained a G.E.D. or received a passing mark on the California High School Proficiency Exam (CHSPE) prior to the start of the term **OR**
  - Completed an associate degree from a California Community College **OR**
  - Completed the minimum requirements at a California Community College for transfer to the California State University or the University of California **AND**
- Register or be currently enrolled at an accredited institution of public higher education in California **AND**
- In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available with Admissions & Records) stating that the student has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
- Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students must be determined eligible for the AB 540 program with Admissions and Records at the college where you are enrolled.

## What is the CA Dream Act Application?

The California Dream Act Application (CADAA) allows students interested in attending eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program. 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 AB 540 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. NC students who meet AB 540 criteria may apply for general RCCD Scholarships. AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant at California Community Colleges.

The 2026–2027 CADAA provides students with a more streamlined financial aid process by incorporating the Nonresident Tuition Exemption Form, commonly known as the AB 540 affidavit, within the application.

Information collected will be provided to the colleges/universities the student lists on their CADAA. The school of attendance will make the final determination of AB 540 eligibility. If the CADAA AB 540 affidavit is incomplete or eligibility cannot be determined, the student will be required to submit the California Nonresident Tuition Exemption Form to the NC Admissions and Records office to be considered for financial aid.
To access the California Nonresident Tuition Exemption Request Form (AB 540), visit the **NC Admissions and Records** page under https://www.norcocollege.edu/services/enrollment/admissions/index.html.

For more information about the CADAA please visit https://www.norcocollege.edu/services/enrollment/sfs/index.html.

**CADAA applicants must have a residency status of Non-Resident Waiver to be considered for any financial aid.**

## Frequently Asked CA Dream Act/AB 540 Questions

**1.What is AB 540, and what does it have to do with the California Dream Act?**

AB 540, passed in 2001, allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities. Starting on January 1, 2013, the CA Dream Act extends Cal Grant A and Cal Grant B Entitlement awards, Cal Grant C awards, institutional grants, and CCPG fee waivers to students\ who meet the criteria. To receive CA Dream Act aid, AB 540 and AB 131 students must meet the criteria listed in the AB 540 section of this chapter, submit the AB 540 form to Admissions and Records for approval, and apply for the CADAA.

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

CADAA students without legal immigration status will be required to fill out the California Student Aid Commission's (CSAC) CADAA in lieu of the FAFSA. Like all other dependent Cal Grant applicants, CADAA applicants will be required to submit parental income and asset information. The demographic information students will provide on the CADAA is similar to the information that students have already supplied to their high schools and colleges. There are no checks and matches between the CADAA and any federal databases. CADAA applicants and their parents' information are protected by the same privacy and information security laws and safeguards as all other California applicants.

**3.I am a high school senior and fit the AB 540 criteria above. What financial assistance may I be eligible for?**

You may be eligible for:

- AB 540 in-state tuition assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines).
- Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines).
- California College Promise Grant
- Cal Grant and other State-administered aid. Cal Grant eligible students may also be eligible for the Student Success Completion Grant. You can find out more about these programs in this guide.

Submit the CADAA online at https://dream.csac.ca.gov, listing the NC School Code 04176100.

**4.I am a foster youth, and I don't have a Social Security number or any paperwork about my biological parents. Can I get any financial aid for college?**

You may qualify for:

- Chafee Foster Youth Grant (See Chafee section of this guide for more information) AB
- 540 in-state tuition assistance
- AB 130 private scholarship aid offeredthrough California public colleges and universities
- Cal Grants or institutional grants
- California College Promise Grant at California Community Colleges

**5.I am currently in college. I am AB 540 eligible. What kind of aid can I receive?**

You may be eligible for:

- AB 540 in-state tuition assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant", the CSU "State University Grant", the CSU Extended Opportunity Program (EOP) (see your intended college for applications and deadlines)
- California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college for applications and deadlines)
- California College Promise Grant.
- If you are attending a California Community College and plan to transfer to a 4- year institution in the fall of 2028 or later, you may qualify for a Cal Grant A, B, or C or the Community College Transfer Entitlement Cal Grant
- If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C

Submit the CADAA online at https://dream.csac.ca.gov, listing the NC School Code 04176100. CADAA applications open October 1 of each year, and have a Priority Deadline of March 2.

**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. 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. 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.

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

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

**8. Will the college share the information I provide in the affidavit with U.S. Citizenship and Immigration Services (USCIS) or Immigration and Customs Enforcement (ICE)?**

No. Under California law, the information you provide in the affidavit must remain confidential.

**9. Does it matter how long ago a student graduated from a California high school to be eligible for the AB 540 tuition exemption?**

No. The date of high school graduation does not affect a student's eligibility for the AB 540 tuition exemption, as long as the student meets AB 540 criteria.

**For more information on the CA Dream Act or Cal Grant, please visit https://dream.csac.ca.gov. You may also visit https://www.norcocollege.edu/services/enrollment/sfs/index.html.**

# Cost of Attendance

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

2026-2027 Nine Month Student Expense Cost of Attendance Budget

| Allowance | Living at Home | Living Away from Home | On Campus RCCD Dorms |
|---|---|---|---|
| Books and Supplies | $1,478 | $1,478 | $1,478 |
| Food and Housing | $12,538 | $28,008 | $15,024 |
| Transportation | $1,206 | $1,656 | $1,386 |
| Personal Expenses | $4,564 | $5,706 | $3,970 |
| Enrollment Fees | $1,380 | $1,380 | $1,380 |
| Health Fees | $48 | $48 | $48 |
| **Total** | **$21,214** | **$38,276** | **$23,286** |

Non-California Resident fees:
($415 per unit X 30 units) = $12,450.00 is added to the applicable budget

Fees that are excluded from this budget are parking at $100 or more, Student Services fee, non-U.S. citizen fee of $16 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 2026-2027 RCCD Cost of Attendance Budget**

Non California Resident Living on campus: $35,736

# Types of Federal and State Financial Aid

## Federal Pell Grant

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

To apply for a Pell grant, submit the FAFSA online at www.studentaid.gov. Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status, and your academic history. Upon completion of the FAFSA you will receive a Student Aid Index (SAI) which is your eligibility number. Your SAI is located on your Student Aid Report (SAR), which you can be viewed at www.studentaid.gov using your FSA ID. The SAI number will determine your eligibility for the Pell grant.

The maximum Pell grant award for the 2026-2027 academic year is $7,395 (this dollar amount is subject to change pending Federal regulations and availability of funds). Beginning with the 2024-2025 aid year, Pell Grant disbursement amounts will now be calculated using Enrollment Intensity – which is a percentage value based on the number of credits a student is enrolled for during a term. Enrollment intensity only applies to Pell Grant eligibility. All other ***Title IV*** programs still use the categorical measures of enrollment status. Students who have received their Bachelor's degree or higher are not eligible to receive the Pell grant.

### Pell Grant Lifetime Eligibility Usage Limits

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 the Pell grant at any school.

To review your current Pell Grant Lifetime Eligibility Usage (LEU) percentage, grant history, and the comment section of your Student Aid Report (SAR) online, visit www.studentaid.gov.

# Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the highest need who are Pell grant eligible for the award year will have primary consideration. Non-resident students as well as Study Abroad students may also be eligible. FSEOG funds are limited and are awarded until all funds are exhausted. Having said this, there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2026-2027 FAFSA
2. Submit all documents requested and complete any pending actions by the first priority filing deadline
3. Have high financial need
4. Meet the SFS Satisfactory Academic Progress (SAP) Standard

# Federal Work Study (FWS)

The Federal Work Study (FWS) Program assists students in meeting their educational goals by providing part-time (up to 20 hours per week), entry level employment to help with educational expenses while giving them the opportunity to gain valuable job skills and work experience. The program also serves as a valuable resource to the community by providing no cost services to non- profit organizations and government agencies in the surrounding area.

## Securing Employment

FWS is a federal grant offered through the FAFSA. The amount awarded is the amount you can earn during a given academic year which is July 1 through June 30. On and off-campus positions are posted in the summer starting as early as June for each academic year and may continue posting through the fiscal year as they become available. It is recommended you secure federal work study employment during the months of June and July even if you do not plan on attending until fall to secure the funding for the position.

It is important to make sure your FAFSA application is submitted to NC and your financial aid file is complete prior to applying for a position. Having an incomplete application or file may disqualify students from the position as determination of eligibility cannot be made. To check the status of your financial aid file, visit the FA Portal at https://norcocollege.studentforms.com/.

Once a student applies, eligibility for FWS will be verified and the application forwarded to the employer for review. If chosen, an interview will be scheduled. If hired, paperwork will be completed and submitted to the Student Employment Office for awarding the grant and processing.

## Awards and Payment

Awards for up to $5,000 are granted based on financial aid need, once employment has been secured. $2,500 for summer and fall combined, and $2,500for winter and spring combined. Divide the ward by the pay rate and you get the number of hours a student is allowed to work. It is the employer's and employee's responsibility to make sure employees do not work beyond their awarded hours. Please keep in mind that minimum wage increased to $16.90 per hour as of January 1, 2026. Employers or employees may contact the Student Employment Office when the hours are close to be exhausted to inquire about an increase. Increases may be granted if funding is available and the student has allowable financial aid unmet need.

To be considered for FWS, you 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.

Payment to students comes in the form of earned income from submitting worked hours on a timesheet and paid monthly by means of a paycheck. Students have the option of direct deposit or receiving paper check; however, direct deposit is strongly recommended. Because FWS is earned income, it is susceptible to Federal and State taxes and a W-2 will be issued each year at the end of January.

## Student Positions – Financial Aid Not Required

Student employment also offers department-funded positions where financial aid is not required. This funding can also supplement students that exhaust their federal work study hours, if available, or when the Student Employment Office does not have FWS funding available. Those positions must be available in order to apply or be referred. If the positions are offered online to apply, they are referred to as "Student Employment District Jobs" on the website. Eligibility mirrors federal work study positions with the exception that the FAFSA and SAP standards are not required.

**ALL STUDENT EMPLOYEES MUST ADHERE TO THE TERMS AND CONDITIONS FOR EMPLOYMENT. NON-COMPLIANCE OF THE TERMS AND CONDITIONS MAY RESULT IN TERMINATION.**

## CalWORKs Work Study

Eligible CalWORKs students can be connected with entry-level employment opportunities that could be related to their field of study if available. The aim is to cultivate working relationships with employers so that students can gain valuable job skills and secure employment directed toward their career development as they complete their educational goals. CalWORKs employment can be on or off-campus. Students are guaranteed 20 hours per week contingent upon funding availability, financial unmet need determined by the FAFSA financial aid application and maintaining eligibility in the CalWORKs Program.

Students must:

- Be enrolled in at least half-time:
    - Fall and spring, 6 or more units. Summer
    - and winter, 3 or more units.
- Maintain a minimum 2.0 cumulative grade point average.
- Maintain eligibility with GAIN and receive cash aid for yourself.
- Have a current FAFSA application and a completed file with NC with unmet need available.

Eligible students may visit their NC CalWORKs counselor to complete an application and provide a current Welfare to Work contract.

## Federal Direct Loan Program

Federal Direct Loans (DL) (Direct Loan Stafford Subsidized Loans or Direct Loan Stafford Unsubsidized Loans) are borrowed funds that are different from grants and federal work-study. Direct Loans must be repaid with interest. Applying for and receiving student loans is a very serious obligation, so before you apply for a loan, it is a good idea to consider the following:

- Think about the amount you will need to cover your educational expenses.
- Have a thorough understanding of how much your payments will be once your repayment period begins.
- Be aware of the amount you have to repay over the years.

To qualify for Federal Direct Stafford 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.

NC offers both subsidized and unsubsidized Federal Direct Stafford loans for the fall and spring semesters. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education (ED). You will repay these loans to the ED or its assigned servicing agent. Remain in constant contact with your servicer to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, please visit https://studentaid.gov/understand-aid/types/loans.

**Subsidized loans** are for students who have demonstrated financial need. Each academic year you may borrow up to $3500 ($1750 fall, $1750 spring) as a first-year student (completed less than 30 units) or $4500 ($2250 fall, $2250 spring) as a second-year student (completed 30 units or more.)

For subsidized loans, the federal government pays the interest during deferment periods while students are enrolled 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. NC recommends that students make interest payments while they are in college.

At NC, we plan to help students reach their educational goal with the least amount of student loan debt as possible. NC does not recommend borrowing more than $20,000 at the community college level (this includes loans from any other institution that you attended). Students who already owe $20,000 or more will be required to meet with a financial aid representative prior to a loan being approved. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at Manage Loans | Federal Student Aid (Studentaid.gov – Manage Loans) – your FSA ID is required to access this website. (This is the same FSA ID that you would use to fill out your FAFSA online and sign you Master Promissory Note (MPN). To obtain an FSA ID go to FSA ID Create an Account.

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

**Important Changes to Federal Student Loans**

Beginning with the 2026–2027 academic year, federal law requires a student's annual Federal Direct Subsidized and Unsubsidized Loan eligibility to be reduced when the student is enrolled less than full-time for the academic year. This is commonly referred to as the Schedule of Reductions (SOR).

For undergraduate students, 24 financial aid-eligible units for the academic year represents full-time enrollment for purposes of determining academic-year loan eligibility. Students must be enrolled in at least 6 financial aid-eligible units per term to receive a Federal Direct Loan disbursement.

If you are enrolled in fewer than 24 financial aid-eligible units for the academic year, your annual loan eligibility will be reduced based on your enrollment percentage:

**Academic-Year Financial Aid-Eligible Units ÷ 24 Full-Time Units = Loan Eligibility Percentage**

**Examples:**
- **24 units = 100% of the eligible loan amount**
- **18 units = 75% of the eligible loan amount**
- **12 units = 50% of the eligible loan amount**

**Example: If you are enrolled in 18 financial aid-eligible units for the academic year: 18 ÷ 24 = 75%**

Therefore, up to 75% of your otherwise eligible annual loan amount may be available for disbursement. The annual loan limits published by the U.S. Department of Education are maximum limits. Your actual loan eligibility may be less based on factors such as your academic level, dependency status, program enrollment, cost of attendance, other financial aid, and remaining annual, aggregate, or lifetime loan eligibility. Your loan eligibility may be recalculated if your enrollment changes, you fail to begin attendance, or you do not successfully complete the units used to determine your eligibility.

**Spring loan eligibility may be affected by successfully completed fall units and actual spring enrollment. Units must be financial aid eligible for purposes of determining loan eligibility**

Before a term begins, units may be anticipated. Once the term begins, RCCD uses the units in which you are enrolled and actively attending. After the term ends, only successfully completed units are counted for applicable eligibility calculations. Courses receiving grades of **W, FW, EW, or Incomplete** are not considered successfully completed for this calculation.

**Important: Your Requested or Awarded Amount May Not Be the Amount Disbursed**
The amount shown on your loan request or financial aid award is not necessarily the amount that will be disbursed. Your final loan disbursement is based on your eligible enrollment and all applicable federal and institutional requirements.If your eligibility is reduced after funds have been disbursed, you may be required to return funds for which you are no longer eligible.

**Enrollment and Eligibility Changes After Disbursement**
RCCD will make adjustments to a student's loan for enrollment or eligibility changes that occur after disbursement, subject to the following:
- **Negative adjustments after fall disbursement:** RCCD will make adjustments to a student's loan for enrollment or eligibility changes that occur after the fall disbursement during the subsequent spring term if the adjustment results in a reduction to the student's annual loan eligibility.
- **Increases in eligibility during fall:** RCCD will make adjustments to a student's loan during the fall term when enrollment or eligibility changes that occur after disbursement increase the student's annual loan eligibility. Examples include an increase in fall units after disbursement or the beginning of a late-starting class.

• **No recalculation after final disbursement:** RCCD will not recalculate a student's annual loan eligibility percentage after the final disbursement of the academic year/loan period. Any reduction in units after the final disbursement will not be considered in the Schedule of Reductions calculation.
• **Unsuccessful grades before final disbursement:** Students who receive unsuccessful grades prior to the final loan disbursement will have their subsequent loan eligibility recalculated to the new enrollment level, excluding the unsuccessful units (W, FW, EW, and Incomplete grades).

**Updated loan limits (Federal Student Aid Guidance)**

Federal Direct Student Loan limits are set by law and depend on a student's grade level and dependency status. These limits include both Subsidized and Unsubsidized Loans and represent the maximum amount a student may borrow per academic year.

**Annual Loan Limits (Dependent Undergraduate Students):**

- First Year: up to $5,500 (max $3,500 subsidized)
- Second Year: up to $6,500 (max $4,500 subsidized)
- Third Year and Beyond: up to $7,500 (max $5,500 subsidized)

**Aggregate (Lifetime) Limits:**
- Dependent students: up to $31,000 total
- No more than $23,000 may be subsidized

**I**ndependent undergraduate students may qualify for higher annual and aggregate limits. All loan limits are subject to change based on federal regulations. For the most current information, visit:
Federal Student Aid Loan Limits

**Immediate Impact of Dropping Below Half-Time**

- **In-School Deferment Ends:** Dropping below half-time triggers the countdown on your loan's 6-month grace period. If you do not return to at least half-time status before the grace period ends, you must begin loan repayment.
- **Mid-Semester Drops:** If you withdraw from courses mid-term and cross below the half-time threshold, your school will recalculate your aid, cancel future disbursements, and you may owe a balance to your university

## How To Apply To Loans at Norco College

1. Submit the FAFSA and list NC School Code 041761
2. Complete any financial aid tasks/actions on the NC FA Portal at norcocollege.studentforms.com/.
3. Check your RCCD student email for a final award notice for any grants, Federal Work-Study (FWS) or scholarships before applying for a loan.
4. It is required that you are meeting the Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SAP requirements.
5. Submit a copy of a current official full program Student Educational Plan (SEP), dated within one year of your loan request.
6. It is required that you are currently enrolled and attending at least 6 units on the SEP that are applicable and required towards your degree.
7. Make sure you have declared an academic program (major) on file with Admissions and Records which matches your SEP.

8. Successfully complete the Direct Loan Entrance Counseling with a score of 100%, at studentaid.gov/entrance-counseling/.
9. Successfully complete your electronic Master Promissory Note (MPN) online at https://studentaid.gov/mpn/ before applying for a student loan at NC. If you are a repeat student loan borrower at NC, you are not required to complete the entrance exam or eMPN as you already have one on file. However, it is recommended by NC that students who are repeat borrowers use the student loan Financial Aid Awareness Counseling Tool (FACT) before continuing to borrow. The eMPN expires after 10 years.

If you meet the above requirements, you may request a loan packet from the financial aid counter during the fall and spring semesters within the posted deadlines. Submit the Federal Stafford Loan Request Form along with any other required forms.

After you have turned in your loan request and required documents:

- You will receive a status notification within two weeks from the deadline date you submitted the Federal Direct Loan Request Form. Please refer to the loan request receipt for deadline and notification dates.
- All loan disbursements are processed through BankMobile. If you have not already signed up to receive your financial aid funds, visit our website at https://www.norcocollege.edu/services/enrollment/sfs/index.htmland see the BankMobile section of this guide for additional information.
- All students are required to complete the Direct Loan EXIT Counseling online at https://studentaid.gov/exit-counseling/ after completing their program, dropping below half-time, or leaving NC.
- If your loan is not processed you will be notified within two weeks from the deadline date

## Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it is smart to explore other options that don't require repayment! Student Employment is an option for students to work part-time on and off-campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you 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 NC Student Employment counter located in the Student Financial Services building.

Scholarships are another student loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are:

- www.careeronestop.org
- www.immigrantsrising.org
- www.fastweb.com
- www.scholarships.com
- www.studentscholarshipsearch.com

Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees and supplies. See section on Scholarships.

## Federal Student Loan Default Management Plan

The NC Federal Student Loan Default Management Plan expects all students who receive a loan at NC to complete a loan entrance and exit Counseling session. Students may complete both the loan entrance and exit counseling online at studentaid.gov. Complete the entrance counseling when applying and the exit counseling prior to leaving the college or falling below half-time.

# California College Promise Grant

The California College Promise Grant (CCPG) is a state fee waiver program that is specifically for students at California Community Colleges. The CCPG waives the per-unit enrollment fee (currently $46.00 per unit) for California resident students, AB 540 students, eligible AB 1899 students as determined by the Admissions & Records office, and students who meet AB 801 criteria who have been without a residence in the last 24 months, (homeless) verified by the students as determined by the Admissions & Records office, and students who meet AB 801 criteria who have been without a residence in the last 24 months, (homeless) verified by the Student Financial Services office, who are meeting academic and progress standards.

For more information about AB1899 and AB801, please visit the Admissions and Records webpage.

- The CCPG is not a cash award; the waiver is applied directly to tuition fees for all students who qualify. CCPG is applied to tuition fees as a year-round entitlement, regardless of the number of units in which a student is enrolled.The CCPG also allows students to purchase parking at reduced rates for the fall and spring semesters.
- The CCPG does not pay for Student Services, Transportation or Health fees, books, educational supplies/expenses or course material fees (such as art, CPR, lab or lifeguard fees as listed in the NC course catalog).

## Apply Online:

- The primary application for the CCPG is the 2026-2027 FAFSA or 2026-2027 California Dream Act Application (CADAA).
- Once your FAFSA or CADAA is received, the CCPG will automatically be awarded to eligible students based on the information provided in the primary application.
- You can view your award information on your Award Letter in the Financial Aid section of NC MyPortal.

## Apply by Paper:

The paper CCPG application is considered a secondary application to be used for special circumstances determined on a case-by-case basis by financial aid. 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 are not met, the student will be required to fill out the FAFSA or CADAA, which allows a higher qualifying income for CCPG eligibility.

For CCPG type B eligibility a student's total income (or parents' total income for dependent students) must be within the following income standards. Tax documentation will be required along with the paper application:

| Family size | Base Year Income |
|---|---|
| 1 | $23,475 |
| 2 | $31,725 |
| 3 | $39,975 |
| 4 | $48,225 |
| 5 | $56,475 |
| 6 | $64,725 |
| 7 | $71,975 |
| 8 | $81,225 |
| Each Additional Family Member | **$8,250** |

Families that are currently receiving TANF/CalWORKs, SSI/SSP, or General Assistance/General Relief are eligible for CCPG type A and are eligible to complete the CCPG paper application. Acceptable proof of eligibility or documentation for CCPG type A varies depending on the type of benefits you or your family are receiving:

- For TANF/CalWORKs or General Assistance – acceptable documentation includes Notice of Action dated within the previous month, or the previous or current month's check.
- For SSI/SSP – acceptable documentation includes award letter or bank statement showing a deposit from the current or previous month.

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCPG types A, B, or C and are eligible to complete the CCPG paper application. Verification may be made by the NC Homeless and Foster Youth Liaison or one of the following:

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

If you qualify under any of the following Special Classifications, you are eligible for the CCPG type A and are eligible to complete the paper CCPG application:

- You are a dependent of a deceased or disabled veteran and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General.
- You are a Congressional Medal of Honor recipient or child of a recipient.
- You are a dependent of a victim of the 9/11 terrorist attack.
- You are a dependent of deceased law enforcement or fire personnel killed in the line of duty.

For any of the listed Special Classifications, a letter or Certificate of Eligibility is required along with a completed paper CCPG application. Special classification fee waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of CCPG information at the end of this section.

- Veterans can contact the Riverside County Veterans Services office at (951) 955-3060 for information on obtaining the Certificate of Eligibility.

Paper CCPG applications are available in the Student Financial Services office. You must apply for the CCPG using the FAFSA or CADAA before each summer intersession. The applications are available beginning every October 1 prior to the summer semester.

If you have been determined to be eligible for the CCPG after you have paid your fees during the current semester, you may be entitled to a refund.

- A refund will not be automatically generated for prior semesters, only for current semesters.
- You must request the account billing to be updated at the Admissions and Records office for any prior semester if determined CCPG eligible after the semester has ended.
- If you drop classes after the refund deadline established by Admissions and Records, you will not be eligible for a CCPG refund for the dropped classes.

## Loss of Eligibility for California College Promise Grant

A student shall become ineligible for a California College Promise Grant if the student is placed on academic and/or progress probation for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

Students will be notified of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification sent to the students will clearly state that two consecutive primary terms of probation will lead to a loss of the California College Promise Grant until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in maintaining eligibility.

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

## How to Regain Eligibility

If you lose your eligibility for the CCPG, you can have it reinstated by:

- Improving your GPA and/or course completion measures to meet the academic and progress standards,
- Stop attending your school district for two consecutive primary terms (fall/spring), **or**
- Submit and receive approval for a CCPG appeal.

A student may appeal the loss of a CCPG by meeting one of the following criteria:

- Documented extenuating circumstances. Extenuating circumstances are verified cases of accidents, illnesses, etc. that occurred during the term the student did not make progress.
- When a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner.
- Due to circumstances that might include documented changes in the student's economic situation.
- When there is 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.

## Appeal Process

Being placed on academic dismissal will result in loss of the CCPG. Any combination of two consecutive terms of cumulative GPA below 2.0 and/or cumulative unit completion of less than 50 percent may result in loss of fee waiver eligibility. Appeal forms for the CCPG are located at the Admissions & Records office.

When you submit a CCPG appeal, three items are required:

1. The completed and signed CCPG Appeal form.
2. A statement explaining the reason you are appealing.
3. Attach all related supporting documents to justify the appeal reason(s). For an extenuating circumstance exemption, documents such as doctor's notes, accident report, loss of job, etc. must be included.

Submit the completed appeal form to the Admissions & Records office at NC or at admissions@norcocollege.edu. A valid photo ID must be presented. Appeal results will be sent to you via your RCCD student email within 3-5 business days. Please ensure your RCCD email is activated.

## College Resources and Support

- Counseling services (951) 372-7101
- Tutoring services (951) 372-7143
- Disability Support Services (951) 372-7070
- Extended Opportunities and Program Services (951) 372-7128
- TRIO/SSS/SSS RISE (951) 372-7149
- https://www.norcocollege.edu/services/sp/index.html

# Cal Grant

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

**Cal Grant A** assists with tuition and fees at four-year public and private colleges as well as at some private career colleges. If you receive a Cal Grant A but decide to attend a California Community College (CCC) first, your award will be held in reserve for up to two years until you transfer to a four-year university.

**Cal Grant B** assists low-income students attending a California Community College (CCC) with living expenses and books. The award amount varies each year and may be used for books, living expenses and/or transportation.

**Cal Grant C** assists students with tuition and training costs for technical or occupational, vocational, or career training programs. Awards vary each year, and funding is available for up to two years depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California Community College. For more information, visit www.csac.ca.gov.

# The Cal Grant Community College Entitlement Award

The Cal Grant Community College Entitlement Award is for students attending a California Community College (CCC). Applicants must submit a FAFSA or CA Dream Act Application, plus a verified Cal Grant GPA to the California Student Aid Commission (CSAC) by September 2. New awards will become available in the Fall of 2026.

## Who is considered for a Community College Entitlement Award?

- Students enrolled at a California Community College (CCC) in their award year.
- Students who meet the general Cal Grant eligibility requirements.

Cal Grant Transfer Entitlement Awards 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 minimum.
- Meet the admissions requirements for the qualifying four-year college.
- Meet the Cal Grant eligibility and financial requirements.
- Apply by March 2 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.

## Students with Dependent Children (SWD)

Cal Grant students attending a University of California, California State University, or California Community College campus who have dependent children may be eligible for an access award. The Students with Dependent Children (SWD) Grant increases the Cal Grant award by up to $6,000 for qualifying Cal Grant A and B recipients and up to $4,000 for qualifying Cal Grant C recipients.

To qualify, the student must have dependent children that are under 18 years of age for whom they provide more than half of their financial support during the academic year.

## Cal Grant B Foster Youth Award

The Cal Grant B Foster Youth award allows students who are current and former foster youth to be eligible for increased Cal Grant eligibility. Foster youth have until their 26 birthday to apply.

- Foster youth students may renew their Cal Grant B awards for the equivalent of eight years of full-time attendance in an undergraduate program.
- Foster youth students have until their 26th birthday to apply for the Cal Grant High School Entitlement Award.
- Foster youth students attending a California Community College can apply for a High School Entitlement award through September 2nd (rather than March 2nd).

## How to Apply

1. You must complete the 2026-2027 FAFSA online at studentaid.gov/h/apply-for-aid/fafsa or the 2026-2027 California Dream Act Application (CADAA) online at csac.ca.gov by the March 2 or September 2 deadline **AND**

2. You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College students) by one or more of the following methods:

    a. If you have completed at least 16 degree-applicable units at RCCD with a 2.0 GPA or better, and have attended RCCD since the summer 2021 semester, RCCD will submit your GPA electronically to CSAC by the March 2nd or September 2nd deadline.
    b. If you have completed at least 16 degree-applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by the March 2nd or September 2nd deadline.
    c. If you have completed less than 16 degree-applicable units, but have graduated from high school within the past five years, you may ask your high school to submit your GPA by the March 2nd or September 2nd deadline.
    d. If you have completed less than 16 degree-applicable units with a 2.0 GPA and have been out of high school for more than five years, you may submit GED, SAT or ACT scores along with the GPA verification form by the March 2nd or September 2nd deadline. Go to collegeboard.com for testing dates and locations.

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

## Cal Grant Eligibility Requirements:

- Complete the 2026-2027 FAFSA or the 2026-2027 CADAA and have your GPA verified by the March 2nd or September 2nd deadline.
- Meet the Cal Grant Income and Asset Ceilings criteria.
- Be a California resident for one year or meet the AB540 criteria.
- Be a U.S. citizen or eligible non-citizen (parents do not need to be citizens or eligible non-citizens) or meet the AB540 criteria for CADAA applicants.
- Have a valid social security number or meet the AB540 criteria.
- Have not yet received a Bachelor's or professional degree.
- Show financial need at NC.
- Be enrolled in a program leading to an undergraduate degree or certificate.
- Be enrolled at least half-time (six or more units).
- Not owe a refund on any state/federal grants or be in default on a student loan.
- Meet the NC Student Financial Services Satisfactory Academic Progress standard (SAP) standard.

## Awarding Process

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

- Complete your financial aid file and any pending actions listed on your Financial Aid Task Portal at https://norcocollege.studentforms.com/.
- Claim NC as your school of attendance at mygrantinfo.csac.ca.gov.
- Meet all of the above eligibility requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before NC is permitted to release funds.
- You may self-certify your high school graduation by logging on to WebGrants 4 Students at mygrantinfo.csac.ca.gov.
- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California Community College then transfer to a qualifying Baccalaureate-degree granting college. You must transfer from a California community college to a Bachelor's degree-granting school in the award year for which the award is offered.

**If awarded a Cal Grant, you must complete your FAFSA application or your CADAA application every year by the March 2nd deadline in order to renew your award. You can make appropriate changes to your Cal Grant award (for example: change awarding schools) online at mygrantinfo.csac.ca.gov.

**NOTE: Please be advised that any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act. Students who are paid a Cal Grant and withdraw from any units prior to the census date for a course may be determined in overpayment of the Cal Grant funds and be required to repay that overpayment to the college. If you are unsure if you will be in overpayment, please contact our office prior to withdrawing from any classes.**

## Student Success Completion (SSCG) Grant

The Student Success Completion Grant (SSCG) is a financial aid program for Cal Grant B and C recipients attending a California Community College full time. In addition to the annual Cal Grant B and C awards paid at community colleges, the Student Success Completion Grant provides full-time students with additional financial aid to help offset the total cost of community college attendance.

Tobe eligible for the SSCG, students must:

- Be eligible for and receive a Cal Grant B or C award as a full-time student (12 units or more).
- Be a California Resident or exempt from paying non-resident tuition under Section 68130.5 or 76140 (AB 540 eligible).
- Meet the Satisfactory Academic Progress Standard (SAP) at NC.
- Have unmet financial need.
- Norco College limits SSCG funding to five semesters.

The SSCG is disbursed to students via their disbursement choice with Bank Mobile. The disbursement will be released once the student has passed census for the fall and/or spring term. Students may be eligible for the following disbursement amounts based on unit load for fall and/or spring terms:

| Enrollment Level | Eligible Students | Current or Former Foster Youth |
|---|---|---|
| 12-14.99 | Up to: $1,298 annually | Up to: $5,250 annually |
| 15+ | Up to: $4,000 annually | Up to: $5,250 annually |

*Awards for this grant are contingent upon available funding. Students are encouraged to complete their financial aid files early to be considered for this award.

## Chafee Grant Program

The California Student Aid Commission (CSAC) awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The Chafee Grant is awarded for up to $5,000 annually (or up to the student's financial aid unmet need) for students enrolled in six or more units during the fall, spring, or summer semesters.

### Eligibility Requirements

- Be a current or former foster youth who was a ward of the court, living in foster care, for at least one day between the ages of 16 and 18
- If you are/were in Kin-GAP, a non-related legal guardianship, or were adopted, you are eligible only if you were a dependent or ward of the court, living in foster care, for at least one day between the ages of 16 and 18
- Have not reached your 26th birthday as of July 1 of the award year
- Have not participated in the program for more than 5 years (whether or not consecutive).

## Application Process

1. Submit the 2026-2027 FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa or the 2026-2027 CADAA at http://dream.csac.ca.gov.
2. Submit the California Chafee Grant Program online application at https://chafee.csac.ca.gov/ or complete the paper form and mail it (for first time applicant's only).
3. Complete all 2026-2027 financial aid tasks/actions listed on your FA portal at https://norcocollege.studentforms.com to determine eligibility for additional financial aid (not required for the Chafee Grant).
4. Enroll in 6 or more units per semester as early as possible. Check WebAdvisor or MyPortal for registration dates. **Former foster youths are eligible for priority registration until their 26th birthday!**
5. CSAC will notify the student by email when they are awarded the Chafee Grant. Student's must submit a FAFSA or CADAA, meet Satisfactory Academic Progress (as outlined in California Senate Bill SB 150) and be enrolled 6 or more units before the SFS office can confirm student's Chafee Grant eligibility with CSAC. Students may check their status, make updates, and address pending items on their WebGrants 4 students account at https://mygrantinfo.csac.ca.gov/logon.asp.
6. NC will notify you via your student email when your funds are ready to be disbursed.

## CSAC Awarding Process

Students' completed applications are sorted by application date, and awards are offered based on the following priority selection criteria:

- Paid** renewal students who have not reached their 26th birthday as of July 1st of the award year.
- New and ***non-paid renewal students who will be 25 years old as of July 1st of the award year.
- New and non-paid renewal students who have dependents.
- New and non-paid renewal students who have an unmet need of $5,000 or more.
- New and non-paid renewal students who have an unmet need of less than $5,000.

** 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 your eligibility for the Chafee Grant, visit https://mygrantinfo.csac.ca.gov/logon.asp.

## Chafee Grant Disbursements

Chafee grants are now processed and disbursed through BankMobile. Students have the option to receive their disbursement as a direct deposit to a checking account, or to a BankMobile account. If the student has already selected a disbursement preference with BankMobile at NC, no further action is required – they will receive their Chafee grant disbursement through their current selected method. If no BankMobile preference has been selected, information on how to make that choice will be sent to the student's RCCD email when their funds are ready to be disbursed.

## Chafee Grant Program Updates (SB 150)

Effective January 1, 2020, California adopted new rules regarding the distribution process and eligibility requirements for the Chafee Education and Training Voucher program. Provided below is an explanation of the pertinent provisions of the bill that enacted these changes.

## Student Support Services and Resources

Norco College will provide Chafee grant recipients information about support services and resources available on campus and information on completing an educational plan with their first grant disbursement.

## Satisfactory Academic Progress (SAP)

All students at Riverside Community College District (RCCD) are meeting Satisfactory Academic Progress as long as the student maintains the following:

<u>Qualitative Standard:</u>

- Cumulative Grade Point Average (GPA) of 2.0

<u>Quantitative Standard:</u>

- A completion percentage rate of 67% of the total (cumulative) units attempted AND
- The student has not exceeded the Maximum Time Frame of their selected program of study

## Failing to Meet SAP and Loss of Eligibility

If the student fails to meet SAP standards or loses eligibility for the Chafee Grant, SFS will send a notification to the student's RCCD email at the end of each semester with their current status, requirements, or options to regain eligibility, if applicable.

If the student fails to meet SAP:

After **two** consecutive semesters – the student may continue to receive a Chafee Grant but must meet with an appropriate college staff member to develop a plan for improving academic progress in order to receive their remaining Chafee ETV Grant funds.

After **three** consecutive semesters – the student must meet with an appropriate college staff member to update their plan in order to receive their remaining Chafee Grant funds.

After **four** consecutive semesters – the student loses eligibility for subsequent awards but may appeal to retain eligibility.

## Appeal Process

A student may appeal the loss of the Chafee Grant with NC during any subsequent term following the loss of eligibility. Student Financial Services will send a notification to the student's RCCD email with the process for completing an appeal. Once the completed appeal has been submitted, SFS will review and automatically reinstate a student's Chafee grant eligibility if one of the following applies:

- The student achieves either a 2.0 GPA during the previous term or a cumulative GPA of 2.0
- The student demonstrates the existence of an extenuating circumstance that impeded successful course completion in the past but that has since been addressed such that the student is likely to demonstrate satisfactory academic progress in the future
- The student provides evidence of engagement with a supportive program, either on or off campus, that is assisting the student to make continued academic progress

### Returning Students

A student who loses Chafee Grant eligibility by not demonstrating SAP and subsequently is not enrolled for one or more semesters (fall/spring), will become eligible upon re-enrollment. Students will not be subject to appeal or SAP requirements at that time and will receive their Chafee Grant funds during the first term of re-enrollment. If the student enrolls in subsequent terms, SAP requirements will continue to apply.

### Contact Information

For questions regarding Chafee Grant policies or eligibility:

Brittany Emis, NC Chafee Grant Coordinator
Email: Brittany.Emis@norcocollege.edu
Phone: (951) 372-7057

NC Student Financial Services (SFS)
Email: studentfinancialservices@norcocollege.edu
Phone: (951) 372-7009

## California Military Department GI Bill Award Program

### (Formerly the California National Guard Education Assistance Award Program)

The California Military Department GI Bill AwardProgram (CMD GI Bill), formerly 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 Army or Air National Guard, California State Guard, and the California Naval Militia, or as many participants as the annual budget will allow. This Program authorizes the California Student Aid Commission (CSAC) to make payments to accepted 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 University of California Cal Grant A amount for attending a non-public institution. Graduate students who entered the program prior to the 2020-2021 academic year may receive an additional $500 for books and supplies. Renewal applicants who maintain eligibility for the program will continue under the CNG EAAP rules they entered the program under.

## Eligibility Requirements

- Be an active member of the California National Guard, the California State Guard, or the Naval Militia;
- Agree to remain an active member throughout the participation period in the program;
- Agree to serve two years in the California National Guard, the California State Guard, or the California Naval Militia upon completion of the last academic period of utilizing this program;
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess;
- Agree to only obtain one degree (baccalaureate, graduate, or doctoral) while participating in the Program;
- Agree to complete course of study within 10 years of initial acceptance into the Program;
- Be enrolled in, registered at, or accepted to a qualifying institution;
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution as defined by California Education Code section 69432(l);
- Agree to maintain at least a 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.
- Participants cannot receive a Cal Grant award check in the same academic year they receive a CMD GI Bill award check.

## How to Apply

Initial applicants must submit the CMDGI Bill Initial Application, the Free Application for Federal Student Aid (FAFSA), the Statement of Understanding (SOU), a Letter of Recommendation, and an annual Service Commitment Agreement prior to the April 30 deadline to be considered a priority applicant.

Applicants who do not complete all 5 steps by the April 30 deadline can apply as first-come, first serve applicants by completing the Program's Initial Application, the Free Application for Federal 37 Student Aid (FAFSA), the Statement of Understanding (SOU), and a Service Commitment Agreement until January 14, or until all awards have been exhausted.

Renewal participants must complete the CMD GI Bill Renewal Application and the Renewal Statement of Understanding and, if the applicant entered the program during the 2020-2021 academic year or later, the annual Service Commitment Agreement. Renewal paperwork is available from January 15 (or the next business day) through the deadline date of June 1. Failure to renew will result in withdrawal from the CMD GI Bill.

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

# Student Employment

## Federal Work Study Eligibility Requirements

All students seeking FWS positions MUST meet the following criteria:

- Apply for the FAFSA at www.studentaid.gov, list the NC school code 041761, and demonstrate financial need which is determined by the NC SFS office.
- NC must be your home college on your admissions application.
- Must maintain a 2.0 cumulative grade point average
- Be enrolled at least half-time at NC (for employment purposes: 6 units for fall/spring semesters and 3 units for summer/winter sessions).
- Have a valid, non-laminated, and signed social security card.
- TB test, fingerprinting, and food handler certification may be required for certain positions upon hire as a condition for employment.
- Must meet the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, they may be placed on warning and ultimately become ineligible for financial aid, including FWS, which will result in the loss of their financial aid and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved by SFS and a written notification to return to work has been issued by the Student Employment office.
- Agree to abide by the Student Employment Program Terms and Conditions located at: https://www.norcocollege.edu/services/studentlife/se/student.html

## Department Funded Positions

All students seeking department funded positions MUST meet the following criteria:

- NC must be your home college on your admissions application
- Must maintain a 2.0 cumulative grade point average
- Must be enrolled at least half-time at NC (for employment purposes: 6 units for fall/spring semesters and 3 units for summer/winter sessions).
- Have a valid, non-laminated, and signed social security card.
- TB test, fingerprinting, and food handler certification may be required for certain positions upon hire as a condition for employment.

## Benefits of Student Employment

- Flexible hours that work around your school schedule.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income to help pay for educational expenses.
- Network within and outside of the NC community.

## How do I apply for student employment positions?

1. Complete your 2026-2027 FAFSA and required actions through the FA Portal, if any. (FWS and CalWORKs only).

2. Visit https://www.norcocollege.edu/services/studentlife/se/student.html page to view positions that are available and click on https://norcocollege.jobspeaker.com/ then the “Sign In” on the upper right-hand corner. Select "Norco Login" and use the single-sign on option.

3. Submit your application once you have completed every section to the best of your knowledge. Apply for as many jobs as you like and qualify for. Make sure you go into each position description and read all the requirements before applying. All three colleges may post their positions on this site so make sure you only apply to those jobs listed through your home college.

4. Please allow 7-10 days after the position closing date for application responses and in some instances, it may take longer depending on the number of applicants. The system does NOT notify you of the status of your application. If selected for an interview you will be contacted via the phone number or email address you provided on the application. If you are not selectied you will be notified via an application status update. You may check the application status by logging into the jobs’ website using the user ID and password you created when applying or by following up with the hiring supervisor.

5. If and when you are hired, the supervisor will provide you with all of the required hire forms.

6. Once the hire process is complete and approved, the supervisor and the student employee will be notified via email so that you may begin your employment (student employees will be notified via the school email only, not personal email addresses).

**All student employees must adhere to the Terms and Conditions for Employment. Non-Compliance of the Terms and Conditions may result in Termination.**

**NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL ALL HIRING FORMS ARE COMPLETE AND WRITTEN APPROVAL, SHOWING A HIRE DATE, IS GIVEN BY THE STUDENT EMPLOYMENT OFFICE.**

## Scholarships

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

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

# Scholarships

## 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. RCCD scholarships are diverse and typically based on general and/or donor criteria such as:

- GPA
- Financial need
- Military status
- Academic Path
- Volunteer work

The online scholarship application for the next academic year becomes available every fall semester in mid-October. The scholarship system matches your completed application with scholarship opportunities that best align with your qualifications. You may be the perfect fit for a scholarship but will not know until you apply. The application is easy and worth the effort.

To apply for all RCCD Foundation scholarships:

1. To apply visit the https://www.norcocollege.edu/services/enrollment/sfs/scholarships.html website and select "RCCD Foundation Scholarship". It will redirect you to the scholarship application system known as Blackbaud. You must be admitted to NC tobe able to apply.
   Blackbaud. You must be admitted to NC tobe able to apply.
2. You will be presented and should select "Continue with Blackbaud".
3. Select to "continue with email option" and enter your RCC student email
4. Select "Send confirmation code" and an email confirmation code will be sent to your RCCD student email to create an account.
5. Enter your RCCD student email address and create a password
6. You will be prompted to sign up for the multi-factor authentication using your phone number or download an app. This is required by Blackbaud and cannot be waived by NC.

Scholarship workshops are held throughout the application period to provide students with information on how to complete the scholarship application. Workshops are offered in-person or virtually and are a great resource to assist student with information on how to complete the scholarship application, respond to the required personal essay questions and obtaining scholarship recommendations.

Please note:

- Scholarship recipients are notified in May via your RCCD student email.
- Offered RCCD Foundation scholarships will be applied beginning with Fall of the upcoming academic year. You must be enrolled in a minimum of 6 units to be eligible for the minimum award disbursement unless waived by the donor.
- Scholarships deemed "continuing scholarships" are for students with continued attendance at NC for the scholarship award year. "Transfer scholarships" are for students transferring to a 4-year institution for the upcoming year.

## High School Seniors Scholarships

The RCCD Scholarships specifically for high school seniors who plan to attend RCCD become available early in the spring semester. You must have an activated RCCD assigned student email to apply. Please visit the NC Student Financial Services (SFS) website for instructions and to be directed to the scholarship application system.

The Norco College Volunteer 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. If, for any reason, the awarded recipient does not meet the requirements, an alternate recipient will be chosen. All scholarship awards are contingent on available funding and are disbursed by the refund method selected through BankMobile Disbursements (please see the information regarding BankMobile Disbursements in this guide).

# External/Outside Scholarships

There are many other opportunities for students to find scholarships outside of NC. Although searching for scholarships requires time and effort on the part of the student, it is well worth the effort. The NC SFS Office receives scholarship notices periodically from outside, off- campus sources such as civic organizations, clubs, associations, business, etc. Scholarship notices are posted in the SFS office and on the SFS Scholarship web page. To access the page, go to https://www.norcocollege.edu/services/enrollment/sfs/scholarships.html and select General Scholarships. It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

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 your college or local library, your parent's or your employers, community organizations, etc. You may also search for scholarships on the internet; however, beware of sites requesting fees for their services. The following is a list of free websites to use in your search for scholarships:

www.careeronestop.org
www.immigrantsrising.org
www.collegenet.com
www.unigo.com/scholarships
www.fastweb.com
www.scholarships.com
www.studentscholarshipsearch.com

Search engines such as Google are the best tools available to you for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines. For example, if you just searched for "scholarships" on Google, you'll get millions of results. So, you'll need to develop a strategy for being more specific about the scholarships you're looking for. Refining your searches in Google can be done in a few steps.

- Pick a characteristic about yourself that you'd want to find a scholarship about.
- What do you want to study?
- What are your passions?
- What are your hobbies?

By narrowing down what you are searching for, you'll find pages of scholarships that you can apply for.

There are good words, bad words, and then there are magic words. What are magic words? Magic words are words you use in your Web searches that are used less conversationally, and so when you search for scholarships with those terms, you'll probably get better results. For example, one of the most powerful words in scholarship search is the word foundation. Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, so when you search for scholarships with the word "foundation" in your search, you'll be more likely to find the awarding foundation. Magic words become very important when you have relatively broad topics you're searching for. What are some of the most magic words you can use in your scholarship search?

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

### If you are awarded a scholarship from a source outside of NC, the procedures to use your scholarship at NC are as follows:

1. The organization or donor providing the scholarship will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor's directions for the procedure to have your scholarship funds sent to NC. If proof of enrollment is required, you may submit your printed class schedule from Web Advisor, or, if they are requesting "official" proof of enrollment, contact the NC Admissions and Records Office at (951) 372-7002.
3. For students who receive the Governor's Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor's Scholarship Program. The Qualified Withdrawal Form is available at www.scholarshare529.com. For help in filling out the form, call 1-800-544-5248.
4. For information on the California Kids Investment and Development Savings Program (CalKIDS) and to access student savings, visit www.calkids.org or call 1-888-445-2377.
5. Once NC receives your scholarship funds, you will be sent an email from the NC SFS office acknowledging receipt of the funds and a schedule of disbursement dates.
6. Once the SFS office determines you are actively enrolled in classes and that you meet all requirements of the donor, your scholarship funds will be disbursed to you on the next disbursement date.

## 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 you money and heartbreak. Any scholarship, grant, foundation, or organization that's legitimate won't ask for a penny out of your pocket.

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

- Asking for money: Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as "reserve your scholarship with your credit card number." Reputable scholarships never need to charge money
- Asking for lots of non-relevant personal information: Scams using identity theft ask lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially related information.
- Claims of exclusivity: A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Do not pay.
- Claims of guarantees: The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.
- Receiving letters of potential awards that you never applied for: Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes email notifications of any kind about scholarships that you never applied for.
- "Free" seminars with an up sell: The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those seminars.
- If something feels, sounds, or seems "fishy", it probably is. The most important thing you can do when it comes to scholarship scams is to trust your instincts. With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for.
- Remember the golden rule of scholarships: Money flows to the student, never the other way around, beware of any scholarship claims to the contrary.

# Student Services and Additional Programs and Assistance

## Welcome Center

The Welcome Center (WC), which is located on the first floor of the Student Services Building, houses a wide array of student services designed to accommodate the needs of new, continuing, transferring, and returning students in a "One-Stop-Shop" format, and aims to make students' college experience go as smoothly as possible. The WC is home to Admissions & Records, Student Financial Services, and Counseling services.

The WC is staffed by a team to assist with, enrollment, WebAdvisor, Myportal and EduNav, RCCD Email and Single Sign-On, online orientation, assessment test appointments, counseling and general financial aid questions and support.

## Veterans Services

Veterans Services mission at Norco College is to serve veterans with dignity, respect and honor. Veterans Services is committed to provide effective and timely services in a safe, challenging and supportive learning environment that will prepare NC veteran students to pursue their future academic and career endeavors. The Veterans Resource Center (VRC) offers support to NC Veteran students through the Veterans Resource Center. For assistance and answers to your questions regarding VA benefits, stop by the Veterans Resource Center during normal operating hours. You may also contact the VRC by phone at (951) 372-7142 or by email at **veterans.services@norcocollege.edu**.

Veterans may be eligible for priority registration for future terms. Simply bring in a copy of your DD214 to the Veterans Services office to check if you are eligible. You'll be notified of your eligibility through your RCCD student email account. Veteran dependents are not eligible for priority registration. If you are a Veteran, a spouse, or dependent of a Veteran, you may be entitled to receive Veterans educational benefits. You may view GI Bill eligibility requirements online at Education and Training Home (va.gov) or by calling 1-888-442-4551. Also, be sure to check out military.com for available scholarships.

- **New Benefit User**: Never previously used VA educational benefits.
- **Continuing Benefit User:** Used benefits at Norco College in the previous term.
- **Previous Benefit User:** Previously used VA benefits at another institution.

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the California College Promise Grant (CCPG). For more information on how to qualify to have your fees waived contact the NC Veterans office or the Student Financial Services office. Remember, in addition to your Veterans education benefits, financial aid may be available by completing the FAFSA application online at studentaid.gov. Financial aid is in addition to and does not affect your Veterans education benefits.

## Extended Opportunity Programs and Services (EOPS)

Extended Opportunity Programs & Services (EOPS) is a specialized program that provides additional educational and financial support services to those offered by Norco College (NC) to eligible students who have historically experienced economic and educational disadvantages. EOPS services include academic, career and personal counseling, priority registration, book vouchers, one-to-one tutoring, academic progress reports and transfer/career assistance. To be eligible to apply for EOPS, students must meet all of the following:

- Be a California resident or AB540 eligible
- Be eligible for the California Community College Promise Grant (CCPG) type A or B
- Be enrolled Full-Time (12 or more units) during the semester accepted into EOPS; 9 units which must be taken at NC. Disabled students cleared through Disability Support Services (DSS) to take less than 12 units per semester may be enrolled part-time.
- Have not completed more than 45 college degree applicable units
- Have completed a recent 2-year Educational Plan (SEP) or 1 Semester Educational Plan with a Counselor at NC.

Be aware that EOPS book vouchers are considered a financial assistance resource and may reduce your eligibility for Federal Work Study, student loans and other aid. If you have applied for and been awarded an EOPS book voucher, this award will be listed on your financial aid award letter. For more information regarding this program and other eligibility requirements visit their website at https://www.norcocollege.edu/services/sp/eops/index.html or contact their office at (951) 372-7128.

Cooperative Agencies Resources for Education (CARE) is a state program that helps to meet the unique needs of single parents. Students, who are single heads of welfare households with young children, receive additional counseling, child care and transportation assistance, help with supplies, workshops and more. CARE students are also enrolled in the EOPS program.

To be eligible to apply for EOPS students must meet all of the following:

- Be a legal resident of the State of California, or be an eligible AB540 student
- Be enrolled Full-Time (12 or more units) during the semester you are accepted into EOPS; 9 units of which must be taken at Norco College. Disabled students cleared through DSS to take less than 12 units per semester may be enrolled part-time.
- Have not completed more than 45 college degree applicable units
- Be eligible for a California College Promise Grant (CCPG "A" or "B")
- Have completed a recent 2 Year Educational Plan (SEP) or 1 Semester Educational Plan with a Counselor at NC

## Phoenix Scholars Program

Norco College Guardian Scholars Program is committed to supporting current and former foster youth exiting the foster care system. Our goal is to serve as a resource for young scholars by assisting in their development and equipping them with the educational and interpersonal skills necessary to become self-supporting, community leaders, role models, and competent professionals in their selected fields.
We strive to provide a comprehensive program that collaborates with on-campus and off-campus networks to provide support and services to help ensure your academic success. You will have a designated Counselor and Student Success Coach assisting you throughout your educational journey here at NC. This approach contributes to the quality, depth and success of the student's positive college experience.

### Eligibility

- Be a current or prospective NC student.
- Be a current or former foster youth.
- Contact Phoenix Scholars/EOPS to start your eligibility verification and intake process.
- Submit Dependency Verification Letter (also known as Ward of Court letter). This letter can be obtained from your county's child welfare agency, your former social worker, or the Independent Living Program (ILP) to Azadeh Iglesias at Azadeh.Iglesias@norcocollege.edu.

### Services

- Navigate Enrollment Services
  - College application assistance
  - Help with moving through the orientation and counseling process
  - FAFSA and CHAFEE Grant applications assistance
  - Priority registration
  - Financial help: textbooks, supplies, and services related to transportation, housing or food
- Educational Planning
  - Personalized academic counseling and advising
  - Course selection and Student Educational Plan development
  - Personalized Student Success Coach assistance
  - Tutorial services
  - Student success workshops
  - Referrals to Counseling Services and Student Health & Psychological Services
- Student Engagement
  - University tours and cultural field trips
  - Peer mentoring
  - Annual Foster Care Awareness Event: Voices and Visions

For more information call EOPS/NextUP and Guardian Scholars at 951-571-6110 or reach out to:

Azadeh Iglesias, Student Success Coach
951-738-7743
Azadeh.Iglesias@norcocollege.edu

Monica Huizar, Counselor
951-372-7128
Monica.Huizar@norcocollege.edu

## Workforce Preparation/CalWORKS

CalWORKS will help you achieve self- sufficiency through employment and education. If you 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 NC, you may be eligible to receive special support services. Norco College's CalWORKS services include counseling, priority registration, job search and resume assistance, resource referrals, and intensive joint case management with the County Welfare to Work (WTW) program. For more information, call 951-372-7128, email calworks@norcocollege.edu or visit their website at https://www.norcocollege.edu/services/sp/calworks/index.html.

## Disability Support Services

The Disability Support Services (DSS) offers services to ensure access and accommodations to individuals with unique challenges. Some of the services offered are academic advising and career counseling, test accommodation, adaptive computer technology, note taking assistance among other. For more information about the DSS department and its services, call (951) 372-7070, video relay phone (951) 547-1178 or visit their website at https://www.norcocollege.edu/services/drc/index.html.

Additionally, the U.S. Department of Education's Federal Aid office also offers resources for students with documented qualifying disability. 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: The student audio guide is designed to give a student a four-part, 60-minute overview of the Department's Federal Student Aid Programs which consist of:
  - Application procedures
  - Eligibility criteria
  - Deferment and cancellation provisions
  - Loan repayment
  - Non-federal sources of assistance are available on this guide

A student can request an audio guide, or any of the Federal Student Aids' publication and fact sheets in alternate formats, such as Braille, by calling our Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913).

## Puente

The mission of the Puente Program at Norco College mission is to increase the number of educationally underrepresented students who enroll in four-year colleges and universities, earn college degrees and return to the community as mentors and leaders to future generations. Puente students work closely with a guidance counselor to prepare an academic plan to transfer to four-year institutions, and the students commit to a rigorous two-semester English and personal Development sequence.

The Puente Program is an academic and community leadership program designed to help students transfer to four-year colleges and universities. The program meets this goal through a one-year series of Guidance courses, English classes, and mentoring from a professional from the community.

### Benefits

- Develop reading and writing skills
- Meet professionals in our community
- Learn strategies for success in college and in life
- Make university contacts and visit universities
- Create a successful transfer plan
- Participate in culturally-enriching activities
- Priority registration for participants

## Counseling

Puente students work closely with their Puente counselor on a one-to-one basis for personal counseling, to complete or update a comprehensive student educational plan (SEP), to go over topics related to major requirements, life planning, career exploration, and transfer requirements, among other topics.

### How do I join Puente?

Recruitment is continuous until the classes are full. The Puente Program operates under a first-come, first-serve basis. Send in your application ASAP for the best chances of acceptance.

To learn more, please visit https://www.norcocollege.edu/services/counseling/puente/index.html for more information.

For more information, contact the Puente coordinators:


Daniel Grajeda, Counseling
Daniel.Grajeda@norcocollege.edu
951-738-7784

Yolanda Haro, Assistant Professor
Yolanda.Haro@norcocollege.edu
951-751-4909


## Umoja

The Umoja Community at Norco College is a program that is dedicated to enhancing the cultural and educational experiences of Norco College students. The Umoja Community serves at-risk educationally and economically disadvantaged students, believing that when the voices and histories of students are deliberately and intentionally recognized, students develop self-efficacy and a foundation for academic success. Umoja actively promotes student success for all students, with an emphasis on African American student success, through culturally responsive curricula and practices. It is our mission to increase the number of educationally underserved students who enroll in our institution, to earn their degrees, transfer to a four-year college or university, and return to the community as leaders and mentors for future generations.

If you have any questions about available offerings or want to find out if you qualify, go to https://www.norcocollege.edu/services/counseling/umoja/index.html or contact the Umoja program at 951-738-7797.

## Norco College Promise Program

The NC Promise Program providesfirst-timecollege students free tuition for the first year (even if you're not eligible for financial aid). First-time students who have never attended college are eligible.

Students who do not qualify for the state's CCPG program will automatically be included in our local program, but they must fulfill the eligibility criteria outlined below (i.e., be a first-time student, apply for financial aid, enroll full-time, have CA residency, etc.).

### Benefits

- Covers tuition not paid for by financial aid for the first year of college
- Priority registration to ensure 12 - 15 units per semester
- A Comprehensive Student Educational Plan (SEP) which maps out classes from the first semester to the last

## Eligibility

- **Must be a first-time college student who has never attended college.** (Note: excludes prior concurrent/dual enrollment while in high school and the summer before your first fall semester.)
- **Must enroll in 12 units or more for the Fall & Spring semesters. Enrollment in Winter and Summer is optional, but tuition fees will be covered by the Promise Program for any students who enroll in the full-time equivalent of 6+ units in Winter and Summer.** (Note: students with certified full-time equivalent status from the Disability Resource Center will also be eligible for the Norco College Promise Program.)
- **Must be a California resident or from an eligible exempt group** (i.e. AB 540 or California military dependent).
- **Must identify Norco College as your "home" college.**
- **Must maintain a 2.0 GPA.**
- **Must complete a comprehensive student education plan by the end of your first semester**.

## Maintaining Eligibility

Once accepted into the NC Promise Program, you qualify for the second year by meeting the following requirements:

- Submit a new financial aid application for the second year
- Maintain a 2.0 GPA
- Maintain CA residency status
- Enroll full-time for their second year semesters

For more information, visit https://www.norcocollege.edu/services/promise.html or contact the NC Promise team at NorcoPromise@norcocollege.edu.

# Bureau of Indian Education Grant/Scholarship

The Bureau of Indian Education (BIE) Program the mission is to prepare students with the knowledge, skills, and behaviors needed to flourish in the opportunities of tomorrow. Higher education, also called postsecondary education, is an optional stage of formal learning after secondary education. The BIE serves American Indian and Alaska Native postsecondary students through higher education scholarships and support funding for tribal colleges and universities.

For more information regarding BIE Programs please visit bie.edu/landing-page/scholarships-internships.

For more information regarding Native American Scholarships visit:

- collegescholarships.org/nativeamerican.htm
- collegescholarships.org/grants/native-american.htm

To determine eligibility for grants or scholarships your Tribe/Nation will send you a Financial Needs Analysis form to be submitted to the NC Student Financial Services (SFS) office. The Needs Analysis requires that you complete the Free Application for Federal Student Aid (FASA) for the current academic year. You can complete the FAFSA online at studentaid.gov and list NC as your college (school code 041761). The NC SFS office will return the completed Financial Needs Analysis form to your Tribe/Nation who will determine your eligibility and notify you regarding the amount of your scholarship or grant.

## 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 https://www.norcocollege.edu/services/enrollment/sfs/Pages/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.

## JackKent 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.

## 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

## 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.

# AmeriCorps

AmeriCorps is a national service program whose missions 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 students may use their 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 Segal AmeriCorps Education Award, please visit nationalservice.gov/programs/americorps. If you have earned a Segal AmeriCorps Education Award, and you wish to use it at Norco College (NC) please see steps below.

- You must have completed the current FAFSA and be currently enrolled in classes at NC for the term requested for payment.
- You must then complete the AmeriCorps Voucher and Payment Request electronically at my.americorps.gov/mp/login.do to request Segal AmeriCorps Education Award fund to be sent to NC.
  *The amount the student is requesting in payment from AmeriCorps cannot exceed the cost of attendance at NC.
- The Norco College Student Financial Services office will then verify that you are eligible to receive and use the Segal AmeriCorps Education Award at Norco College.

Once approved, the AmeriCorps award funds will be sent to NC in approximately two to four weeks. You will be emailed notification to your RCCD student email account that Norco College has received your AmeriCorps funds. The NC Student Financial Services office will then verify that you are enrolled in the semester requested and disburse the AmeriCorps funds in the same matter as other financial aid.

## Study Abroad/International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester long programs that 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 2024- 25 California College Promise Grant (CCPG), will waive class fees for eligible units of enrollment taken during the Study Abroad Program.

Students that have completed their 2024-25 FAFSA and their 2023-24 financial aid file, and have been determined to be meeting Satisfactory Academic Progress, grants and/or a Direct Loans may be able to assist with the cost of the trip after making initial deposits to the 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 at (951) 222-8374 or by email at Nassef.Girgis@rccd.edu. You may contact Brittany Emis, SFS Analyst at (951) 571-6497 or Brittany.Emis@norcocollege.edu if you have any questions regarding your financial aid file or grant eligibility and Norco College (NC) is currently listed as your home school. If you wish to change your Home College to NC, contact Admissions and Records at 951-372-7002 or by email at admissions@norcocollege.edu.

## Factors That Can Affect Your Eligibility

## 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 to complete financial aid task. Some of the documents that may be submitted to confirm citizenship are: a copy of the student's Certificate of Birth, an original valid U.S. Passport or Passport Card, or an original Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: an original Alien Registration Card, I-551, or I-94 Stamp. All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact Student Financial Services at (951) 571-6139.

U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees lawful immigration to the United States. For information go to uscis.gov or contact the National Customer Service Center (NCSC) at 1-800-375-5283 (or 1-800-767-1833 TDD for the hearing impaired).

## Selective Service System

On December 27, 2020, the ***FAFSA Simplification Act*** (Act) was enacted into law as part of the ***Consolidated Appropriations Act, 2021***. The Act includes amending the requirement that male students register with the Selective Service before the age of 26 to be eligible for federal student aid under Title IV of the HEA (Title IV).

Starting with the 2023-2024 award year, the Selective Service question will be removed from the FAFSA, as well as the option to register with the Selective Service.

## Drug-Related Convictions

On December 27, 2020, the ***FAFSA Simplification Act*** (Act) was enacted into law as part of the ***Consolidated Appropriations Act, 2021***. The Act eliminated the ineligibility for Title IV aid due to drug-related convictions that occurred while receiving federal student aid. Any related questions have been removed from the FAFSA form.

## Satisfactory Academic Progress Standard (SAP)

The United States Department of Education (ED) requires that all students must be enrolled in a program for the purpose of completing an ADT/AA/AS Degree, transfer requirements, or certificate program (Note: only courses within studen'ts declared program are paid for). Students applying for federal, state and institutional aid must have their academic progress reviewed to determine if Satisfactory Academic Progress (SAP) has been achieved. RCCD treats all students the same for SAP determination regardless of program of study or enrollment status. ED requires that students who apply for financial aid meet two standards.

### Qualitative Standard

All students at Riverside Community College District (RCCD) must have a Cumulative Grade Point Average (GPA) of 2.0.

### Quantitative Standard

All students must complete their program of study within a certain number of units and 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 Riverside City 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 ÷ 20 = 67.5%). Students who do not meet the pace of progression may lose eligibility for most types of financial 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, as well as any applicable transfer units, 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 within the Maximum Time Frame, as explained, they may lose eligibility for most types of financial aid.

## Evaluation

All students, regardless if they are Title IV or non-Title IV recipients, will be evaluated at the end of each semester to determine if they are meeting the standards listed above.

## Grade Standards

All semester units at RCCD include:

- Attempted units include: A, B, C, D, F, EW, CR, P, NC, NP, FW, W, I, IB, IC, ID, IF
- Completed units are those with grades of: A, B, C, D, CR, P
- Applicable transfer units from other institutions will be included in the SAP calculation
- AP credits, Credit for Prior Learning, Articulated Credits and College-Level Examination Program (CLEP) credits will be included in the SAP Calculation
- Courses in which a student receives a grade of F, NC, NP, FW, EW, 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.
- Courses in which a student receives an EWC will not be counted as for satisfactory academic progress purposes.

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

| Grade | Definition |
|---|---|
| F | Fail |
| NC | Non-Credit |
| NP | No Pass |
| FW | Failed withdrawal |
| W | Withdrawal |
| I | Incomplete |
| IB | Incomplete B |
| IC | Incomplete C |
| ID | Incomplete D |
| IF | Incomplete F |
| EW | Withdrawal due to Extenuating circumstances |
| EWC | Withdrawal due to COVID related Extenuating circumstances |

## Repeated Course Information

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 disbursement will require a review and possible adjustment of any future disbursements. Financial aid follows all Title IV regulations for repeated courses and IP grades.

## SAP Statuses

**SAP Satisfactory (SA):** AA 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(s). 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). Students are notified via email of their warning status.

**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). To schedule an appointment to meet with an Academic Counselor to complete an SEP, please contact NC Counseling department at (951) 372-7101. 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 standard(s) after their Warning period will be determined 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.

Student's that become ineligible will receive an SAP Ineligible notification indicating they did not meet satisfactory academic progress standards and, therefore, will no longer be eligible to receive financial aid (federal or state, with the exception of the California College Promise Grant). However, these students will be provided with an option to appeal their status based off their unique circumstances.

# Appeal Process

## Students with an SAP Ineligible status an appeal this status.

Appealing due to not meeting the GPA and/or Pace of Progression Standard

In order to appeal, the student must have extenuating/mitigating circumstances that occurred during the period that the student did not meet SAP and must document those circumstances. To appeal, the student must document the circumstance(s) for not meeting SAP and must submit official documentation online, via the FA portal at https://norcocollege.studentforms.com/ or in person at the Student Financial Services office. There is no limit to the number of times you may appeal; however, each appeal must be based on new reasons or circumstances.

Examples of Extenuating Circumstances that must be supported by providing official documentation may include, but are not limited to:

- Death of a relative or significant person
- Documented illness, major accident or injury of yourself or an immediate family member, pregnancy or birth of a child
- Victim of a crime
- Homelessness
- Loss or change in employment, transportation
- Natural disaster

Steps to appeal online at https://norcocollege.studentforms.com/ include providing the following 5 Appeal Documents:

1. Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
2. Official two-year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
3. Download, sign and upload the Probation Contract
4. SAP Appeal web form with a statement explaining the extenuating/mitigating circumstances that caused the student to not meet SAP AND statement explaining what has changed to allow the student to now meet SAP standards
5. Official 3rd party Documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate)

***NOTE**: In order for a Comprehensive Student Education Plan to be official, official transcripts from ALL previously attended colleges or universities must be on file at Riverside Community College District (RCCD). If a student's official transcripts are not on file, then the student's Comprehensive Student Educational Plan is considered invalid.

***Norco College 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 tocomplete an official two-year Student Educational Plan.

**Appealing due to exceeding Maximum Time Frame Only:**
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
- Completed Basic Skills courses
- High unit majors (Nursing, Vocational Nursing…)
- High unit transfer majors (Math, Biology, Chemistry, Physics, Computer Science, Engineering…)
- Completed Military or AP courses/credit

Steps to appeal online at https://norcocollege.studentforms.com include providing the following 5 Appeal Documents:

1. Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)
2. Official two-year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
3. Download, sign and upload the Probation Contract
4. SAP Appeal web form with a statement explaining the extenuating/mitigating circumstances that caused the student to not meet SAP AND statement explaining what has changed to allow the student to now meet SAP standards
5. Official 3rd party Documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate)

For additional information or assistance with submitting an appeal, please visit the Student Financial Services office.

**NOTE**: Submission of an appeal does not guarantee that a student will regain financial aid eligibility. Students must submit their appeal to NC only. The financial aid SAP Appeal Committee will review the validity of the documentation presented for extenuating/mitigating circumstances and connection to the timeframe in which the student did not meet SAP. After reviewing the appeal, the committee will render a decision, and the student will be notified in writing/email of the decision.

Each student who is approved for a "probationary" period must have an official Approved Class List (ACL) developed, which will outline the coursed for which the student may receive financial aid.

Incomplete appeals will receive notifications via email communication regarding more information needed to complete the SAP appeal process. If your appeal is denied, you can request a 2$^{nd}$ review by contacting the Student Financial Services office. There is no limit to the number of times you may appeal; however, each appeal must be based on new reasons or circumstances.

**SAP Probation (PR):** Students will be placed on Financial Aid "Probation Status" only if their SAP Ineligible status is approved through the appeal process. Students on Probation must meet the SAP standard(s) **each** semester, beginning with the semester of approval, in order to maintain their Probation Status.

- **Approved Class List (ACL)**: Probation students will only receive financial aid for courses that are listed on their Approved Class List (ACL), which is created from thestudent's official Education Plan submitted during the appeal process. If an appeal is submitted and approved, funding will be disbursed for the semester in which they were approved and applicable future semesters. Eligibility for federal, state and institutional aid will be determined after the appeal has been approved and the appeal contract is received by Student Financial Services. No retroactive disbursements will be granted.

- **Continued Probation Status**: if you complete the term with a 2.0 GPA and 67%pace of progression (units attempted vs completed) for that term, your appeal will be automatically continued without further action.

- **Loss of Probation Status**: If students fail to complete the term with a 2.0 GPA and 67% pace of progression (units attempted vs units completed) for that term,they will lose their probation status and become ineligible to receive financial aid. Students can regain eligibility by:
    - Bringing 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 OR
    - By submitting an additional appeal request if the student had new extenuating/ mitigating circumstances occur during the term they were on Probation.

# Course Information

## How Course Selection Can Affect Eligibility

Not all courses and/or programs of study at RCCD have been approved by the Department of Education for federal and/or state financial aid funding. Please visit NC financial aid in the Student Financial Services building for a list of courses that are not approved for financial aid payments. If you enroll in any of the courses on this list, you will not receive payment of any federal and/or state financial aid for that course.

## Repeated Course Information

RCCD is required to look at the number of times a student attempts a course when determining financial aid eligibility. If a student receives 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), they will only be eligible to receive financial aid for that course one additional time (one repeat). If the student attempts a course for the third time after previously receiving a passing grade in that course, they will no longer be eligible for payment for those units.

Repeated course units will be counted as attempted units in the pace of progression calculation of Satisfactory Academic Progress (SAP). When courses are repeated, only the earned units associated with the higher grade will be counted as completed units in the pace of progression calculation. 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 4-unit math class (Math 101) in the fall and receive a passing grade (A, B, C, D, P), that is your first attempt. If you re-take that same 4-unit math class (Math 101) in the spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt the same 4-unit math class (Math 101) a third time to take in the summer or beyond, you will no longer be eligible to receive financial aid for those 4 units.

Example:

| | | |
|---|---|---|
| 2026 Fall | Math 101- 4 units eligible for financial aid, received passing grade | |
| 2027 Spring | Math 101- 4 units eligible for financial aid | |
| 2028 Fall | Math 101- 4 units | no longer eligible for financial aid for this class |

**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?

Dropping some classes after receiving financial aid may cause a change in a student's financial aid eligibility. If possible, a student's final grant disbursement of the semester will be adjusted for changes in enrollment due to dropping a class(es). However, if the student drops too many classes after receiving his/her first grant disbursement, the student **MAY** be required to repay a portion or all of the grant disbursement.

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

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

Any student who withdraws from all of their classes, are dropped by all of their instructors, or receives all FW/W grades for the semester may be subject to repayment of federal financial assistance funds including the Federal Pell Grant, FSEOG grant, and Direct Loans. This is referred to as Return of Title IV funds (R2T4).

For **Cal Grant**, the enrollment status for each recipient must be determined according to the recipient's attendance at the time funds are paid to the recipient or credited to the recipient's account, pending adjustments to units. Adjustments may be made to the award of a recipient at any time during the term. Cal Grant adjustments or returns will not be made for a reduced unit load or total withdraws that occur after the census date of the term. When making a grant disbursement for a term that has ended, the institution must base the attendance status on the number of units completed for the term.

For students who received federal grant and/or loan funds and withdrew from school **before** completing 60% of the semester successfully, the amount of grant and/or loan funds you earned must be determined based on the withdrawal date.

- If the amount of funds disbursed to you is greater than the amount of funds you actually earned, those unearned funds must be returned.
- If the amount of funds disbursed to you is less than the amount of funds you actually earned, you may be eligible to receive a post-withdrawal disbursement of those earned funds not yet received.

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

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

- The date you dropped your last class in the Admissions and Records office or on "My Portal"
- The midpoint of the semester if you did not officially withdraw and received all FW grades (combination of all FW and/or W grades)
- The date posted by the instructor indicating your last date of attendance in class

## Example of withdrawal calculation

You received $1179 Pell grant and could have received an additional $1178 if you had finished the semester, equaling a total award of $2357 for the semester. There are 117 days in the semester and you withdrew on the 17th day. You earned 14.5% of your grant (17 ÷ 117 = 14.5%).

The Student Financial Services office will calculate what you earned and did not earn:

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

$1179 grant money received - $341.77 earned aid = $837.23 unearned aid (85.5%)

*<u>School Portion of the calculation</u>

An additional portion of the grant must be repaid by the college based on your total institutional charges at the time you withdrew.

For Example, you took 12 units for the semester at $20 per unit. Your total institutional charges = $240

$240 X 85.5% (unearned) = $205.20 the college has to pay back to the federal program within 45 days of determination 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.
- 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.

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

If your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the college's portion to be paid directly to that college. Should you fail to repay these funds by the required deadline, there will be a hold placed on your RCCD records, and you will not be able to enroll in future classes at RCCD.

The order in which Federal funds are returned to the Department of Education is 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.

# How Changes in Eligibility Can Affect Your Financial Aid

## Grant 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 your award package, and/or a change on your FAFSA application. This may result in adjustments to a student's financial assistance award causing their financial assistance package to exceed their financial need. The financial need is determined by the student's Free Application for Federal Student Aid (FAFSA).

An overaward/overpayment can occur for the following reasons:

- Withdrawal from class(es) after receiving a disbursement
- A change in the student's financial assistance package due to an extension to work-study employment
- A change in the student's financial assistance 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
- Receiving an "FW" grade

The student's financial aid award cannot exceed their financial need determined by their FAFSA, or the school may take steps to resolve the overaward. Adjustments may include updates to your financial assistance award package and future disbursements or request for repayment of disbursed awards.

A student will be notified by mail that they are in overaward/overpayment and repayment will be requested. The overaward/overpayment needs to be repaid as soon as possible or by the due date on the notification letter. Failure to repay the overaward/overpayment may lead to 1) a hold on the student account at RCCD and the student will be unable to register for future classes, and 2) the overpayment may be reported to the ED. The student will have to make payment arrangements directly with the ED. Eligibility for future financial assistance from any educational institution may be affected until this matter is resolved, and the student's credit report may also be affected.

How Do I make Payment arrangements with the ED or show that my overpayment has been cleared/paid?

To show that an overpayment has been resolved, call ED debt collections at 1-800-621-3115 and request that they fax a resolution letter to the financial aid office at 951-372-7009, or email it to studentfinancialservices@norcoccollege.edu. Once the resolution letter is received it will be verified and added to the student's account if the student has a FAFSA for that current year. The letter must be dated within 30 days of receipt. The student may also request for DOE to send the letter directly to them, and when received upload it to the Financial Aid Task Portal at https://norcocollege.studentforms.com/. If the overpayment has been paid in full, our office will submit your letter to NSLDS to request that they update your account to "repaid."

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

# Financial Aid Disbursements

## BankMobile Disbursement

Student Financial Services (SFS) disburses financial aid funds to eligible NC students is via BankMobile disbursement services. All students have a **CHOICE** on how they would like to receive their financial aid funds, if eligible.

Students' options for receiving refunds are as follows:

- Deposit to an Existing Account
- Deposit to a BankMobile Vibe Checking Account
- Paper Check Delivered by USPS

For more information about BankMobile's disbursement choices, visit bankmobiledisbursements.com/refundchoices.

For information regarding BankMobile fees, visit vibeaccount.com/studentaccount/feeschedules.do

Go to vibeaccount.com/info/accountagreements.do for Terms and Conditions.

### Get Set Up

Look for your BankMobile Refund Selection email at your RCCD student email or for a green envelope in the mail, which contains your Personal Code. Once you have your code, follow these easy steps:

1. Visit RefundSelection.com
2. Enter your unique Personal Code
3. Select how you'd like to receive your disbursement
4. Complete your profile

It is important to keep your address up to date. If you need to update your address, you will need to update it in your MyPortal/WebAdvisor or at Admissions and Records first. Your address must be marked as "Preferred Mailing" on your NC account. Then you will need to update your address with BankMobile by logging into your BankMobile account at RefundSelection.com.

# Additional Disbursement Information

Please read the following **BEFORE** you accept the disbursement:

It is critical to remain in all of your classes to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes, you MUST return the funds to the College. If the funds are not returned, a hold will be placed on your records and you may be reported to the Department of Education affecting your ability to receive financial aid at any other school. If you receive all EW's/ FW's /W's grade for the semester which you received Title IV funds, you may be required to repay all or a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs and are subject to change. If you are still enrolled but have dropped a class or classes, please note that you may be in overpayment and may owe all or a portion of your disbursement and it may affect your Satisfactory Academic Progress (SAP). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.

You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding. The California College Promise Grant (CCPG) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards. If you have already paid your fees, you may be eligible for a refund. You must contact the Student Accounts Office by phone at (951)222-8612 or by email at studentaccounts@rcc.edu to see if you are eligible for a refund.

## Disbursement Schedule

NORCO COLLEGE

### 2026-2027 FINANCIAL AID DISBURSEMENT SCHEDULE

Student Financial Services will check units approximately two weeks before the listed disbursement dates. Disbursement dates are contingent on funding and are subject to change without notice.

IMPORTANT REMINDERS!

- Changes you make to the FAFSA or Admissions applications, including changing your Home College location, WILL cause delays to your financial aid eligibility and disbursements, if eligible.
- If eligible, you will receive your disbursement according to the dates on the appropriate semester disbursement schedule. Grant disbursement amounts are based on enrollment intensity and eligibility.
- Monitor your RCCD student email for your financial aid status.
- CCPG (California College Promise Grant) is awarded automatically to eligible students for free tuition; CCPG is not issued as a cash payment, it waives the $46 per unit enrollment fee.
- Cal Grant, Chafee Grant and Direct Loan recipients must be enrolled in at least 6 units and must have an approved academic program.
- 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.

| Complete all Financial Aid Tasks by this date. | Receive your Award Notification by this Date. | 1st FALL Disbursement | 2nd FALL Disbursement |
|---|---|---|---|
| 08/03/2026 | Mid-August | 08/27/2026 - 50% Pell/SEOG | 11/19/2026 - 50% Pell/SEOG |
| 08/17/2026 | Late August | 09/17/2026 - 50% Pell/SEOG<br>100% Cal Grant | 11/19/2026 - 50% Pell/SEOG |
| 09/04/2026 | Mid-September | 10/08/2026 - 50% Pell/SEOG<br>100% Cal Grant | 11/19/2026 - 50% Pell/SEOG |
| 09/21/2026 | Early October | 10/29/2026 - 50% Pell/SEOG<br>100% Cal Grant | 11/19/2026 - 50% Pell/SEOG |
| 10/12/2026 | Mid-October | | 11/19/2026 - 100% Pell/SEOG<br>100% Cal Grant |
| 11/09/2026 | Mid-November | | 12/10/2026 - 100% Pell/SEOG<br>100% Cal Grant |
| **Complete all Financial Aid Tasks by this date.** | **Receive your Award Notification by this Date.** | **1st SPRING Disbursement**<br>*Students awarded during the Fall semester will receive their Spring disbursements on the first set of dates. | **2nd SPRING Disbursement** |
| 01/19/2027 | Late January | 02/17/27 - 50% Pell/SEOG<br>100% Fall Retro* | 05/06/2027 - 50% Pell/SEOG |
| 02/08/2027 | Mid-February | 03/11/27 - 50% Pell/SEOG<br>100% Cal Grant/Fall Retro* | 05/06/2027 - 50% Pell/SEOG |
| 03/15/2027 | Late March | 04/08/27 - 50% Pell/SEOG<br>100% Cal Grant/Fall Retro* | 05/06/2027 - 50% Pell/SEOG |
| 04/05/2027 | Mid-April | | 05/06/2027 - 100% Pell/SEOG<br>100% Cal Grant/Fall Retro* |
| 05/10/2027 | Late May | | 06/10/27 - 100% Pell/SEOG<br>100% Cal Grant/Fall Retro* |
| 06/11/2027 | Late-June | | 07/15/27 - 100% Pell/SEOG<br>100% Cal Grant/Fall 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.

FINANCIAL AID RESOURCES:
Renew your Financial Aid Application each year beginning October 1st
FAFSA at: studentaid.gov/fafsa – school code 041761
CADAA at: dream.csac.ca.gov – school code 04176100

MANAGE YOUR FINANCIAL AID:
Financial Aid Award Letter at MyPortal
Financial Aid Tasks at norcocollege.studentforms.com Cal Grant and Chafee Grant at mygrantinfo.csac.ca.gov
For more information visit the Student Financial Services Website at Norcocollege.edu/sfs

*All applications for financial assistance 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 race, color, national origin, sex, disability, or age. The following person has been designated to handle inquiries regarding the non- discrimination policies or practices: District Compliance Officer, 3801 Market Street, Riverside, CA 92501, or (951) 222-8039.

# Disbursement Schedule

## 2026-2027 Pell Grant amounts are determined based on your enrollment intensity.

| | | |
|---|---|---|
| 12 (or more) | Full Time | 100% |
| 11.5 | Three Quarter Time | 96% |
| 11 | | 92% |
| 10.5 | | 88% |
| 10 | | 83% |
| 9.5 | | 79% |
| 9 | | 75% |
| 8.5 | Half Time | 71% |
| 8 | | 67% |
| 7.5 | | 63% |
| 7 | | 58% |
| 6.5 | | 54% |
| 6 | | 50% |
| 5.5 | Less Than Half Time | 46% |
| 5 | | 42% |
| 4.5 | | 38% |
| 4 | | 33% |
| 3.5 | | 29% |
| 3 | | 25% |
| 2.5 | | 21% |
| 2 | | 17% |
| 1.5 | | 13% |
| 1 | | 8% |
| 0.5 | | 4% |

**Pell Disbursement Calculation**

2026-2027 Full Year Pell Grant Total: $_________ Fall Units: ______ Winter + Spring units ______

Fall Term Pell Grant Award: $__________ Spring Term Pell Grant Award: $__________

**Term Calculation:**

Term Pell Award multiplied by % Pell Enrollment Intensity (refer to chart) = New Term Pell Grant

FALL __________X__________% = $_____________

Winter + Spring __________X__________% = $_____________

Take the New Term Pell Grant amount and divide it by 2 to calculate the amount of each of the two disbursements per term:

FALL 1st Pell Disbursement is $__________* and 2nd Pell Disbursement is $__________*

Winter + Spring 1st Pell Disbursement is $_________* and 2nd Pell Disbursement is $__________*

*The disbursement amounts are approximate.

**Student Example:**

2026-2027 Full Year Pell grant Total: $7395 Fall Units 11 Winter + Spring Units____
Fall Term Pell Grant Award: $3698 Spring Term Pell Grant Award $3697 Term Calculation: 11 Units is 92% Enrollment Intensity Term Award $3698 X 92% = $3402

$3402 ÷ 2 = 1st Pell Disbursement is $1701 and 2nd Pell Disbursement is $1701

*The disbursement amounts are approximate.

Amounts are subject to change due to your enrollment intensity.
Winter enrollment is included as part of the Spring 2027 disbursement.
The Enrollment Intensity Chart Calculation ONLY applies to the Federal Pell Grant.

## Disbursement Eligibility Table for SEOG/Cal Grant

*Disbursement amounts are determined by your enrollment status.

| | | |
|---|---|---|
| 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 FEWER UNITS | LESS THAN HALF TIME | (NOT ELIGIBLE FOR LOANS, OR CAL GRANT, OR CHAFEE) |

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 disbursement date after the start of class.

## FINANCIAL AID DISBURSEMENT INFORMATION:

It is important that your preferred mailing address is current to avoid delays in receiving your Financial Aid funds.
Norco College disburses financial aid to eligible NC students via BankMobile Disbursements. For more information about BankMobile, visit this link:

http://bankmobiledisbursements.com/refundchoices/

BankMobile Disbursements

For more information on disbursement options, visit our website at:

http://www.norcocollege.edu/services/enrollment/sfs/index.html

## Know Your Deadline

Changes and corrections made to the FAFSA or Admissions application, including changing your home location, will cause delays to your financial aid eligibility and disbursements, if eligible. Please contact SFS to determine if and/or when changes to your application should be made.

Completing your financial aid tasks in a timely manner will allow the Student Financial Services office to determine your grant eligibility. One week after you have submitted your FAFSA online, the Student Financial Services Office will receive your application electronically and contact you via your RCCD student email account. The email will contain a link so you can view the tasks and/or required documents you need to turn into Student Financial Services to complete your file. Continue to check your RCCD student email in case additional documents or tasks are required. Please ensure your contact information is up to date with Admissions and Records.

If eligible, you will receive your disbursement according to the processing deadline you meet. Disbursement amounts are based on your enrollment status/intensity and eligibility (12 units = full-time enrollment/100% intensity). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done approximately two weeks before each disbursement date.

Unit adjustments for late start classes – not paid for on the first 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.

Cal Grant and Direct Loan recipients must be enrolled at least half time (six units) and must have an approved academic program (major). See Admissions and Records if updates are necessary.

You will only be paid for classes you are actively attending. If you receive payment for a class and drop the class, you may be required to repay a portion or the full grant. Remaining in your classes is critical to avoid repayment of funds.

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

## NC Information

## 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 assistance records cannot be released to any person or agency, other than the student, without prior written consent.

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or a friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student in person with a picture ID each academic year. The CRI form, available in the Student Financial Services office, must be submitted to the student's home college and may be canceled in person at the SFS counter. 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 your paperwork before submitting it to our office.

To protect students' privacy, no detailed student information will be given over the phone or via the internet. For more detailed information regarding FERPA, please review the Riverside Community College District website at rccd.edu/Pages/ferpa.aspx.

## Students' Rights

You have the right to ask Norco College (NC) Student Financial Services (SFS) about:

- Completing the FAFSA or the CA Dream Act application, which never includes a fee to apply for financial assistance.
- 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 NC.
- How NC determines Satisfactory Academic Progress (SAP) and what happens if you do not meet the standard.
- Various financial assistance programs available such as scholarships, federal, state, and college financial assistance programs.
- The deadlines for submitting applications for various financial assistance programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, supplies, and 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 assistance package and when and how you will receive your funds.
- How to appeal a denied financial assistance application, if you believe you have extenuating circumstances.
- How you may be able to get additional assistance if your financial circumstance changes.
- How outside resources, such as scholarships, may impact your financial assistance award.
- How much of your financial assistance must be paid back and what portion is grant or gift aid.
- The interest rate on your loan, (Direct Subsidized loan limit of 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 assistance awards. You have the right to cancel all or a portion of loan disbursements and/or have the loan returned to Direct Loans.
- How to close or re-open your financial assistance file at Norco College.
- Which BankMobile refund selection preferences are available to you.

- How to select a refund preference with BankMobile.
- How to complete a Mid-Year transfer to or from Riverside City or Moreno Valley College.
- Remaining Pell Eligibility (Lifetime Eligibility Used, 600%).
- How to create an online account to submit and e-sign required documents.

## Students Responsibilities and Accountability

**You have the responsibility to:**

- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about Norco College's programs before enrolling.
- Read and keep copies of all forms and agreements given to you and that you have signed.
- Activate your RCCD student email account and check it regularly for updates and requests. (All communication will be done through your student email.)
- Promptly respond to all requests and return all required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at 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 Satisfactory Academic Progress (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 and know that your FSA ID serves as your electronic signature and has the same legal status as a written signature. You should not share this information with anyone.
- Report in writing all additional financial assistance resources you receive to the 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 after you stop attending the college, or your enrollment falls below 6 units.
- 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 Application is determined, it is the responsibility of both Norco College and the student to correct/resolve the 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.

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 and Resources

**AmeriCorps State and National**

- https://www.nationalservice.gov/programs/americorps

**Apply for an FSA ID**

- https://studentaid.gov/fsa-id/create-account/launch

**Apply for the FAFSA Online**

- https://studentaid.gov/h/apply-for-aid/fafsa

**Bank Mobile**

- https://bankmobilevibe.com/contact-us/
- 1-877-327-9515

**Bank Mobile Refund Selection**

- https://www.refundselection.com/refundselection/#/welcome/continue

**California Career Zone**

- https://www.cacareerzone.org/

**California Chafee Grant for Foster Youth**

- https://chafee.csac.ca.gov/

**California Dream Application**

- http://dream.csac.ca.gov

**California Grant Programs**

- https://www.csac.ca.gov/
- https://mygrantinfo.csac.ca.gov/ (WebGrants 4 Students)
- 1-888-CALGRANT (1-888-224-7268)

**California Student Aid Commission**

- https://www.csac.ca.gov/

**Federal Student Aid Information Center**
- https://studentaid.gov/
- 1-800-4FEDAID (1-800-433-3243)

**FinAid- Student smart guide to financial aid**
- https://www.finaid.org/

**ICANGOTOCOLLEGE**
- https://icangotocollege.com

**Immigration and Citizenship**
- https://www.uscis.gov/
- 1-800-375-5283

**IRS - Student Tax Credits, Copies of Taxes**
- https://www.irs.gov/
- 1-800-829-1040

**NC Student Catalog**
- https://www.norcocollege.edu/catalogs/index.html

**NC Student Email**
- https://www.norcocollege.edu/services/enrollment/admissions/index.html

**NC Student Handbook**
- https://www.norcocollege.edu/services/documents/handbooks/2024-2025_norco_student_handbook.pdf

**National Student Loan Data System**
- https://studentaid.gov/

**Net Price Calculator**
This calculator is intended to provide estimated net price information
- https://misweb.cccco.edu/npc/962/npcalc.htm

**ScholarShare 529**
- https://www.scholarshare529.com

**Scholarship Search Sites:**
- https://www.fastweb.com/
- https://www.scholarships.com/
- http://www.scholarshiphunter.com/
- https://www.scholarsite.com/
- https://www.cash4college.csac.ca.gov/

**Complete Your Financial Aid File**
https://norcocollege.studentforms.com

**Selective Service**

- https://www.sss.gov/
- 1-847-688-6888

**Social Security Office**

- https://www.ssa.gov/
- 1-800-772-1213

**Student Loan Information**

- https://studentaid.gov/understand-aid/types/loans

**Student Loan Requirements**

- https://studentaid.gov/
  - Complete Entrance Counseling
  - Complete Exit Counseling
  - Complete Master Promissory Note

**Tax Transcript Types and Ways to Order Them**

- https://www.irs.gov/individuals/get-transcript
- 4506-T: Request for Transcript of Tax Return (transcripts, proof of non-filing) https://www.irs.gov/pub/irs-pdf/f4506t.pdf
- 4506T-EZ: Short Term Request for Individual Tax Return Transcript https://www.irs.gov/pub/irs-pdf/f4506tez.pdf

**Unemployment Development Department**

- https://www.edd.ca.gov/Unemployment/
- 1-866-333-4606 Automated Service

## VoterRegistration

Voter registration forms are available to students, faculty, and staff.

## CaliforniaOnline VoterRegistration

Register to vote online or check your registration status. https://registertovote.ca.gov.

## To Obtain a Paper Voter Registration Application

If you would like to register using a paper voter registration application, you can pick one up at your county elections office, library, Department of Motor Vehicles offices, or U.S. post office. It is important that your voter registration application be filled out completely and be postmarked or hand-delivered to your county elections office at least 15 days before the election.

To request a paper voter registration application be mailed to you, please call (800) 345-VOTE (8683) or email Elections Division staff at https://www.sos.ca.gov/elections/contact/email-elections-division/. Elections and Voter Information: http://www.sos.ca.gov/elections/.

## Student Email Accounts

Riverside Community College District (RCCD) students are assigned a free student email account through Microsoft's Office 365 for Education. Student Financial Services will use the RCCD student email to communicate with 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 email 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 email daily. To learn more on how to activate your RCCD student email, visit https://www.norcocollege.edu/services/enrollment/admissions/index.html.

## Accountability NC

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 NC and the student to correct/resolve the issue. 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 important 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. 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 NC may be responsible for the immediate repayment of funds already disbursed. It is our primary goal to assist NC students in receiving their financial aid in a timely manner.

## 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 funding from one institution per semester. However, you may receive the California College Promise Grant (CCPG) from more than one community college at a time.

If you are transferring to Norco College**,** you must add Norco College to your FAFSA or CA DREAM Act application by one of the following methods:

### For FAFSA Applicants

1. Go to the FAFSA website.
2. Click on "Access Existing Form" and Log in.
3. Under My Activity, click on "2024-25 FAFSA Form".
4. Click on "Actions" and select "Add or Remove Schools".
5. Add the NC school code, **041761**, and click "Continue" to save your changes.
6. Please be sure to electronically sign your 2024-2025 FAFSA correction with your FSA ID, including parent (if required), and click on "Submit" to finalize your corrections.

OR

Call the Federal Student Aid Information Center (FSAIC) 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 your FAFSA Submission Summary)
- Social Security Number
- Norco College's School Code: 041761

Within a few weeks you will receive a new FAFSA Submission Summary from Federal Student Aid 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 is required to complete your file with Norco College.

### For CA DREAM Act Applicants

1. Using your student information log into: caldreamact.org
2. Add the Norco College school code: 04176100
3. You will then 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.

If you have not yet set up your Norco College email account, you will want to do so at https://www.norcocollege.edu/services/enrollment/admissions/index.html and follow the steps to set up your email account.

## 1098-T

The Form 1098T (Tuition Payments Statement) is available in late January for the previous tax year if you were enrolled in courses at NC. The 1098T form is used to calculate any student tax credits you may be eligible for. You or your parents may be able to take either the tuition and fees deduction, or claim an education credit on your tax return for the qualified tuition and related expenses that were actually paid in the year. Students who received the CCPG waiver did not pay for their tuition and are not eligible to use the credit.

The 1098T Tax Form will be mailed to student's address listed on WebAdvisor/MyPortal. To update your address:

- Log into WebAdvisor/MyPortal at http://portal.rcc.edu/
- Click on the Student Menu
- Under "Personal Information" choose "Personal Profile"
- Check the acknowledgement box and continue
- Update your information, check the certification box, and submit

If you have any problems logging into Web Advisor, please contact the admissions and records office at admissions@norcocollege.edu or (951) 372-7002.

NC SFS staff cannot answer tax questions. If you have any questions regarding the information on your 1098-T or need a copy of your 1098-T, please contact your home college Student Accounts Office:

| | | |
|---|---|---|
| Moreno Valley College | Norco College | Riverside City College |
| 951-571-6101 | 951-372-7042 | 951-222-8604 |
| admissions@mvc.edu | StudentAccounts@norcocollege.edu | StudentAccounts@rcc.edu |

For any other information regarding the 1098T eligibility and how to figure out the tax credit please contact your tax preparer or the IRS at 1-800-829-1040 or irs.gov. Tax credits for students may change from year to year so be sure to view any updates on the IRS website. More information on education tax credits can be found online at studentaid.ed.gov/sa/types/tax-benefits.

# 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 on January 1, 2005, extends the same rights, protections, responsibilities, obligations, and benefits to registered domestic partners as those extended to married couples. If you inform the Student Financial Services (SFS) office that you are in a Registered Domestic Partnership (RDP) or that your parents are in a Registered Domestic Partnership, SFS should re-evaluate your California College Promise Grant (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. If you are in an RDP, you will be treated as an independent married student to determine eligibility for state funded financial aid, and will need to provide income and household information for your domestic partner.

If you are a dependent student and your parent is in a RDP, you will be treated the same as a student with married parents, and income and household information will be required for the parent's domestic partner to determine eligibility for state funded financial aid.

**These provisions apply to state funded student financial aid, CCPG and Cal Grant, ONLY and not to federal student financial aid.**

For more information visit: csac.ca.gov/post/california-domestic-partner-rights-and-responsibilities- act-2003.

## 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/
FSA on YouTube……..............................................................…www.youtube.com/FederalStudentAid
Federal Student Loans…………………………………………..…..…https://studentaid.gov/
Student Loan Entrance/Exit Counseling…………………………………https://studentaid.gov/
National Student Loan Data System…………………………………….https://studentaid.gov/
IRS- Student Tax Credits, Copies of Taxes……………………………………...www.irs.gov
IRS Phone Line……………………………………………………………......1-800-829-1040
Order Tax Transcript.......................................................https://www.irs.gov/individuals/get-transcript
4506-T: Request for Transcript of Tax Ret…………….............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
Immigration and Citizenship…………………………………………………....www.uscis.gov
Immigration and Citizenship Phone Line……………………………………………1-800-375-5283

California Student Aid Commission (CSAC)

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

Scholarship Opportunities

AmeriCorps State and National …………………………………………..…www.americorps.gov
FinAid- Student smart guide to financial aid……………………..…………………https://finaid.org/
Golden State Scholarshare & Governor’s Scholarship…………………...…www.scholarshare.com
ICANGOTOCOLLEGE………………………………………….https://icangotocollege.com/
California Career Zone…………………………..……………...…. http://www.cacareerzone.org/

Scholarship Search Sites: Fastweb.com, Scholarships.com, Scholarshiphunter.com, Scholarsite.com, Cashforcollege.com

# Frequently Asked Questions

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

**A**.The Student Financial Services office offers FAFSA/CADAA Application assistance in the Welcome Center.

Help is also available on the FAFSA website (www.studentaid.gov) and the CADAA website (https://dream.csac.ca.gov) as you enter the information. For the FAFSA, the information icon on the right side of each question provides further details and explains why the information is needed or where to locate it. For general information you can click on the "FAFSA Menu" tab on the right top corner of the application then "Find Help". For the CADAA, click on the exclamation mark next to each question for a hint or explanation as to how to answer the question.

FAFSA on the phone is a non-Web, paperless alternative to completing the FAFSA. With assistance of customer services representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243. You can also chat with a Federal Student Aid representative through their Live Chat at studentaid.gov/help-center/contact. For help with the CADAA, customer service representatives are available at 1-888-224-7268.

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

**A**.No, not every semester. The FAFSA and CADAA Application must be filled out for each academic year. Applications are available October 1st for the following academic year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, CCPG, Cal Grant, etc.). Completing the CADAA early each year assists in determining eligibility for the CCPG and Cal Grant.

By filling out the FAFSA or CADAA, you will automatically be considered for the CCPG for the academic year beginning with summer and ending with spring (summer, fall, winter, spring). To qualify for the Cal Grant, you must complete and submit the FAFSA or CADAA by the priority deadline of March 2nd. Once you have been awarded the Cal Grant, you must reapply each academic year by renewing the FAFSA or CADAA by March 2nd to maintain your eligibility status.

2025-26 Application is for: Summer 2025, Fall 2025, Winter 2026, Spring 2026,
*Summer 2026 (Pell Only)

2026-27 Application is for: Summer 2026, Fall 2026, Winter 2027, Spring 2027,
*Summer 2027 (Pell Only)

## Q.I submitted my FAFSA and received my FAFSA Submission Summary. Do I need to do anything else?

**A**.Yes! Completing the FAFSA is only the first step in applying for financial aid. Some students will have additional tasks to submit. These items will be posted on your Financial Aid Portal at https://norcocollege.studentforms.com/.

If you are a new or returning student, a current admissions application is also required. The Student Financial Services office will receive your FAFSA application electronically within a few days of submission. You will be notified through your RCCD student email if you have tasks required to complete your financial aid file. After your tasks have been submitted, your file will be reviewed for eligibility, and you will be notified by email of your status. Your award letter will be available on your MyPortal/Webadvisor, under the Financial Aid tab. Not all students will have required tasks listed.

## 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 (ED) classifies all applicants into two categories: Dependent and Independent students. Dependency status is determined by the questions in Step Three of the FAFSA/CADAA. If you answer "NO" to every question, you are considered a Dependent Student. Dependent students must include their parents' demographic and income information on the FAFSA/CADAA. If you answer "YES" to any one of the questions in Step Three of the FAFSA/CADAA, you are an Independent Student.

Whether or not you live with your parents, if they claim you on their tax return, or if they give you money are NOT factors in determining dependency status. Please see our "Dependent or Independent" section in this guide for additional information.

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

**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/CADAA application. If you do not qualify for the Federal Pell Grant, you may still be eligible for other types of aid such as the California College Promise Grant (CCPG) or the Cal Grant. If you do not fill out the FAFSA/CADAA application, you could be disqualifying yourself from getting financial aid. Remember, there is no fee charged to apply for financial aid.

## 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 application?

**A.**To avoid any delays in the processing of your financial aid application, be sure to accurately enter the information, 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. When completing a FAFSA you will need to provide consent to have your federal tax information (FTI) transferred via the IRS FUTURE Act Direct Data Exchange (FA-

DDX)to retrieve your income and/or your parents' income information directly from the IRS. Remember, completing the financial aid application is just the first step in the application process.

You may be required to complete additional tasks to finalize your financial aid file and continue the awarding process. Pending tasks are to be completed at your Financial Aid Portal https://norcocollege.studentforms.com/. SFS will not be able to process an application with incomplete tasks or conflicting information.

## 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 each semester, fall and spring). Your actual disbursements may be less depending on the number of units you are enrolled in at the time of disbursement. Keep in mind the following:

- Grants are disbursed in multiple payments throughout the semester. Therefore, the amount you receive may not reflect the entire semester award.
- Late starting classes have a different disbursement schedule.
- 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 assistance?

**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 a disbursement.

With the Pell Grant, the amount of money disbursed depends on a student's enrollment intensity each semester and their Pell Grant eligibility. See "Financial Aid Disbursements" section in this guide for additional information.

## 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 intensity. Once this is updated, you will be notified if you must pay back any overpayment of financial assistance. If you withdraw from all of your classes, you will be notified if you must repay any overpayment of financial aid. See the "How Dropping Courses Can Affect Eligibility" section in this guide for more information.

Try to avoid a complete withdrawal by seeking advice from 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 GPA and Pace of Progression percentage. Please see the "Satisfactory Academic Progress (SAP)" section in this guide for more information.

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

**A**.Student Financial Services does not release certain information over the phone in order to protect the student's right to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial assistance file and/or disbursement, please come into the Student Financial Services office with a picture ID and a financial aid representative will answer your questions. Please see the FERPA chapter in this guide for more information.

For general financial aid questions, you can use the Chatbot located at the right bottom corner of the SFS website.

## Q.Why am I no longer eligible for the 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 CCPG eligibility. You will be notified within 30 days of the end of each term. In order to regain eligibility for the grant you can do one of the following:

- File an appeal **OR**
- Not attend your school district for two consecutive primary terms **OR**
- Improve GPA and/or course completion to meet academic and progress standards.

# Financial Assistance Common Acronyms

**AB 540 (Assembly Bill 540):** AB540 is a California law that allows any student, including undocumented students, who meet specific requirements to be exempt from paying nonresident tuition at all public colleges and universities in California.

**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 aid must pass the ATB test if they do not meet the high school equivalency requirements.

**CADAA (California Dream Act Application):** allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant (CCPG) at California Community Colleges.

**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.

***Effective January 1, 2016 - Due to the change in academic standards, Senate Bill 172 was signed by the Governor to suspend the administration of the CAHSEE and the requirement that students pass the CAHSEE to receive a high school diploma for the 2015–16, 2016–17, and 2017–18 school years. The law required that schools grant a diploma to any pupil who completed grade twelve in the 2003– 04 school year or a subsequent school year and met all applicable graduation requirements other than the passage of the high school exit examination.***

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

**Cal SAR (California Dream Act Application Student Aid Report):** The Cal SAR contains information that the student originally reported on the CADAA, and the results of eligibility and student aid index (SAI) determinations information. The Cal SAR results will inform a student if the CADAA is complete or if corrections are needed to determine state-aid eligibility.

**CCPG (California College Promise Grant):** A fee waiver that is used to waive tuition fees and reduce parking fees. You must be a California Resident to receive the CCPG.

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

**COA (Cost of Attendance):** The total amount it would cost you to attend school at a given college for one academic year. The COA includes the cost of tuition and fees, food and housing, books, supplies, transportation, and miscellaneous and personal expenses.

**CRI (Consent to Release Information):** A form provided under the Family Educational and Privacy Act (FERPA) 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.

**DACA (Deferred Action of Childhood Arrivals):** An administrative relief that protects eligible immigrants who came to the United States when they were children from deportation and provides a work permit.

**DOE (United States Department of Education):** The DOE funds all federal grants and loans.

**DRN (Data Release Number):** A four-digit number located on the front page of a student aid report (SAR) that a student uses when changing certain SAR information by telephone. The DRN is different from the FSA ID, which is the student's personal ID and should not be used by anyone else.

**ECP (Extenuating Circumstances Petition):** A petition for students who encounter situations involving extenuating circumstances, or emergencies that may affect their educational records and fall outside the realm of normal college policy and procedure.

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

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

**EW (Excused Withdraw):** Grade utilized to withdraw from a course(s) due to specific events beyond a student's control that affected his/her ability to complete a course(s). For more information, contact the department of Admissions and Records.

**FAFSA (Free Application for Federal Student Aid):** An application that is used to apply for Federal and State financial aid. To apply online go to studentaid.gov/h/apply-for-aid/fafsa.

**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 in to certain U.S. Department of Education (ED) websites. The FSA ID allows students and parents to identify themselves electronically to access FSA Web sites, such as ***FAFSA on the Web***.

**FSEOG (Federal Supplemental Educational Opportunity Grant):** A federal grant for undergraduates with exceptional financial need. Students may need to meet the priority deadline of March 2$^{nd}$ to be considered for SEOG eligibility.

**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.

**FTI (Federal Tax Information):** A tax return or tax return information received from the IRS or any secondary source which is protected by the confidentiality provisions of the Internal Revenue Service.

**FWS (Federal Work Study):** Provides part-time jobs to undergraduate and graduate students, allowing them to earn money to help pay toward educational 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 aid.

**GPA (Grade Point Average):** The average of grades for all classes taken in college. To calculate, total the credit hours and then the grade points from all semesters. Divide the total grade points by the total credit hours.

**ITIN (Individual Taxpayer Identification Number):** Tax processing number issued by the Internal Revenue Service (IRS) to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security number (SSN) from the Social Security Administration.

**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 (Federal Student Aid 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***.

*Prior to May 2015, a Federal Student Aid PIN was used to access personal information and digitally sign on various Department of Education websites. In May 2015, the PIN was replaced by the FSA ID.*

**SAI (Student Aid Index):** A number that determines each student's eligibility for certain types of federal student aid. This number is calculated with the SAI formulas, which use the information that students provide on the FAFSA form. It replaces the Expected Family Contribution (EFC) methodology for the 2024-2025 FAFSA Simplification.

**SAP (Satisfactory Academic Progress):** Federal and state regulations require students receiving federal and state financial aid meet certain standards. SAP consists of ***qualitative*** (minimum cumulative GPA of 2.0) and ***quantitative*** (minimum cumulative completion rate of 67% for classes attempted) standards. Students must also complete their educational goal by the time they have attempted 150% of the units required in their specified educational goal.

**SAR (Student Aid Report):** The SAR contains information that the student originally reported on the FAFSA, and the results of eligibility and student aid index (SAI). 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 is located in the Student Services Building at Norco College. This is where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

**SSN (Social Security Number):** Personal identifiable information (PII) number utilized to track earnings, determine Social Security benefits and computer benefit levels.

**VA (U.S. Department of Veterans Affairs):** Cabinet-level executive branch department of the federal government charged with providing lifelong healthcare services, education and rehabilitation services as well as compensation payments for disabilities o death related to military service.

## 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 a high school diploma or its equivalent. Students who are not high school graduates or have not earned a 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 a 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.

**Agency Verification –** The process by which a student requests in writing verification if financial aid eligibility to be submitted to a third-party agency.

**Award Letter -** The award letter explains the type(s) and amount(s) of financial aid the student may be eligible for based on various determining factors. The award letter can be found on ***Web Advisor/MyPortal*** under the financial aid section.

**BankMobile –** RCCD disburses financial aid funds to eligible NC students via BankMobile Disbursements, a technology solution, powered by BMTX, Inc.

**Borrower** – An individual who signed and agreed to the terms in a 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 maintains at least half-time enrollment, and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans in any status, a student is responsible for paying interest as it accrues. When interest on these loans are not paid during accrual, the interest is ***capitalized***, or added to the principal balance, which increases the outstanding principal amount due on this 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, food and housing, 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, the student may enter into a default status. A student's credit status, future financial aid, 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 on the financial aid application(s), such as: 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 2026/2027 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 must repay these loans directly to the U.S. Department of Education.

**E-sign:** A 5-digit number created by students to electronically sign webforms in the Financial Aid Task Portal. Parent Task Portal Users will E-sign with their separately created password.

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

**Enrollment Status –** The number of units/hours of active attendance per semester at RCCD.

**Enrollment Intensity –** Is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. For example, if full-time enrollment is 12 credit hours and the student is enrolled in 7 hours, the enrollment intensity would be 7 ÷ 12 × 100% = 58.3% (round to 58%).

**FAFSA Submission Summary** – Is a paper or electronic document from the U.S. Department of Education's office of Federal Student Aid that lists answers to the questions on the student's FAFSA form and gives basic estimates about the student's eligibility for federal student aid. It is not a financial aid offer.

**Full-time –** 12 or more units/hours of active enrollment per semester at RCCD.

**Grace period -** After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have six months before repayment is due. This period is known as 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 RCCD.

**Independent Student** - An independent student meets the criteria on the FAFSA/CADAA 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.

**Less than half-time –** Fewer than 6 units/hours of active enrollment per semester at RCCD.

**National Student Loan Data System (NSLDS) -** NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs. By using your FSA ID you can obtain information about your federal loan(s) 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. Depending on loan type, interest will accrue 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. The promissory note will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document. You will need to refer to your promissory note later when you begin repaying on your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Refund Preference –** Students eligible to receive financial aid funds are required to choose their preferred method of disbursement by activating their accounts at www.refundselection.com.

**Satisfactory Academic Progress (SAP)** - To be eligible to receive federal student financial aid, you must meet and maintain your college'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 January 1, 1960
- You are at least 18 years old while not exceeding 25 years of age
- You are not currently on active duty in the U.S. Armed Forces.

**Student Aid Index (SAI)** – is a formula-based index number ranging from -1500 to 999999. Where your SAI falls withing the SAI range helps your school determine how much financial support you may need.

**Subsidized** - A loan for which a student borrower is not responsible for the interest until they have stopped attending school, dropped below half-time enrollment status, or have completed their grace period.

**Task –** Additional documentation required by the SFS office based on the information provided in the FAFSA application. These tasks are listed in the Financial Aid Task Portal at https://norcocollege.studentforms.com/.

**Three-quarter time –** ¾ time refers to attending 9-11.5 units/hours of active enrollment per semester at RCCD.

**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.

# 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 de correo permanente)
Admission .......... admisión
Adopted child .......... hijo adoptivo
Alien registration number (A-number) .......... número de registro
extranjero Application .......... solicitud, formulario de solicitud
Area code .......... código de área, prefijo de teléfono
Armed Forces .......... fuerzas armadas, ejército
Award letter .......... notificación de ofertas de ayuda financiera
Award year .......... año de concesión de beca
Award, financial aid .......... concesión de ayuda financiera

## B
Bank account .......... cuenta bancaria, cuenta en el banco
Bank deposit .......... depósito bancario
Birth certificate .......... acta de nacimiento, partida de nacimiento
Borrow .......... prestar, obtener un préstamo, pedir prestado
Budget .......... presupuesto
Business .......... negocio

## C
Central Processing System (CPS) .......... Sistema Central de Procesamiento
Certificate .......... .certificado
Child care .......... cuidado de niños, cuidado infantil, cuidado de menores
Child care provider .......... persona (o entidad) que cuida niños
Citizenship status .......... condición migratoria o de ciudadanía
Code (Title IV code) .......... código (Código de Titulo IV)
College ..........universidad
Community College .......... institución postsecundaria de dos años
Community service .......... servicio comunitario, servicio a la comunidad
Completing the FAFSA .......... completar la solicitud para ayuda financiera
Consent .......... consentir en; consentimiento
Consortium agreement .......... acuerdo de consorcio
Cost of attendance .......... costo de estudio

## D
Data Release Number (DRN) ................................................................ Número de Divulgación de Datos
Default (on a loan) ............................................................................................ falta de pago (a un préstamo)
Deferment (loan repayment) ............................................................................................ aplazamiento de pago
Demonstrated financial need ........................................................................ necesidad financiera demostrada
Department of Education ..........................................................................................Departamento de Educación
Dependency ..........................................................................................................................................dependencia
Disabled ....................................................................................................................discapacitado, incapacitado
Driver's license ............................................................................ licencia de conducir, licencia de manejar

## E
Earnings ........................................................................................................................ ganancias, ingresos, sueldo
Education expenses ............................................................................................................ gastos de acadèmicos E-mail ..........................................................................................correo electrónico, mensaje electrónico
Enrolled .............................................................................................................................................. inscrito
Enrollment intensity ............................................................................................................ tasa de matriculación
Enrollment period ................................................................................................................ periodo de matricula
Enrollment status... ................................................................................................................estado de matriculación
Extenuating circumstances ............................................................................................ circunstancias extenuantes

## F
FAFSA on the Web ............................................................................................................ FAFSA en la web FAFSA Submission Summary...............................................resumen de tramitación del formulario FAFSA Federal school code .................................................................................................. código escolar federal Federal Work-Study Program.................................................... programa federal de trabajo y estudio Field of study.......................................................................................................... campo de estudio Financial aid administrator...................................................................... administrador de ayuda financiera
First name .............................................................................................................................................. 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 ........................................................................................................................... ingresos
Taxed income ............................................................ ingresos tributables, ingresos sujetos a 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 .........................................................................................................c olocación 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 maestro, pagaré único, pagaré principal
Middle initial ................................................................................................ inicial (del segundo nombre)
Military ............................................................................................................ fuerzas armadas, militar

## N

National student loan data system .................................... sistema nacional de información sobre los préstamos educativos
Need .......................................................................................... análisis, cálculo de la necesidad financiera
Need-based programs ................................ programa que otorga ayuda según la necesidad financiera
Nursing ........................................................................................ enfermería, profesión de enfermero

## 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 ............................................................................................ carta poder, poder legal

## Q

Qualification ....................................................................................................................................requisito

## R

Repaying your student loans ................................................... cómo pagar sus préstamos estudiantiles

## S

Satisfactory Academic Progress (SAP) .................................................. progreso académico satisfactorio
Scholarship ............................................................................................................................................ beca
Selective Service Registration ......................... inscribirse en los registros militares del servicio selectivo
Selective Service System ................................................................................ sistema del servicio selectivo
Social security ........................................................................................................................ seguro social
Social security number ........................................................................................número de seguro social
Spouse.......................................................................................................................cónyuge,
esposa/esposo Stafford Loan Program ...............................................................................programa de
préstamos State of legal residence ..........................................................................................estado de
residencia legal Student Aid Index (SAI) ................................................................................... índice de
ayuda estudiantil Student Aid Report (SAR) ................................................................... informe de
ayuda estudiantil Student eligibility .............................................................................................. elegibilidad de
los estudiantes Student financial aid/student financial assistance ........................................... ayuda
financiera estudiantil

## T

Taxable income ......................................................................................... ingresos sujetos 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 (financiera) no cubierta

## V

Verify ............................................................................................................ verificar, comprobar, confirmar
Veteran ........................................................................................................ veterano de las fuerzas armadas

## W

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

## Z

Zip code .................................................................................................................. código postal, zona postal

## 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 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 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.

# Consortium Agreement

Moreno Valley/ NorcoCollege/ Riverside City CollegeBlanketConsortium Agreement

(As allowed in the Code of Federal Regulations, 34CFR 668.5)

This blanket consortium agreement is for the purpose of providing federal financial assistance to Riverside Community College District students enrolled at Moreno Valley, Norco, and/ or Riverside City College. It covers enrollment for on campus classes, online classes, and study abroad courses. RCCD colleges do not participate as a home college for a consortium agreement(s) outside of our district. RCCD will not honor course(s) taken at other colleges for financial aid payment.

This consortium agreement is effective beginning the fall 2011 semester.

The home school will be the college where the student submits their admission's application and where the student is seeking a degree. The home school will be responsible for:

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

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

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: https://www.norcocollege.edu/catalogs/Pages/catalogs.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.

# Student Financial Services Norco College

**Office Contact and Important Information**

The Title IV School code for Norco College: **041761**

CA Dream Act Application school code for Norco College: **04176100**

For office hours visit our website at https://www.norcocollege.edu/services/enrollment/sfs/index.html

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

**Phone Number:** (951)372-7009

**Fax Number:** (951) 372-7049

**Website:** https://www.norcocollege.edu/services/enrollment/sfs/index.html

**Email Address:** studentfinancialservices@norcollege.edu
(Send emails from your RCCD student email, if applicable, and include your student ID number)

***Paper copies are available upon request.**