Student Financial Services

Mission Statement

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

Philosophy Statement

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

School Codes

- The Title IV School code for Moreno Valley College: 041735
- CA Dream Application school code for Moreno Valley: 04173500

Regular Office Hours

Office hours and closures may vary throughout the school year. For semester-specific hour adjustments and closures, view up-to-date hours online at http://www.mvc.edu/services/sfs/.

- Monday: 8 am - 4 pm
- Tuesday: 8 am - 6 pm
- Wednesday: 8 am - 6 pm
- Thursday: 8 am - 4 pm
- Friday: 8 am - 12 pm

Contact Us

<table>
<thead>
<tr>
<th>Mailing Address</th>
<th>Attn: Student Financial Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Moreno Valley College</td>
</tr>
<tr>
<td></td>
<td>16130 Lasselle Street</td>
</tr>
<tr>
<td></td>
<td>Moreno Valley, CA 92551</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>(951) 571-6139</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
<td><a href="http://www.mvc.edu/services/sfs/">http://www.mvc.edu/services/sfs/</a></td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:studentfinancialservices@mvc.edu">studentfinancialservices@mvc.edu</a></td>
</tr>
<tr>
<td></td>
<td>(Please include your full name and student ID number within each email)</td>
</tr>
</tbody>
</table>
# Table of Contents

## STUDENT FINANCIAL SERVICES

- Mission Statement ....................................................................................................................................... 1
- Philosophy Statement ............................................................................................................................... 1
- School Codes ............................................................................................................................................ 1
- Regular Office Hours ................................................................................................................................ 1
- Contact Us ................................................................................................................................................ 1

## TABLE OF CONTENTS ........................................................................................................................... 2

## APPLYING FOR FINANCIAL AID AND ADMISSION ................................................................................. 7

- Completing the Applications .................................................................................................................... 7
- FSA ID ...................................................................................................................................................... 7
- IRS Data Retrieval Tool ........................................................................................................................... 8
  - How to use the IRS Data Retrieval Tool ............................................................................................... 8
- Submitting FAFSA Corrections ................................................................................................................ 9
- Facts You Need to Know When Completing the FAFSA ........................................................................ 9
  - Are you Dependent or Independent? .................................................................................................... 9
  - Petition for Independent Status (Dependency Override) ................................................................... 10
- Information for Non-Resident Students ................................................................................................. 11
- Ability to Benefit (ATB) ........................................................................................................................ 12
  - Transferring of passing ATB scores ..................................................................................................... 12
- Completing Your Financial Aid File ........................................................................................................ 13
- What is Verification? ................................................................................................................................ 13
- Notification of Adjustments ...................................................................................................................... 14
- Income Re-Evaluations ............................................................................................................................ 14
The California Dream Act, AB 540 and Dream Application ................................................................. 15

What is AB 540? ...................................................................................................................................... 15

What is the CA Dream Act/Application? ............................................................................................... 16

Frequently Asked CA Dream Act/AB540 Questions ............................................................................ 16

COST OF ATTENDANCE .............................................................................................................................. 19

TYPES OF FEDERAL AND STATE FINANCIAL AID .............................................................................. 20

Federal Pell Grant .................................................................................................................................. 20

Federal Supplemental Educational Opportunity Grant (FSEOG) ............................................................ 20

Federal Work Study (FWS) ...................................................................................................................... 20

Eligibility Requirements ......................................................................................................................... 21

What are the benefits of the FWS Program? .......................................................................................... 21

How do I apply for an FWS position? ..................................................................................................... 22

Federal Direct Loan Program .................................................................................................................. 22

How to Apply for a Student Loan at MVC .............................................................................................. 23

Student Loan Alternatives ....................................................................................................................... 24

Federal Student Loan Default Management Plan ............................................................................... 25

California College Promise Grant (formerly known as the Board of Governors Fee Waiver) .......... 25

Loss of Eligibility for California College Promise Grant ....................................................................... 27

How to Regain Eligibility ......................................................................................................................... 28

Appeal Process ........................................................................................................................................ 28

College Resources and Support .............................................................................................................. 28

Cal Grant .................................................................................................................................................. 29

Eligibility Requirements ......................................................................................................................... 30

Awarding Process .................................................................................................................................... 30
Student Success Completion (SSCG) Grant ................................................................. 31

CalWORKs Work Study .................................................................................................. 31

Chafee Grant Program ..................................................................................................... 32
   Eligibility Requirements .............................................................................................. 32
   Application Process .................................................................................................... 32
   Awarding Process ....................................................................................................... 33

California National Guard Education Assistance Award Program (CNG EAAP) .......... 33
   Eligibility Requirements .............................................................................................. 33
   How to Apply .............................................................................................................. 34
   Application and Certification Process ......................................................................... 34
   Selection and Award Announcements ......................................................................... 34

SCHOLARSHIPS ............................................................................................................. 35
   RCCD Foundation Scholarships .................................................................................. 35
   Outside Scholarships .................................................................................................. 36
   How to Avoid Scholarship Scams .............................................................................. 38

STUDENT SERVICES AND ADDITIONAL PROGRAMS ............................................. 39
   Veterans Services ...................................................................................................... 39
   Extended Opportunity Programs and Services (EOPS) ............................................ 39
   Welcome Center ....................................................................................................... 39
   First-Year Experience Program (FYE) ...................................................................... 40
   Middle College High School Program (MCHS) ....................................................... 40
   Puente Program ........................................................................................................ 41
   Bureau of Indian Education Grant/Scholarship .......................................................... 42
   AmeriCorps ................................................................................................................ 42
FACTORS THAT CAN AFFECT YOUR ELIGIBILITY .............................................. 45
Citizenship ........................................................................................................... 45
Selective Service .................................................................................................. 45
Drug-Related Convictions .................................................................................. 46
SATISFACTORY ACADEMIC PROGRESS STANDARD (SAP) ......................... 47
SAP Evaluation .................................................................................................... 47
How Course Selection can affect Eligibility ....................................................... 48
Repeated Courses ............................................................................................... 48
How Dropping Courses Can Affect Eligibility ................................................... 48
Approved Class List ............................................................................................ 51
What Happens if I Drop All of My Classes After Receiving My Financial Assistance? ................................................................. 51
HOW CHANGES IN ELIGIBILITY CAN AFFECT YOUR FINANCIAL AID ................ 53
Overawards and Overpayments .......................................................................... 53
FINANCIAL AID DISBURSEMENTS ................................................................. 54
BankMobile Disbursement Options ..................................................................... 54
Additional Disbursement Information ................................................................. 55
Know Your Deadline ........................................................................................... 57
MVC INFORMATION ............................................................................................ 58
Release of Financial Assistance Information (FERPA) ....................................... 58
Applying for Financial Aid and Admission

Completing a Free Application for Federal Student Aid (FAFSA) and an admissions application to Moreno Valley College is the way to start your educational journey! For students qualifying under AB 540, the California Dream Act Application 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 CA Dream Act Application, current and prospective Dreamers 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. Remember that financial assistance is not a primary source of income to meet all your basic living expenses and needs.

Completing the Applications

1. Complete an admissions application online at www.mvc.edu. If you do not have computer access at home, you can come to campus and apply online in the Student Financial Services (SFS) office.

2. After you have completed your admissions application you will need 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 CA Dream Act application. You can complete the FAFSA for free online at www.fafsa.ed.gov or on the phone with a live person by calling 1-800-433-3243. The CA Dream Act application can be completed online for free at https://dream.csac.ca.gov. If you would like assistance with your applications, we offer application workshops year-round. Our workshop locations and times can be found in our office, or by clicking on the Workshop link on the financial aid homepage. When completing your application you will need to add the school code for Moreno Valley College on the FAFSA (041735) or the CA Dream Act Application (04173500). Using the correct school code allows SFS to receive your information.

4. Once you complete your FAFSA you will receive a Student Aid Report (SAR) from the Department of Education Central Processing Center either by email or mail. The SAR is your initial response to your FAFSA application. For the CA Dream Act Application, you will receive your California Student Aid Report (CAL SAR) from the California Student Aid Commission. An accurate SAR requires no corrections. Be sure to read the “Comments” section of your application. 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 CA Dream Act username and password to correct your Dream application online.

FSA ID

The FSA ID allows students and parents to identify themselves electronically to access FSA websites. Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. Your 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 parent may not share an FSA ID. Your
FSA ID is your signature, so it must be unique to you. If you are a parent of a dependent student, you will need your own FSA ID to sign your child's FAFSA form electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications, but each child must have his or her own ID.

Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don't 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 to do so), it is important to remember that a mobile phone number or email address can be associated with only one FSA ID.

The FSA ID consists of four parts:

- **Identity**: Full name, Social Security Number, email, date of birth, username and password.
- **Profile**: Mailing address, phone number (optional), and five security 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.
- **Done**: The FSA ID website gives students direct access to FAFSA.gov. The FAFSA sign-in is on the left side of the “Login” page at FAFSA.ed.gov.

**IRS Data Retrieval Tool**

The IRS Data Retrieval Tool (IRS DRT) is a feature of the FAFSA that allows students and parents to access their IRS tax return information and transfer the data directly into their FAFSA. If you are eligible to use the IRS DRT, we highly recommend using the tool for several reasons:

- **EASY** – Transfer info with the click of a button.
- **FAST** – Instantly retrieve your information.
- **ACCURATE** – Correctly fill in your information.

If you do not use the IRS Data Retrieval Tool to provide tax information and are selected for verification of income, you must provide a copy of your tax return transcript or your parents’ tax return transcript directly from the IRS office. The tax return transcript can be ordered online at [www.irs.gov](http://www.irs.gov).

**How to use the IRS Data Retrieval Tool**

1. Log in to your current FAFSA application or start a new application at fafsa.ed.gov.
2. In the finances section of the online form, you will see a “Link to IRS” button if you are eligible to use the IRS DRT.
3. Click the “Link to IRS” button and log in with your FSA ID to be transferred to the IRS website.
4. Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the “Submit” button.
5. Check the “Transfer My Tax Information into the FAFSA form” box, and click the “Transfer Now” button.

6. You will know that your federal tax return information has been successfully transferred because the words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form.

For your protection, your tax information will not be displayed on either the IRS site or www.fafsa.gov.

The IRS DRT can be used by both students and parents. To learn more about the IRS DRT, visit www.StudentAid.gov/irsdrt.

**Submitting FAFSA Corrections**

Students should submit corrections if:

- The Moreno Valley College school code (041735) is not listed under the school section of your FAFSA or on your CA Dream Application.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information.
- The drug related question was left blank.
- Income information is incorrect and your application was not selected for “Verification”.
- Students and/or parents prefer to use the IRS Data Retrieval tool to import tax information onto your FAFSA.
- SAR comments or CAL SAR comments indicate a change should be made on your application.

If you are not sure that corrections are needed or what corrections to make please contact SFS at (951) 571-6139. Corrections for FAFSA can be made online at www.fafsa.ed.gov. Corrections for CADAA can be made online https://dream.csac.ca.gov or by mailing Part II of your SAR, if you received it by mail. Dream application corrections should be made online by signing in with your username and password 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.

**Facts You Need to Know When Completing the FAFSA**

**Are you Dependent or Independent?**

When completing the Free Application for the Federal Student Aid (FAFSA), you will need to know whose information to report. Your information is required (and, if married, your spouse’s) if you’re an independent student; or your information and your parents’ if you’re a dependent student. Federal student aid programs are based on the concept that a dependent student’s parents have the primary responsibility for paying for their child’s education.

You will be asked certain questions on the FAFSA to determine your dependency status according to the U.S. Department of Education. Your answers to these questions will let you know if you are considered a “dependent student” or an “independent student” for financial aid purposes and whether or not you will
need to include your parents’ information. For the 2018-2019 academic year, you will be asked the following questions to find out if you need to provide parent information:

- Were you born before January 1, 1995?
- As of today, are you married?
- At the beginning of the 2018-2019 school years, will you be working on a Master’s or Doctorate program (such as MA, MBA, MD, JD, PhD, EdD, Graduate Certificate, etc.)?
- Are you currently serving on active duty in the U.S Armed Forces for purposes other than training?
- Are you a veteran of the U.S Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2019?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- At any time on or after July 1, 2017, were you determined by your school district homeless liaison or the director of an emergency shelter/transitional housing program to be an unaccompanied youth who was homeless?
- At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless?

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

If you answer “Yes” to at least one of the questions listed above, you are considered an independent student and will be evaluated for financial assistance based on your own circumstances. Your parental information and signature will not be necessary.

**Petition for Independent Status (Dependency Override)**

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

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

In extreme cases, the Student Financial Services office may be able to use professional judgment to override your dependency status if you can prove that extenuating circumstances exist in the family such as:

• You have no contact with your parents and are unable to locate them
• You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents

If you have extenuating circumstances and are unable to complete the parent(s) section on the FAFSA application, it is recommended that you complete the 2018-19 FAFSA with your information, mark the section of the FAFSA that says “I am unable to provide parental information” and apply for a Petition for Independent Status at the Student Financial Services office. The petition forms are available in the Student Financial Services Office. The petition must be submitted with official supporting documentation. If the Student Financial Services Office approves your Petition for Independent Status, a dependency override will be granted. The decision is based on the professional judgment of the SFS office and is final and cannot be appealed to the Department of Education.

You must Petition for Independent Status each academic year you apply for financial assistance or you are required to provide parent(s) information on your FAFSA application. Dependency Overrides approved by other institutions are not accepted.

**Information for Non-Resident Students**

A student’s residency is determined by the Moreno Valley College Admissions and Records office. You can find more detailed information at [http://www.mvc.edu/services/ar/nonResident.cfm](http://www.mvc.edu/services/ar/nonResident.cfm)

You may also obtain information in regards to the non-resident tuition fees by going to [http://www.mvc.edu/services/ar/fees.cfm](http://www.mvc.edu/services/ar/fees.cfm)

The Student Financial Services (SFS) Office offers a Non-Resident Tuition Deferment Form to assist students so they are not dropped from enrolled classes while waiting for federal grants to be applied to their Admissions and Records account balance, if eligible. A valid FAFSA for the current year must be on file. To request this deferment, please stop by the SFS office. After your request is received, SFS will update your student record and a financial hold will be placed on your account until your Admissions & Records balance has been paid in full.

If eligible, your federal grants will be applied to your Admissions and Records fees. If you have grant funds remaining after your enrollment fees are paid, the balance will be mailed to you in the form of a check; it will not be disbursed through BankMobile. If there is a remaining balance owed to Admissions after your grants are applied, you are responsible for paying off the balance before the end of semester. If you apply for and are eligible for a student loan, please note that loans are disbursed directly to the student and you are responsible for using the loan funds to pay any remaining balance owed to the
Admission’s Office. If you do not meet the Satisfactory Academic Standards (SAP) you may also be responsible for paying off the balance with Admissions and Records before the end of the semester.

Failure to pay fees owed may lead to a hold being placed on all of your records at MVC and you will be unable to register for future classes or request official transcripts.

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

Please note: You may be responsible for repaying all or a portion of the federal grants and/or loans disbursed if you drop any class, totally withdraw or stop attending all of your classes.

Ability to Benefit (ATB)

To receive financial assistance, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if he or she has:

- 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. At Moreno Valley College, this test is administered by the Assessment Center. The student must bring proof of passing scores to the Student Financial Services Office.
- Satisfactory complete six units that are applicable toward a degree or certificate offered at MVC prior to July 1, 2012. You must meet with the SFS Director to determine if you have completed six units toward your degree or certificate. Although you cannot receive grants or loan assistance while you are earning these units, you may still be eligible for the California College Promise Grant (CCPG) formerly known as the Board of Governor’s Fee Waiver (BOGW). Please refer to the CCPG section of this consumer guide for additional information.

Transferring of passing ATB scores

For information on acceptable ATB passing score transfer process, please call the Moreno Valley College’s Assessment Center at (951) 571-6427.

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 Re-source Center for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. The Disability Support Services can be contacted at (951) 571-6138.
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 enrolled in, and student budget. Remember, the application process is free! There may be additional applications and/or requirements for each of the programs listed in this guide.

Once you have completed your FAFSA and Student Financial Services (SFS) has received your information from the Department of Education Central Processing Center, our office will send an email to your RCCD student email account requesting that you turn in any required documents to the Student Financial Services office at Moreno Valley College. You may access your student email from www.mvc.edu and click MyPortal or WebAdvisor in the Links menu on the right side.

Required SFS forms will be listed in WebAdvisor, under “Required Documents by Year.”

Certain documentation will be requested from you, such as a Statement of Fact, Household Size Verification Form, Income Verification Form, 2016 Tax Return Transcripts, or other documents needed to complete your file. In this section, it may also indicate if any actions are required by the student. Some examples include: updating educational goal in WebAdvisor; updating high school information with Admissions and Records; providing documentation from a third party source, etc. For questions regarding additional documentation or actions required to complete your file, please contact Student Financial Services.

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 www.irs.gov. Necessary required documents are available for download and print on our website at http://www.mvc.edu/services/sfs/.

Selected DREAM applicant students eligible for the Cal Grant may have to submit documents to verify their financial aid file. Notification will be sent to students in this category. All other eligibility notices will be emailed/mailed to the student upon receipt of the DREAM application. DREAM applicants must complete the AB540 application with Admissions and Records at Moreno Valley College to qualify for aid offered under this application.

What is Verification?

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

If selected for verification you might see a note on your Student Aid Report stating that you have been selected for verification. In addition, once FAFSA data is downloaded into our system, Student Financial Services will email you at your RCCD student email address. In this email, we will direct you to WebAdvisor to check for Required Documents by Year. If you have been selected for verification, you may be required to submit additional documentation so that Moreno Valley College can verify if the
information on your FAFSA is accurate. If Student Financial Services finds discrepancies, it will be corrected based on the documentation provided.

Required Documents by Year are available at the Student Financial Services department or are available to print at: http://www.mvc.edu/services/sfs/forms.cfm.

**Notification of Adjustments**

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

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

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

**Helpful Tips:**

- 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) 571-6101.
- Keep in mind that financial assistance funds are generally not available at the beginning of each semester. Disbursements usually begin approximately 1 week after classes begin. Please be aware that not all students receive funds on every disbursement date. Disbursement dates are determined by when a student completes his/her file, processing timelines, a student’s enrollment status and eligibility. Therefore, students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial assistance is intended to supplement, not replace, resources needed to meet the cost of education.

**Income Re-Evaluations**

When you completed your FAFSA application for the 2018-2019 academic year, you were required to report 2016 income information. If you have had a drastic change in income in 2017 or 2018 due to an unforeseen or special circumstance, the Department of Education and Moreno Valley College will allow you to have your financial assistance eligibility re-evaluated.

Special circumstances may include:

- Unemployment or change in employment
- Death of student’s spouse or parent
High cost medical bills not covered by insurance
One time lump sum payment in 2016
To apply for a 2018-2019 Income Re-Evaluation you must:
Submit your 2018-2019 FAFSA Application.
Complete your Moreno Valley College financial assistance file and have received a final revised award notification.
Provide a copy of your 2017 or 2018 Tax Return Transcript. You can obtain a copy by requesting it online at www.irs.gov.
By calling 800-908-9946 or mailing in the 4506T form available online at www.irs.gov.
If you are unable to obtain a Tax Return Transcript you may be able to provide signed copy of your 2017 or 2018 Federal tax returns and W2’s and/or year-end statements for other income received.
Be meeting the Moreno Valley College Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information).
Request the Income Re-Evaluation packet from the Student Financial Services office at Moreno Valley College.

Note: You are only able to submit one income re-evaluation during the 2018-19 award year.

The California Dream Act, AB 540 and Dream Application

What is AB 540?

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

Any student who meets all of the following requirements shall be exempt from paying nonresident tuition at Moreno Valley College:

1. Student must have attended a high school (public or private) in California for three or more years, OR attained credits earned in California from a California high school equivalent to three or more years of full-time high school work and attended a combination of elementary, middle and/or high schools in California for a total of three or more years.
2. Must have or will graduate from a California High School or have attained a G.E.D., or received a passing mark on the California High School Proficiency Exam (CHSPE).
3. Must register or is currently enrolled at an accredited institution of public higher education in California.
4. In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available in the Admissions office) stating that the student has filed an application to legalize his or her immigration status or will file an application as soon
as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).

5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students eligible for the AB 540 program must submit the California Nonresident Tuition Exemption form to the Admissions and Records Office at the college where you are enrolled, or intend to enroll.

What is the CA Dream Act/Application?

The California Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet these criteria as well as the applicable criteria for eligibility for specific types of financial aid. The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities. Moreno Valley College students who meet AB 540 criteria may apply for general Moreno Valley College Scholarships. AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant, (formerly known as Board of Governors Fee waiver) at California Community Colleges. For more information about AB 131 and the CA Dream Act Application please go to: [www.csac.ca.gov/dream_act.asp](http://www.csac.ca.gov/dream_act.asp).

Frequently Asked CA Dream Act/AB540 Questions

1. What is AB 540, and what does it have to do with the California Dream Act?
   a. AB 540, passed in 2001, allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities. Starting on January 1, 2013, the CA Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, institutional grants, and California College Promise Grant to students who meet these same criteria. To receive CA Dream Act aid, AB 540 and AB 131 students must meet the criteria listed above in the AB 540 section of this chapter.

2. I saw that AB 540, AB 130, and AB 131 guarantee confidentiality, but what about my parents’ information?
   a. CA Dream Act students without legal immigration status will be required to fill out the CA Student Aid Commission’s CA Dream Application in lieu of the Free Application for Federal Student Aid (FAFSA). Like all other dependent Cal Grant applicants, CA Dream Act students will be required to submit parental income and asset information. The demographic information students will provide on the CA Dream Application is similar to the information that students have already supplied to their high schools and colleges. There are no checks and matches between the CA Dream Application and any federal databases. CA Dream Act students’ and their parents’ information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

3. I am a high school senior and fit the AB 540 criteria above. What financial assistance may I be eligible for?
   a. You may be eligible for:
      i. AB 540 in-state tuition assistance
ii. AB 130 private scholarships (see your intended college or university for applications and deadlines)

iii. Institutional grants like the UC “University Grant” or the CSU “State University Grant” (see your intended college or university for applications and deadlines)

iv. California College Promise Grant (formerly known as the Board of Governor’s fee waiver). Complete the CA Dream Application for 2018-19 online at www.dream.csa.ca.gov, listing the Moreno Valley College School Code #04173500.

v. Cal Grant and other State-administered aid (applications start October 1 of each year) and other State-administered financial aid.

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

   a. You may qualify for:

      i. Chafee Foster Youth Grant (See Chafee section of this guide for more information)

      ii. AB 540 in-state tuition assistance

      iii. AB 130 private scholarship aid offered through California public colleges and universities

      iv. CA Dream Act Cal Grants or institutional grants (starting in 2013)

      v. California College Promise Grant (formerly known as Board of Governors fee waiver) at California Community Colleges

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

   a. You may be eligible for:

      i. AB 540 in-state tuition assistance

      ii. AB 130 private scholarships (see your intended college or university for applications and deadlines)

      iii. Institutional grants like the UC “University Grant”, the CSU “State University Grant”, the CSU Extended Opportunity Program (EOP) or the California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college or university for applications and deadlines)

      iv. California College Promise Grant (formerly known as the Board of Governor’s fee waiver). Complete the CA Dream Application for 2018-19 online at www.dream.csa.ca.gov, listing the Moreno Valley College School Code #04173500.

      v. If you are attending a California Community College and plan to transfer to a 4-year institution in the fall of 2019 or later, you may qualify for a Community College Transfer Entitlement Cal Grant (Apply OCT-MAR 2019)

      vi. If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C (Apply OCT-MAR 2019)

6. I am an AB 540 student, how do I fill out my college admissions application?
a. We recommend eligible AB 540 students consult with an admissions officer regarding their application inquiries. If student is undocumented, generally there are two sections of an application that should be left BLANK:

b. Social Security Number box should be left BLANK (unless the applicant has a valid social security number issued by the Social Security Administration that may be used for purposes other than work); and

c. Immigration Status box should be left BLANK.

d. 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?**

a. 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)?**

a. 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?**

a. NO. The date of high school graduation does not affect a student’s eligibility for the AB 540 tuition exemption. As long as the student attended a California high school for at least 3 years, or graduated early from a California High School with the equivalent of three or more years of credit prior to graduation, the student will be eligible to apply for the AB 540 exemption.

For more information on the CA Dream Act or Cal Grant, please visit https://dream.csac.ca.gov or click on the CA Dream Act webpage on our website at http://www.mvc.edu/services/sfs. For more information on AB 540, please visit the Admissions and Records office.
Cost of Attendance

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

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Living at home</th>
<th>Living Away from home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$1,918.00</td>
<td>$1,918.00</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$5,418.00</td>
<td>$16,810.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,108.00</td>
<td>$1,252.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$3,258.00</td>
<td>$2,998.00</td>
</tr>
<tr>
<td>Enrollment Fees</td>
<td>$1,380.00</td>
<td>$1,380.00</td>
</tr>
<tr>
<td>Health Fees</td>
<td>$40.00</td>
<td>$40.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$13,122.00</strong></td>
<td><strong>$24,398.00</strong></td>
</tr>
<tr>
<td>Non-California Resident Fees ($258 per unit X 30 units)</td>
<td>$7,740.00 added to applicable budget</td>
<td></td>
</tr>
</tbody>
</table>

Fees that are excluded from this budget are parking at $100 or more, Student Service fee, Out of Country surcharge fee of $67 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.

<table>
<thead>
<tr>
<th>Total 2018-19 RCCD Cost of Attendance Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living at home</td>
</tr>
<tr>
<td>Living away from home</td>
</tr>
<tr>
<td>Non-Resident living at home</td>
</tr>
<tr>
<td>Non-Resident living away from home</td>
</tr>
</tbody>
</table>
Types of Federal and State Financial Aid

Federal Pell Grant

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

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

The maximum Pell grant award for the 2018-2019 academic year is $6095 (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of the grant is prorated based on the amount of units you are taking in each semester. Students who have received their Bachelor’s degree or higher are not eligible to receive the Pell grant.

Students may receive a Pell grant for 12 full time semesters (or 6 years if full time). This equals to 600% total (50% each full time semester x 12 semesters). This percentage includes all Pell grants received to date. Once a student has received their full 600%, they will no longer be eligible for Pell grants.

To review your current Pell Grant Lifetime Eligibility Usage (LEU), and grant history please visit www.nslds.ed.gov. You can also view the comment section of your student aid report (SAR) online at www.fafsa.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 for FSEOG awards. Nonresident students as well as Study Abroad students may also be eligible. FSEOG funds are limited and are awarded until all funds are exhausted. Having said this, there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2018/2019 FAFSA by March 2
2. Submit all documents requested by our office by the first priority filing deadline
3. Have high financial need
4. Meet the SFS Satisfactory Academic Progress (SAP) Standard

Federal Work Study (FWS)

The Federal Work Study Program offers students the opportunity to gain work experience and earn additional funding through part-time employment (up to 20 hours per week) to assist in paying for
educational expenses. The program also benefits the community by offering services at no cost to non-profit organizations and government institutions. FWS is one of several federal grants offered through the FAFSA application.

The FWS award specifies the amount you are eligible to earn in an academic year which runs from July 1st through June 30th. Jobs begin posting to the website as early as June for each academic year and may continue posting through the fiscal year as they become available. Awards are granted once employment has been offered. Once you apply, you are prescreened for FWS eligibility before being referred for interviews so it is very important to have your FAFSA completed and have the required documents turned in at the financial aid office. FWS Awards up to $4,000 are granted once employment has been secured. You will receive your FWS award as earnings from your job by means of submitting a timesheet, which is paid monthly and is subject to state and federal taxes. W-2’s will be issued at the end of January. Direct deposit is available and strongly encouraged.

In order to be considered for FWS, you must apply for and be eligible to receive federal financial assistance through the FAFSA. Jobs are available on and off-campus. Due to limited funding, awarding is on a first come first served basis. The Student Employment Department also offers District (financial aid not required) positions for those that do not qualify for financial assistance, exhaust their FWS award, or when funding is not available.

Eligibility Requirements

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

- Apply for the FAFASA at www.fafsa.gov with the Moreno Valley School Code #041735 and demonstrate financial need, which is determined by MVC’s Student Financial Services office (SFS).
- Maintain a cumulative grade point average of 2.0 or better.
- Be enrolled in half time units or more at MVC (6 units is considered half time in the fall/spring semesters and 3 units in the summer/winter sessions).
- Have a valid, non-laminated, and signed social security card.
- TB test, fingerprinting, and food handler’s card may be required for certain positions upon hire as a condition for employment.
- Must meet the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, the student may be placed on warning and ultimately become ineligible for financial assistance, which will result in the loss of their financial assistance and immediate suspension of the FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved through the SFS office and a written notification to return to work has been issued by the Student Employment Office.
- Agree to abide by the Student Employment Program Terms and Conditions: http://www.mvc.edu/files/se-terms-conditions.pdf.

What are the benefits of the FWS Program?

- Flexible hours that work around your school schedule.
- Gain valuable work skills and experience.
• Develop interpersonal skills and learn organizational procedures.
• Acquire expertise in areas related to your academic/career interest.
• Earn extra income.
• Network with the MVC community.

How do I apply for an FWS position?

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

1. Complete your 18/19 financial assistance file (FAFSA) (FWS only).
2. Visit www.mvc.edu/seto view positions that are available and click on the “Job Openings” link. To better serve our students, computer workstations are available in the Student Financial Services Lobby as well as the Library.
3. New users will have to create a log in, password and application by clicking on “Fill out a new application.”
4. Submit your application once you have completed every section of the application to the best of your knowledge. You can apply for as many MVC positions as you are qualified to apply for.
5. The system does NOT notify you of the status of your application. To check your status you will have to periodically log back onto the system (or follow-up with hiring supervisor).
6. After positions are taken offline for screening, it is up to the hiring department/supervisor to contact you for an interview if they are interested. If not selected for an interview, your online status will be updated to “not selected.”

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

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

Federal Direct Loan Program

(DL Stafford Subsidized Loans or DL Stafford Unsubsidized Loans)

Federal Direct Loans (DL) are borrowed funds that are different from grants and federal work-study. Direct Loans are borrowed funds that must be repaid with interest. Applying for and receiving student loans are a very serious obligation, so before 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.
• Most of all be aware of the amount you have to repay over the years.
To qualify for Federal Direct loans students must meet all of the requirements for federal student financial assistance and have their eligibility for all other grants determined first. Federal student loans should be a student’s last resource.

Moreno Valley College 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 DL program. You will repay these loans to the Department of Education DL program or its servicing agent. Please remain in constant contact with Direct Loans in order 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 www.studentloans.gov.

Subsidized loans are for students who have demonstrated financial need. You may borrow up to $3,500 ($1,750 in fall, $1,750 in spring) as a first-year student (completed less than 30 units at RCCD) and $4,500 ($2,250 Fall, $2,250 Spring) as a second-year student (completed 30 or more units at RCCD) per academic year. The federal government pays the interest during deferment periods while students are in college at least half-time. Unsubsidized loans are not based on financial need.

Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time. MVC recommends that students make interest payments while they are in college. At MVC, it is our plan to help students reach their educational goal with the least amount of student loan debt as possible. MVC does not recommend borrowing more than $10,000 at the community college level (this includes loans from any other institution that you attended). Students who already owe $10,000 or more will be required to meet with a financial assistance 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 www.nslds.ed.gov (National Student Loan Data System) – 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 a FSA ID go to https://fsaid.ed.gov/.

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

**How to Apply for a Student Loan at MVC**

1. You must fill out the Free Application for Federal Student Aid online at [www.fafsa.gov](http://www.fafsa.gov) and list Moreno Valley College Title IV code #041735.
2. You must complete your Moreno Valley College financial assistance file by turning in all required documents by year listed on WebAdvisor/My Portal.
3. You must have received your final revised award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
4. You must be meeting the Moreno Valley College Student Financial Services Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the Student Financial Services SAP standard.
5. You must have a current full program official Student Educational Plan (SEP), dated within one year of your loan request.

6. You must be enrolled in at least 6 units, on the SEP, that are applicable and required toward your degree.

7. You must have a declared academic program (major) on file with Admissions and Records which matches your SEP.

8. You must successfully complete with a score of 100%, the Direct Loan entrance counseling at www.studentloans.gov.

9. You must successfully complete your electronic Master Promissory Note (eMPN) online at www.studentloans.gov prior to applying for a student loan at Moreno Valley College. If you are a repeat student loan borrower at Moreno Valley College, you are not required to complete the entrance exam or eMPN as you already have one on file. However, it is recommended of Moreno Valley College that students who are repeat borrowers to use the student loan Financial Aid Awareness Counseling tool (FACT) before continuing to borrow.

10. If you meet the above requirements, you may request a loan packet from the Student Financial Services office during the fall and spring semesters within the posted deadlines.

11. 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 “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, you can do so by choosing the “Disbursement” link on our website at http://www.mvc.edu/services/sfs/. See the BankMobile section of this guide for additional information.

- ALL students are required to complete Direct Loan EXIT counseling online at www.studentloans.gov after completing their program, dropping below half-time, or leaving Moreno Valley College.

- If your loan is not processed, you will be notified within two weeks from the deadline date you submitted the “Loan Request Form.”

**Student Loan Alternatives**

Before you decide to apply for a loan to fund your education, it is smart to explore other options that do not require repayment! Student Employment is an option for students to work part-time on campus and off campus to assist with the cost of educational expenses. Wages are paid directly to 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 Moreno Valley College Student Employment office located on the second floor of the Student 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.fastweb.com, www.scholarships.com, www.scholarshiphunter.com and 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 Moreno Valley College Federal Student Loan Default Management Plan expects all students who receive a loan at Moreno Valley College to complete a Loan Entrance and Exit Counseling session. Students may complete the loan entrance counseling online at www.studentloans.gov and the loan exit counseling online at https://nslds.ed.gov/nslds/nslds_SA/. Complete the Entrance counseling when applying for a loan and complete the Exit counseling prior to leaving the college or falling below half-time.

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

California College Promise Grant (formerly known as the Board of Governors Fee Waiver)

The California College Promise Grant (formerly known as the Board of Governors Fee Waiver) is a state fee waiver program that is specifically for students at California Community Colleges. For qualifying students, the California College Promise Grant waives the per-unit enrollment fee (currently $46.00 per unit) at any community college throughout the state. The California College Promise Grant is for California residents, eligible AB540 students and eligible AB1899 students as determined by the Admissions & Records office, and eligible AB801 students who have been without a residence in the last 24 months (homeless) as verified by the Student Financial Services office, who are meeting academic and progress standards.

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

The primary application for the California College Promise Grant is the 2018-2019 Free Application for Federal Student Aid (FAFSA) or the 2018-2019 California Dream Act Application (CADAA). The California College Promise Grant will automatically be awarded to eligible students using the information from the FAFSA or California Dream Act Application.

The paper California College Promise Grant application is considered a secondary application to be used for special circumstances. Special circumstances to use the California College Promise Grant application are determined on a case-by-case basis.
Not everyone will qualify to complete the paper California College Promise Grant application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper California College Promise Grant application. If the income requirements to complete the paper California College Promise Grant application are not met, the student will be required to fill out the FAFSA or California Dream Act Application which allows a higher qualifying income for California College Promise Grant eligibility. The student must submit a copy of the FAFSA confirmation page showing the Expected Family Contribution (EFC) with the paper California College Promise Grant application. Student’s total income for 2016 or parents’ total income for 2016 (if a dependent student) must be within the following income standards (documentation is required):

<table>
<thead>
<tr>
<th>Expected Family Contribution (EFC) Income Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number in Household</strong></td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>7</td>
</tr>
<tr>
<td>8</td>
</tr>
<tr>
<td>Each Additional Family Member</td>
</tr>
</tbody>
</table>

If you or your family is currently receiving TANF/Cal WORKS, SSI/SSP, General Assistance/General Relief, you are eligible for California College Promise Grant A and are eligible to complete the California College Promise Grant Application. Acceptable proof of eligibility or documentation for California College Promise Grant A varies depending on the type of benefits you or your family are receiving.

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

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 California College Promise Grant A, B, or C and are eligible to complete the California College Promise Grant paper application. Verification may be made by the MVC Homeless and Foster Youth Liaison or one of the following:

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

If you qualify under any of the following Special Classifications, you are eligible for the California College Promise Grant A and are eligible to complete the paper California College Promise Grant 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 California College Promise Grant application. Special classification fee waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of California College Promise Grant 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 California College Promise Grant applications are available in the Student Financial Services office.

You must apply for the California College Promise Grant using the FAFSA or CA Dream Act Application before each summer semester. The applications are available beginning every October 1.

If you have been determined to be eligible for the California College Promise Grant 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 in the Cashiers office for any prior semester if determined California College Promise Grant 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 California College Promise Grant 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 California College Promise Grant 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 California College Promise Grant, there are a few ways that you can have it reinstated:

- Improve your GPA and/or course completion measures to meet the academic and progress standards.
- Not attending your school district for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

Appeal Process

A student who is on academic dismissal will result in the loss of the California College Promise Grant. Any combination of two consecutive terms of cumulative GPA below 2.0 and/or cumulative unit completion less than 50 percent may result in loss of fee waiver eligibility. Appeal forms for the California College Promise Grant are located in the Admissions & Records office.

Steps To Apply for an Appeal:

1. Complete the appeal form and identify reason(s) for exception, in a written/typed statement.
2. Attach all related supporting documents to justify the appeal reason(s). For an extenuating circumstance exemption, documents such as doctor’s notes, accident report, loss of job, etc. must be included.
3. Submit the completed appeal form to the Admissions & Records Office at MVC. A valid photo ID must be presented.
4. Results of appeal will be sent to you via your RCCD student email within 3-5 business days. Please make sure your RCCD email is activated.

A student may appeal the loss of a California College Promise Grant due to extenuating circumstances, or when a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student’s economic situation or evidence that the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

College Resources and Support

- Counseling services (951) 571-6104
- Tutoring services (951) 571-6167
- Disability Support Services (951) 571-6138
- Extended Opportunities and Program Services (951) 571-6253
- SSS/TRIO (951) 571-6382
Cal Grant

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

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

**Cal Grant B** assist low-income students attending community colleges with living expenses and books. The award amount varies each year and may be used for books, living expenses and transportation.

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

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

Applying for Cal Grant is a two-step process:

1. You must complete the 2018-2019 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov) or the 2018-2019 California DREAM Act application online at [www.csac.ca.gov](http://www.csac.ca.gov) by the March 2nd deadline (or the September 2nd deadline for Community College students)

    **AND**

2. You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College Students) by one or more of the following methods:
   a. If you have completed at least 16 degree-applicable units at RCCD with a 2.0 GPA and have attended RCCD since the summer of 2016 semester, RCCD will submit your GPA electronically by the March 2/September 2 deadline to CSAC.
   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 2/September 2 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 2/September 2 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 2/September 2 deadline. Go to [www.collegeboard.com](http://www.collegeboard.com) for testing dates and locations.

For information on the specific types of Cal Grant awards or for more information about CSAC programs, you can visit the CSAC website at [www.csac.ca.gov](http://www.csac.ca.gov).
Eligibility Requirements

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

- Complete the 2018-2019 FAFSA or the 2018-2019 California DREAM Act application and have your GPA verified by the March 2nd/September 2nd deadline
- Be a U.S. Citizen or Eligible non-citizen (your parents don’t need to be citizens or eligible noncitizens) or meet AB540 criteria
- Be a California resident or meet AB540 criteria
- Have not yet received a Bachelor’s or professional degree
- Show financial need at Moreno Valley College
- Meet the Cal Grant Income and Asset Ceilings
- Be enrolled in a program leading to an undergraduate degree or certificate
- Be enrolled at least half time (six or more units)
- Have registered with U.S. Selective Services, if required to do so
- Do not owe a refund on any state/federal grants or be in default on a student loan
- Meet the Moreno Valley College Student Financial Services Satisfactory Academic Progress standard (SAP)

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 California College Promise Grant waivers (CCPG) at California Community Colleges. For more information about AB 131 the CA Dream Act Application please go to: www.csac.ca.gov/dream_act.asp.

Awarding Process

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

- Complete your financial aid file at Moreno Valley College.
- Have an active program (major), other than Undecided, declared in the Admissions and Records office.
- Meet all of the above requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before Moreno Valley College is permitted to release funds. You may self-certify your high school graduation by logging on to “Webgrants for Students” at https://mygrantinfo.csac.ca.gov/logon.asp
- Cal Grant Transfer Entitlement Award is available for California residents who graduated from a California high school after June 30, 2000 and attend a California Community College who plan to transfer to a qualifying 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 2nd of the award year
- Are under the age of 28 as of December 31st of the award year
- Students who received a Cal Grant within a year of graduating from high school are not eligible

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

NOTE: Please be advised that any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act. Students who are paid a Cal Grant and withdraw from any units prior to the census date for a course may be determined in overpayment of the Cal Grant funds and be required to repay that over-payment to the college.

**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. The grant amount is up to $1,298 annually for students enrolled in at least 12 units, and up to $4,000 annually for students enrolled in 15 or more units.

**CalWORKs Work Study**

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

- Be enrolled in at least one unit (if matched with FWS, must be enrolled in 3 units for Winter and Summer and 6 units for Fall and Spring).
- Provide a valid Welfare to Work (WTW) GAIN contract to the MVC Workforce at the start of every semester
- Maintain a minimum cumulative 2.0 GPA
- Have a valid Social Security card and picture ID (or equivalent work authorization)
- Get clearance from the CalWorks/Workforce Preparation department to help
- determine eligibility.
• Have Moreno Valley College as Home College
• Receive CalWORKS (cash aid) through a county Welfare department in California
• Attend monthly career related workshops.

For more information on CalWorks, visit their website at www.mvc.edu/services/cw, visit the CalWORKs office in the Humanities Building, Room 223A during office hours or call (951) 571-6154.

**Chafee Grant Program**

The California Student Aid Commission (CSAC) awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The CSAC Chafee grant is awarded for up to $5,000 annually (or up to the unmet need) for students enrolled in 6 or more units during the fall, spring or summer sessions.

**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 (new applicants)
• Be enrolled at least half time (6 units) for the semester of disbursement
• Maintain Satisfactory Academic Progress (SAP)
• Be enrolled in a course of study that is at least one year long

**Application Process**

1. Complete the 2018-19 Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov or if applicable complete a CA Dream Act application at http://dream.csac.ca.gov
2. Submit the California Chafee Grant Program Online Application at https://www.chafee.csac.ca.gov/StudentApplication.aspx. Students need only apply once as CSAC automatically updates eligible student’s Chafee application each academic year.
4. Enroll in 6 or more units per semester as early as possible. Check WebAdvisor 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 financial aid file must be complete, student must be meeting Satisfactory Academic Progress and be enrolled 6 or more units before SFS office can confirm student’s Chafee Grant eligibility with CSAC.
6. The check is mailed to the MVC Student Financial Services (SFS). When the Chafee Grant check is available for student pick up, the SFS office will send an award email to the student’s MVC
student email account. Checks are picked up at the Admissions and Records Office and a picture ID must be presented before the check can be released.

**Awarding Process**

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

1. Paid** renewal students who have not reached their 26th birthday as of July 1st of the award year
2. New and ***non-paid renewal students who will be 25 years old as of July 1st of the award year
3. New and non-paid renewal students who have dependents
4. New and non-paid renewal students who have an unmet need of $5,000 or more
5. 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](https://mygrantinfo.csac.ca.gov/logon.asp).

You may contact Jonathan Castro, MVC Chafee Grant Coordinator at (951) 571-6267 or Jonathan.Castro@mvc.edu if you have any questions.

**California National Guard Education Assistance Award Program (CNG EAAP)**

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

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

**Eligibility Requirements**

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

**How to Apply**

Initial applicants must submit an EAAP Initial Application, the Statement of Understanding (SOU), and a Free Application for Federal Student Aid (FAFSA) prior to the application deadline dates. For initial applicants, the priority application period starts on January 15 and ends on the priority deadline date of April 30. The application process will continue to remain open after April 30 on a first-come, first-serve basis until January 14 of the following year, or until all awards have been exhausted, whichever comes first.

Renewal participants must complete the EAAP Renewal Application and the Renewal Statement of Understanding. Renewal enrollment period begins January 15 through June 1 of each year. Failure to renew will result in withdrawal from the CNG EAAP.

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

**Application and Certification Process**

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

**Selection and Award Announcements**

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

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

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

Scholarships are another resource that can provide financial assistance for students to successfully obtain their educational goals. Scholarships are available for application by all students at Moreno Valley College (MVC) and high school seniors planning to attend MVC.

Some scholarships may be based on financial need and/or GPA and academic performance.

Other qualifications for scholarships may vary, such as your selected major or academic program, career goal, club or volunteer and community involvement, etc.

To be awarded a scholarship, you must complete the scholarship application and go through the eligibility and selection process. Scholarships are usually awarded to the student(s) who best fit the qualifications as established by the donor or organization providing the scholarship funds.

The scholarship programs available for students at all colleges in the Riverside Community College District are as follows:

**RCCD Foundation Scholarships**

Riverside Community College District (RCCD) Foundation offers scholarships for students continuing their education at Moreno Valley College (MVC), students transferring to a four-year university and high school seniors.

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

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

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

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

To apply for all RCCD Foundation scholarships:

- You must be admitted to MVC and have activated your assigned student email.
• Instructions on how to complete the scholarship application process and the link to apply are at www.mvc.edu; go to Financial Aid and select Scholarship Information.

• Scholarship workshops are held at the college prior to the scholarship deadline date to provide students with information on how to complete the scholarship application, including the required personal essay questions and obtaining scholarship recommendations.

Outside Scholarships

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

It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

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 you can use in your search for scholarships:

• www.fastweb.com
• www.scholarshiphunter.com
• https://www.unigo.com/scholarships
• www.studentscholarshipsearch.com
• www.scholarships.com
• www.niche.com/colleges/scholarships

Search engines such as Google are the best tools available to you for finding scholarships. However, there are many secrets in terms of getting the best results out of the search engines.

For example, if you just searched for “scholarships” on Google, you’ll get about 375,000,000 results! This would obviously take too long to read and sort through, so you’ll need to develop a strategy for being more specific about the scholarships you’re looking for.

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

There are good words, bad words, and then there are magic words. What are magic words?

Magic words are words you use in your Web searches that are used less conversationally, and so when you search for scholarships with those terms, you’ll probably get better results.
For example, one of the most powerful words in scholarship search is the word foundation.

Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, so when you search for scholarships with the word “foundation” in your search, you’ll be more likely to find the awarding foundation.

Magic words become very important when you have relatively broad topics you are 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 MVC, the procedures to use your scholarship at MVC are as follows:

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

2. Follow the donor’s directions for the procedure to have your scholarship funds sent to MVC. If proof of enrollment is required, you may submit your printed class schedule from WebAdvisor, or, if they are requesting “official” proof of enrollment, contact the MVC Admissions and Records Office at (951) 571-6101.

3. For students who receive the Governor’s Scholarship Program: you may access your scholarship funds by completing the Qualified Withdrawal Form and submitting it to the Governor’s Scholarship Program. The Qualified Withdrawal Form is available at www.cagovernorsscholars.org. For help in filling out the form, call 1-866-477-9665.

4. Once MVC receives your scholarship funds, you will be sent correspondence from the MVC Student Financial Services offices acknowledging receipt of the funds and a schedule of disbursement dates.

5. Once the SFS office determines you are actively enrolled in classes and that you meet all requirements of the donor, your scholarship funds will be disbursed to you on the next disbursement date.
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 is legitimate won’t ask for a penny out of your pocket.

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

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

If something feels, sounds, or seems suspicious 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

Veterans Services

Veterans Services mission at Moreno Valley 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 MVC veteran students to pursue their future academic and career endeavors.

Veterans are eligible for a total of four years of priority registration to be used within fifteen years after being discharged from active duty. To obtain a priority registration date, Veterans must take a copy of their DD214 discharge papers to the MVC Veterans Resource Center located in Parkside Complex, Room 13.

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

Extended Opportunity Programs and Services (EOPS)

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

Welcome Center

The Welcome Center offers a wide array of student services designed to accommodate the needs of new, continuing, transferring, and returning students in a "One-Stop Shop" service. The center is staffed by a team of peer leaders able to assist with:

- Enrollment and EduNav Usage
- WebAdvisor and MyPortal
- Online orientation
- Assessment appointments
- Counseling appointments
- General financial aid questions

The Welcome Center aims to make your college experience go as smoothly as possible. Find the Welcome Center in the Administration Annex, on the south side of Parking Lot B. For questions, call (951) 571-6911 or visit www.mvc.edu/welcomecenter.
First-Year Experience Program (FYE)

The FYE program, as part of the Student Equity Plan at Moreno Valley College, integrates academic enrichment and student support services to enable students in pre-college or college-level courses to complete successfully the transition from high school to college.

To learn more about the FYE program, visit their website at www.mvc.edu/services/fye.

FYE Program Offers Students the Following:

- A Summer Bridge program designed to jump-start your academic success, awareness of college resources and personal factors that contribute to success.
- PRIORITY REGISTRATION for the fall, winter, and spring semester of the first year.
- One-on-one counseling appointments and educational planning. * Student success peer leader support
- Special activities and events throughout the year.

If students are interested in FYE, they must meet the following requirements:

1. Have a high school diploma/GED OR have reached the age of 18 by June 2019
2. New first time college students (never attended college before)
3. Complete Orientation, Assessment and Counseling (O.A.C.)
4. Commit to be a full-time student during the fall and spring semesters and enroll in English and math courses
5. Commit to the program and requirements for the entire year
6. Participate in the MVC Summer Bridge Program

Visit the FYE office in the Administration Annex, on the south side of Parking Lot B, call (951) 571-6334 or email fye@mvc.edu.

Middle College High School Program (MCHS)

The Middle College High School Program (MCHS) at Moreno Valley College (MVC), made possible through the special partnership with Moreno Valley Unified School District and Val Verde Unified School District (VVUSD), provides high school students the opportunity to complete their last two years of high school at Moreno Valley College, taking both high school and college classes.

MCHS students complete their last two years of high school at MVC, enrolled in both high school and college courses. MCHS students enroll in college courses which satisfy high school graduation requirements, "A-G" courses, or courses that are transferable or that can be applied towards an Associate Degree. Each semester students enroll in no more than 11 college units and each winter and summer session they enroll in no more than 5 college units. MCHS students have the opportunity to complete more than one year worth of college units by the end of their senior year of high school.
Program Application Process

Only high school sophomores within MVUSD and VVUSD are eligible to apply to the MCHS program at MVC. Each year, during the month of January, the MCHS staff provides classroom presentations to sophomore classes within MVUSD and VVUSD. In the month of February the MCHS program host an annual MCHS Information Night at one of the local high schools, for students and parents/guardians interested in applying to the program. It is MANDATORY that both the student and their parent/guardian attend the MCHS Information Night to be eligible to apply to the MCHS program. Interested students submit an application, which includes their high school transcripts, standardized test scores, attendance and behavior reports, and a student writing response.

An Application Review Committee, made up by MCHS staff and high school counselors, review and score applications to determine if the applicants are a good fit or not, for the program. The Application Review Committee select students for interviews and after interviews the top 70 students are selected.

Location: Library Building, Room 110

Phone number: (951) 571-6463

Puente Program

The mission of the Puente Program at Moreno Valley College is to increase the number of educationally underrepresented students who enroll in four-year colleges and universities, earn degrees, and return to the community as leaders and mentors of future generations.

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, workshops and activities, and mentoring from a community professional. They work closely with a guidance counselor to prepare an academic plan to transfer to four-year institutions. Puente students commit to a rigorous two-semester English and Personal Development sequence.

Transfer

Puente students have many transfer opportunities open to them including:

- Annual UC Transfer and Motivational Conference
- Transfer Fair - fall and spring semesters
- Southern CA University Visits (Example: UC Riverside, UC Los Angeles, UC Irvine, CSU San Bernardino, UC San Diego, among others).
- Northern CA University Visits (Example: UC Santa Barbara, San Jose State, San Francisco State, UC Berkeley, Stanford, among others).

Counseling

Puente students have access to direct Counseling Services. The Puente Counselor Coordinator works closely with Puente students and is available to meet with them on a 1-1 basis. Puente students in the program are expected to meet with the counselor for personal counseling, to complete or update a
comprehensive student educational plan (CSEP), 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. Applications/Intake Forms for the Puente Program are now available in printable and fillable formats. You can also download the Puente Recruitment Flyer or view frequently asked questions for more information.

**For more information, contact the 2018-19 Puente coordinators:**

<table>
<thead>
<tr>
<th>Cynthia Ramirez</th>
<th>Valarie Zapata, Ph.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistant Professor, Counseling</td>
<td>Associate Professor, English</td>
</tr>
<tr>
<td><a href="mailto:cynthia.ramirez@rccd.edu">cynthia.ramirez@rccd.edu</a></td>
<td><a href="mailto:valarie.zapata@mvc.edu">valarie.zapata@mvc.edu</a></td>
</tr>
<tr>
<td>(951) 571-6907</td>
<td>(951) 571-6153</td>
</tr>
</tbody>
</table>

**Bureau of Indian Education Grant/Scholarship**

The Bureau of Indian Education (BIE) Program offers financial assistance to eligible American Indian and Alaska Native students entering college and who are seeking an associate or bachelor degree from an accredited institution. If you are a student who is a member or a close descendant of a member of a federally recognized American Indian Tribe or Nation, you may be eligible for grants or scholarships from BIE or your Tribe/ Nation. To participate in BIE grants and steps you must take in order to become eligible.

For more information regarding BIE Programs please visit [https://www.bie.edu/parentstudents/index.htm](https://www.bie.edu/parentstudents/index.htm) and [https://www.bie.edu/resources/highered/ed/index.htm](https://www.bie.edu/resources/highered/ed/index.htm)

**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 through the AmeriCorps Education Award to pay for college, graduate school or to pay back qualified student loans. For more information on how to become a member of the AmeriCorps National Service and the AmeriCorps Education Award, please visit [https://www.national-service.gov/programs/americorps](https://www.national-service.gov/programs/americorps)

If you have earned an AmeriCorps Education Award, and you wish to use it at Moreno Valley College (MVC)

- You must have completed the current FAFSA and be currently enrolled in classes at MVC
- You must then complete the AmeriCorps Voucher and Payment Request electronically at [www.myamericorps.gov.mp/login.do](http://www.myamericorps.gov.mp/login.do) to request AmeriCorps Education Award fund to be sent to
MVC. *The amount the student is requesting in payment from Americorps cannot exceed the cost of attendance at MVC.

- The Moreno Valley College Student Financial Services office will then verify that you are eligible to receive and use the AmeriCorps award at Moreno Valley College. Once approved, the AmeriCorps award funds will be sent to MVC in approximately two to four weeks. You will be emailed notification to your RCCD student email account that Moreno Valley College has received your AmeriCorps funds. The MVC Student Financial Services office will verify that you are enrolled in classes and disburse the AmeriCorps funds in the same matter as other financial aid.

Guardian Scholars Program

The Guardian Scholars program at Moreno Valley College works in collaboration with Riverside City College and the University of California, Riverside in order to provide a network of supportive services to students from the foster care system. A designated MVC staff member assists students with applying to the college, registering for classes, accessing priority enrollment, making appropriate course selections, and connecting with campus and community based resources that will help ensure their academic success. Foster Youth are eligible to receive priority registration at all California Community Colleges, as well as California State Universities. To access priority registration at Moreno Valley College, you will need to turn in a copy of your Dependency Verification Letter to Latonya Green in the Science and Technology Building, Room 151A. This letter can be obtained from your county's child welfare agency, your former social worker, or the Independent Living Program (ILP)

Services offered through the Guardian Scholars program include:

- Transfer Success Workshops
- Academic Advising
- Financial Assistance
- Connections to Tutoring
- Field Trips to Universities and Cultural Events
- Mentoring Opportunities
- ...and much more!

Location: Science and Technology Building, Room 101C

Phone Number: (951) 571-6110

Study Abroad/International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester-long programs such as Florence, Italy and Barcelona, Spain 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 Moreno Valley College. The 2018-19 California College Promise Grant (CCPG), formerly known as the Board of Governors Fee Waiver (BOGW), will waive class fees for eligible units of enrollment taken during the Study Abroad Program. For those students that have completed their 2018-19 FAFSA, 2018-19 financial aid file, and
have been determined to be meeting Satisfactory Academic Progress, grants and/or a Direct Loan(s) may be able assist with the program cost of the trip after student makes initial deposits for 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 Jonathan Castro, Student Financial Services Analyst at (951) 571-6497 or Jonathan.Castro@mvc.edu if you have any questions regarding your financial aid file or grant eligibility for a study abroad program.

**Disability Resource Center**

The Disability Resource Center (DRC) offers services to ensure access and accommodations to individuals with disabilities. Some of the services that are offered for students in need of accommodations are: hearing impairments, learning disabilities, and visual impairments. For more information about the Disabled Student Programs and Services department please contact (951) 571-6138 or visit the DSS webpage at [www.mvc.edu/dss](http://www.mvc.edu/dss). Additionally, The U.S. Department of Education’s Federal Aid Office also offers resources for students with a documented qualifying disability.

**Types of Media and Resources**

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

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

The student audio guide is designed to give a student a four part, 60 minute overview of the Department’s Federal Student Aid Programs which consist of:

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

A student can request an audio guide by calling our Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913) or 319-337-5665 between 8:00 a.m. and 10:00 p.m. (Eastertime), Monday through Friday.

**Student Support Services Grant Procedure 2018/19**

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.
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.

**CalWORKS**

CalWORKS will help you achieve self-sufficiency through employment and education. If you are TANF (Temporary Assistance for Needy Families) recipient with minor children, working at least 20 hours per week and attending or planning to attend MVC, you may be eligible to receive special support services. MVC’s CalWORKS support services include counseling, priority registration, job search and resume assistance, resource referrals, and intensive joint with the county GAIN program. For more information, please visit [http://www.mvc.edu/services/cw](http://www.mvc.edu/services/cw).

**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 on WebAdvisor. 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 [www.uscis.gov](http://www.uscis.gov) or contact the National Customer Service Center (NCSC) at 1-800-375-5283 (or 1-800-767-1833 TDD for the hearing impaired).

**Selective Service**

Students who are required to register with the Selective Service System must do so to be eligible for Federal and State Student Aid funds.
Who is required to register?

- Almost all male U.S. citizens and male aliens living in the U.S., who are 18 through 25 years of age, are required to register with Selective Service.

How do I know if I need to register?

- Your FAFSA Student Aid Report or CA Dream Application CAR report will indicate that your Selective Service status must be confirmed or that you have not registered with Selective Service. You may also receive a letter regarding this requirement for the Cal Grant.

How can I register?

- U.S. Post Office - complete the Selective Service “mail-back” form, affix postage and mail to Selective Service.
- FAFSA/CA Dream Application – check “Yes” on the Selective Service box and the Department of Education will provide Selective Service with the information to register you.

If you did not register with Selective Service, and because of your age can no longer register (26 years and older), you must provide the SFS office with the following:

- Documentation of your status from Selective Service. Please visit www.sss.gov, click on “MEN BORN BEFORE 1960” and then select “Request for Status Information Letter” Download and submit it to the indicated address.
- A personal letter indicating why you failed to register. Submit the response from Selective Service along with your personal letter to the Student Financial Services office for approval by the Financial Aid Director. To receive documentation or additional information regarding your Selective Service registration status, you may visit the website at www.sss.gov or call (847)-688-6888.

Drug-Related Convictions

- Students who are convicted of a federal or state offense of selling or possessing illegal drugs (excluding alcohol or tobacco) while receiving federal financial aid should complete and submit the FAFSA because they may be eligible for federal and/or state financial assistance. Students who complete the FAFSA and answer “Yes” to question 23 will immediately receive a series of questions to determine their eligibility. Past convictions are not an automatic disqualification for federal student assistance. You should still complete and submit your FAFSA, answer the drug question, and complete the drug conviction worksheet. Your eligibility will be determined at the time of application. If you are convicted of possession or distribution of drugs after you submit your FAFSA you must notify our office immediately. Students convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if such offenses occurred while receiving federal student aid such as grants, loans, and/or work study. Affected students may regain eligibility by successfully completing an approved drug rehabilitation program.
- If you have questions about the law or about your eligibility for federal student assistance you may call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).
Your information is confidential and you will remain anonymous. More information is also available at www.fafsa.gov.

- It is the mission of Moreno Valley College to provide a drug-free academic environment for our students that maximizes academic achievement and personal growth. The college recognizes that any type of substance abuse poses a significant threat to the health, safety, and well-being of users and the people around them. Students can seek help through the Student Health Services Center. Health professionals provide confidential assistance for students with alcohol or drug-related problems including crisis intervention, education programs, and referrals. You may contact the Student Health and Psychological Services Center at (951) 571-6103 or visit our webpage for additional information at http://mvc.edu/services/hs/.

### Satisfactory Academic Progress Standard (SAP)

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

2. **Maximum Time Frame:** The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at RCCD will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial assistance 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 assistance 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 assistance 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 Title IV aid.

### SAP Evaluation

All students will be evaluated at the end of each semester to determine if they are meeting the standards listed above.
If you have attempted less than 12 units at RCCD, then you will be required to maintain a 1.5 Cumulative GPA and must complete 50% of the courses you attempt to maintain SAP. Once you have attempted 12 or more units, you will be held to the standard as explained above.

**How Course Selection can affect Eligibility**

**Grade Standards**

All semester units at RCCD include:

- Attempted units include: A, B, C, D, F, CR, P, NC, NP, FW, W, I, IB, IC, ID, IF
- Completed units are units with a grade of: A, B, C, D, CR, P
- Transfer credits from other institutions will be included as attempted and completed units in the SAP calculation.

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

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

**Repeated Courses**

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

**How Dropping Courses Can Affect Eligibility**

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

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

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

**SAP Warning Students’ Responsibilities:** Students on Warning Status are encouraged to meet with a Counselor to complete an official and current two year Academic Plan (AP)/Student Educational Plan.
(SEP)/Academic Evaluation (AE) on file (within the last year). To schedule an appointment to meet with an Academic Counselor to complete an SEP, please contact Moreno Valley College’s Counseling Department at (951) 571-6104. Students on financial aid Warning status will continue to receive certain types of financial assistance during the Warning period. Warning status students must improve their academic standing. Students who do not meet the SAP standards after their Warning period will be declared Ineligible for financial assistance.

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

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

Appeal Process

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

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

Some examples of Extenuating Circumstances that must be supported by providing official documentation may include:

- Death of an immediate family member, documented illness, major accident or injury of yourself or an immediate family member
- Victim of a crime
- Homelessness

Appeal Documents: The four (4) documents that must be submitted if the student has extenuating circumstances are:

- Appeal form with a written statement of the Extenuating Circumstance
- Official Documentation verifying the student’s extenuating circumstances (i.e. court documents, police reports, medical records, doctor’s note, death certificate…)
- Official two year Academic Plan/Student Educational Plan/Academic Evaluation (current within the last year)
- Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)

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

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

Students who have exceeded the Maximum Time Frame must have one of the following valid reasons:

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

**Appeal Documents**: The three (3) documents that must be submitted if the student has exceeded the Maximum Time Frame are:

1. Appeal form with a written statement explaining the valid reason for exceeding the Maximum Time Frame
2. Official two year Academic Plan/Student Educational Plan/Academic Evaluation (created with the last year)
3. Proof of Completed SAP Online Appeal Session (Completion Certificate or Email Confirmation)

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

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

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

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 census. When making a payment for a term that has ended, the institution must base the attendance status on the number of units completed for the term.

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

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

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

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

- The date you dropped your last class in the Admissions and Records office or on WebAdvisor
- 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 $1,179 Pell grant and could have received an additional $1,178 if you had finished the semester, equaling a total award of $2,357 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:

- $1,179 grant money received + $1,178 you could have received = $2,357 \times 14.5\% = $341.77 earned
- $1,179 grant money received - $341.77 earned aid = $837.23 unearned aid (85.5\%)

School Portion of the calculation:

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

- For Example, you took 12 units for the semester at $20 per unit. Your total institutional charges = $240
- $240 \times 85.5\% \text{ (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 disbursed and aid that could have been disbursed.

- $837.23 unearned aid - $205.20 that the college returns = $632.03 \text{ which is the initial amount of unearned aid due from you.}
- $2357 total aid disbursed/could have been disbursed \times 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. If eligible, your letter of notice will provide more information.

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 colleges portion to be paid directly to that college. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCC records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCCD.
The order in which Federal funds are returned to the Department of Education are as follows: 1. Federal Unsubsidized Loan 2. Federal Subsidized Loan 3. Federal PELL Grant 4. Federal Supplemental Educational Grant

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

How Changes in Eligibility can affect your Financial Aid

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 also 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

The student’s financial assistance award cannot exceed their financial need 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 of repayment of disbursed awards.

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

Please note:

- Dropping and/or withdrawing from classes may affect 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 a Student Financial Services Staff member to see how it may affect your financial aid.

Financial Aid Disbursements

BankMobile Disbursement Options

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

The options include:

1. Direct Deposit (ACH)
2. Deposit onto a debit card thru “BankMobile Vibe”
3. Paper Check

Students who complete their 18-19 FAFSA and complete the necessary paperwork to complete their financial aid file will be mailed a “Green Disbursement Selection Packet” from BankMobile. The packet will include a personal code in which the student will use that personal code to set up their account with BankMobile and choose their disbursement method, if eligible. Student’s eligibility is not determined when the Green Disbursement Selection Packet has been mailed it is determined based on the deadline the student met when the documents were submitted to the SFS office. Receiving the Green Disbursement Selection Packet does not indicate eligibility.

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

1. Go to www.RefundSelection.com
2. Enter your unique Personal Code from the green envelope or email. If you do not have a code click on "Need a code" enter "Riverside Community College District," enter your "Student ID" number (not the letters just the numbers) and enter your student "rccd.edu" email address. A personal code will be given to you from BankMobile.
3. Create your login information.
4. Select how you would like to receive your disbursement, if eligible
5. Complete your profile.

All students MUST make a selection in order to avoid delay in their scheduled disbursement, if eligible. You can change your method of disbursement at any time by logging into your account on www.RefundSelection.com and selecting another disbursement option on the BankMobile website.
If you have activated your account, have chosen the BankMobile Vibe Card and lose your BankMobile Vibe card you will be responsible for the replacement charge that BankMobile charges to replace your card.

Check here for the BankMobile fees before you make your selection:  
https://www.vibeaccount.com/studentaccount/feeschedules.do

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

It is important to keep your address up to date. If you need to update your address, you will need to update it in the MVCs Portal or with the Admissions and Records office first. Your address must be marked as “Preferred Mailing” in order to be valid. Then you will need to update your address with BankMobile by logging into your BankMobile account at www.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 FW’s/W’s grade for the semester which you received Title IV funds, you may be required to repay all or a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs and are subject to change.

If you are still enrolled but have dropped a class or classes please note that you may be in overpayment and may owe all or a portion of your disbursement and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.

You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding. The 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 at 951-222-8604 to see if you are eligible for refund.
# 2017-2018 Financial Aid Disbursement Schedule

**IMPORTANT!** Turning in your documents does **NOT** guarantee a financial aid award. Disbursement deadline dates are subject to change **WITHOUT** notice. All required documents must be submitted to the Student Financial Services Office by the dates below.

Refer to [Financial Aid Disbursement Methods](#) on reverse for information on choosing your disbursement option.

## Fall 2017 Semester Disbursement Schedule

<table>
<thead>
<tr>
<th>If You Complete Aid Application and Turn in Documents By This Date</th>
<th>You Will Receive Your Award Notification By This Date</th>
<th>Your 1st Fall Disbursement Will Be on This Date</th>
<th>Your 2nd Fall Disbursement Will Be on This Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/20/2017</td>
<td>Early August</td>
<td>50% of Fall aid on 8/30/17</td>
<td>50% of Fall aid on 11/15/17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Fall Cal Grant / FTSS</td>
<td></td>
</tr>
<tr>
<td>8/25/2017</td>
<td>Mid-September</td>
<td>50% of Fall aid on 10/11/17</td>
<td>50% of Fall aid on 11/15/17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Fall Cal Grant / FTSS</td>
<td></td>
</tr>
<tr>
<td>9/21/2017</td>
<td>Mid-October</td>
<td>100% of Fall aid on 11/15/17</td>
<td>N/A</td>
</tr>
<tr>
<td>10/19/2017</td>
<td>Mid-November</td>
<td>100% of Fall aid on 12/14/17</td>
<td>N/A</td>
</tr>
<tr>
<td>11/30/2017</td>
<td>Late December</td>
<td>100% of Fall aid on 01/18/18</td>
<td>N/A</td>
</tr>
</tbody>
</table>

## Spring 2018 Semester Disbursement Schedule

<table>
<thead>
<tr>
<th>If you Complete Aid Application and Turn in Documents By This Date</th>
<th>You will Receive Your Award Notification By This Date</th>
<th>Your 1st Spring Disbursement Will Be on This Date</th>
<th>Your 2nd Spring Disbursement Will Be on This Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Fall Deadlines</td>
<td></td>
<td>50% Spring aid on 2/14/18</td>
<td>50% Spring aid on 5/16/18</td>
</tr>
<tr>
<td>1/4/2018</td>
<td>Late January</td>
<td>50% Spring and 100% Fall Retro* on 2/14/18</td>
<td>50% Spring aid on 5/16/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Spring Cal Grant / FTSS</td>
<td></td>
</tr>
<tr>
<td>2/8/2018</td>
<td>Early March</td>
<td>50% Spring and 100% Fall Retro* on 3/21/18</td>
<td>50% Spring aid on 5/16/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Spring Cal Grant / FTSS</td>
<td></td>
</tr>
<tr>
<td>3/22/2018</td>
<td>Mid-April</td>
<td>100% Spring aid and 100% Fall Retro* on 5/16/18</td>
<td>N/A</td>
</tr>
<tr>
<td>4/19/2018</td>
<td>Mid-May</td>
<td>100% Spring aid and 100% Fall Retro* on 6/7/18</td>
<td>N/A</td>
</tr>
<tr>
<td>6/7/2018</td>
<td>Late June</td>
<td>100% Summer aid and 100% Fall/Spring Retro* on 7/12/18</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Disbursement Eligibility Table**

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

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

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

Turning in documents in a timely manner will allow the Student Financial Services office to determine your grant eligibility. Continue to check your WebAdvisor/My Portal and college email in case additional documents or actions are required. If additional documentation or actions are required, you will be notified via WebAdvisor/My Portal under required documents, as well as your student email or by phone. 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 and eligibility (12 units = full time enrollment). All disbursement dates are contingent upon funding and are subject to change without notice. Unit checks are done approximately two weeks before each disbursement date.

Unit adjustments for late start classes – not paid for on the 1st fall and spring disbursement dates due to late registration and late start of the class – will be disbursed on the next fall and spring disbursement date after the start of the class.

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.
MVC Information

Release of Financial Assistance Information (FERPA)

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

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student in person with a picture ID each academic year. The CRI form, available at the Student Financial Services office, must be submitted to the student’s home college and may be cancelled in person at the SFS office. For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial assistance file. All documents contained in the students’ file are the property of the Moreno Valley College SFS office and will not be returned. Please request and retain copies of all your paperwork before submitting it to our office.

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

Student Rights

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

- Completing the FAFSA (Free Application for Federal Student Aid) or DREAM Act application never includes a fee to apply for financial assistance. To apply for FAFSA go to: www.fafsa.gov to apply. To apply for DREAM application, go to http://dream.csac.ca.gov.
- Our policy towards confidentiality: Family Educational Rights and Privacy Act (FERPA), a federal law that protects the privacy of student education records.
- Policies on refunds, dropping classes and what it costs to attend Moreno Valley College.
- How Moreno Valley College determines Satisfactory Academic Progress (SAP) and what happens if you don’t meet the standard.
- Various financial assistance programs available such as scholarships, federal, state and college financial assistance programs.
- The deadlines for submitting applications for various financial assistance programs and how recipients are selected.
- How your financial need is determined and how the costs for tuition, fees, room, board, transportation, books, and supplies, personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by MVC 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 (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 Moreno Valley College.

Which BankMobile disbursement options are available to you.

How to choose and activate the disbursement option on your BankMobile Account/Debit Card.

How to complete a Mid-Year transfer to or from Riverside City or Norco College.

Remaining Pell Eligibility (Lifetime Eligibility Used, 600%)

**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 Moreno Valley College’s programs before enrolling.
- Read and keep copies of all forms and agreements given to you and that you have signed.
- Activate your RCCD student email account and check it regularly for updates and requests.
- Promptly respond to all requests and return all required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at Moreno Valley College immediately.
- Ensure all classes you take will fulfill your educational goal requirements.
- Be aware of and comply with all deadlines and understand the school’s refund policy.
- Be aware of the Satisfactory Academic Progress (SAP) Standard as defined by the Moreno Valley 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 Moreno Valley 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 Moreno Valley College Student Handbook, Catalog and course schedule.

Updating and maintaining accurate student information is a shared responsibility between the student and Moreno Valley College. If at any time, an error or conflicting information on the FAFSA/CA Dream Application is determined, it is the responsibility of both Moreno Valley College and the student to correct/resolve the adjustment in aid and/or award amounts. In some cases, the student and/or Moreno Valley College may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to the SFS office in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as 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 Moreno Valley College students in receiving their financial aid in a timely manner.
## Useful References and Resources

<table>
<thead>
<tr>
<th>Reference</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply for the FAFSA Online</td>
<td><a href="http://www.fafsa.gov">www.fafsa.gov</a></td>
</tr>
<tr>
<td>Apply for a FSA ID number</td>
<td><a href="http://www.fsaid.gov">www.fsaid.gov</a></td>
</tr>
<tr>
<td>Federal Student Aid Information Center</td>
<td>1-800-4FEDaid (1-800-433-3243)</td>
</tr>
<tr>
<td>Federal Student Aid Information Center</td>
<td><a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a></td>
</tr>
<tr>
<td>California Grant Programs</td>
<td><a href="http://www.calgrants.org">www.calgrants.org</a> / 1-888-CALGRANT (1-888-224-7268) / <a href="http://www.webgrants4students.org">www.webgrants4students.org</a></td>
</tr>
<tr>
<td>California Dream Application</td>
<td><a href="http://dream.csac.ca.gov">dream.csac.ca.gov</a></td>
</tr>
<tr>
<td>California Student Aid Commission</td>
<td><a href="http://www.csac.ca.gov/">www.csac.ca.gov</a></td>
</tr>
<tr>
<td>California CHAFEE Grant for Foster Youth</td>
<td><a href="http://www.chafee.csac.ca.gov">www.chafee.csac.ca.gov</a></td>
</tr>
<tr>
<td>National Student Loan Data System</td>
<td><a href="http://www.nslds.ed.gov">www.nslds.ed.gov</a></td>
</tr>
<tr>
<td>Loan Entrance/Exit Counseling</td>
<td><a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
<tr>
<td>Golden State Scholarshare &amp; Governor’s Scholarship</td>
<td><a href="http://www.scholarshare.com">www.scholarshare.com</a></td>
</tr>
<tr>
<td>Social Security Office</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a> / (1-800-772-1213)</td>
</tr>
<tr>
<td>Selective Service</td>
<td><a href="http://www.sss.gov">www.sss.gov</a> / (1-847-688-6888)</td>
</tr>
<tr>
<td>Immigration and Citizenship</td>
<td><a href="http://www.uscis.gov">www.uscis.gov</a> / 1-800-375-5283</td>
</tr>
<tr>
<td>AmeriCorps State and National</td>
<td><a href="http://www.americorps.gov">www.americorps.gov</a></td>
</tr>
<tr>
<td>FinAid- Student smart guide to financial aid</td>
<td><a href="http://www.finaid.com">www.finaid.com</a></td>
</tr>
<tr>
<td>ICANAFFORDCOLLEGE</td>
<td><a href="http://www.ICANAFFORDCOLLEGE.com">www.ICANAFFORDCOLLEGE.com</a></td>
</tr>
<tr>
<td>Student Loans</td>
<td><a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
<tr>
<td>Who do you want to be?</td>
<td><a href="http://www.whodouwant2b.com">www.whodouwant2b.com</a></td>
</tr>
<tr>
<td>California Career Zone</td>
<td><a href="http://www.cacareerzone.org">www.cacareerzone.org</a></td>
</tr>
</tbody>
</table>

### Scholarship Search Sites:
- [www.Fastweb.com](http://www.Fastweb.com)
- [www.Scholarships.com](http://www.Scholarships.com)
- [www.Scholarshiphunter.com](http://www.Scholarshiphunter.com)
- [www.Scholarsite.com](http://www.Scholarsite.com)
- [www.Cashforcollege.com](http://www.Cashforcollege.com)
Student Regulations and Guidelines

Please view the Moreno Valley College Student Handbook at http://www.mvc.edu/services/ar/studenthandbook.cfm for the following important regulations and policies:

- Copyright Infringement policies in the code of conduct under “rights and responsibilities”
- Drug violation notification policies in the code of conduct under “rights and responsibilities” and under the drug section

Please view the Moreno Valley College Student Catalog for the important regulations and policies at: http://mvc.edu/catalog.cfm

- Institutional policies regarding vaccinations is in health requirements under “limitations of enrollment”
- Transfer of credit policies is 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.

Email Accounts

Riverside Community College District (RCCD) students are assigned a free student email account through Microsoft’s Office 365 for Education. The Student Financial Services Department 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 http://mvc.edu/services/ar/email.cfm. A tutorial is available that will explain the activation process.

Accountability at MVC

Updating and maintaining accurate student information is a shared responsibility between the student and Moreno Valley College. If at any time, an error or conflicting information on the FAFSA/CA Dream Act Application is determined, it is the responsibility of both MVC 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 MVC may be responsible for the immediate repayment of funds already disbursed. It is our primary goal to assist MVC 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 CCPG from more than one community college at a time.

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

For FAFSA Applicants

1. Using your FSA ID, go to www.fafsa.gov. Under “Returning User” choose “Add a School Code” and follow the directions to add Moreno Valley College using our school code (041735). Or,
2. Add the Moreno Valley College school code (041735) on the indicated page of your SAR, sign it, and mail it to the address listed at the bottom of page under, “If you made changes.” Or,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have Moreno Valley College added to your SAR. Have the following information ready:
   - Name and Date of Birth
   - DRN Number (Located on page 1 of your SAR)
   - Social Security Number
   - Moreno Valley College’s School Code: 041735

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

For CA Dream Act Applicants

1. Using your student information log into: www.caldreamact.org
2. Add the Moreno Valley College school code: 04173500
3. You will then receive a communication, via e-mail, from Moreno Valley College (to your RCCD student email address) letting you know what is required to complete your file with Moreno Valley College.

If you have not yet set up your Moreno Valley College email account, you will want to do so at http://www.mvc.edu/services/ar/email.cfm and follow the steps to set up your email account.
1098-T IRS Tax Form

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

To access, view, and/or print your 1098T Tax Form:

- Log into WebAdvisor at www.mvc.edu/webadvisor
- Click on the Student Menu
- Choose the 1098T Link

Have problems accessing WebAdvisor? Email studenthelpdesk@rccd.edu for a tutorial and helpful links.

If you have questions regarding information on your 1098T Form, contact the 1098T Information Line at (951) 328-3500. MVC SFS staff cannot answer tax questions. For any other information regarding the 1098T eligibility and/or education tax credits, contact your tax preparer or the IRS at 1-800-829-1040 or www.irs.gov. Tax credits for students may change year to year, so be sure to view updates on the IRS website. Find more information on education tax credits at https://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 Moreno Valley College Student Financial Services (SFS) office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership, the SFS office should re-evaluate the student’s 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 a Registered Domestic Partnership (RDP), you will be treated as an Independent married student to determine eligibility for state funded financial assistance (California College Promise Grant (CCPG) and Cal Grant) and will need to provide income and household information for your domestic partner.

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

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

Frequently Asked Questions

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

A. The Student Financial Services (SFS) office schedules FAFSA on the Web (FOTW) and Dream Act Application workshops each semester to assist you in filling out your FAFSA or California Dream Act Application online. Look for announcement flyers or visit our website at www.mvc.edu/services/sfs/ for future workshops and dates. There is help available on the FAFSA website (www.fafsa.gov) and the California Act Dream Application website (www.caldreamact.org) as you enter the information. For the FAFSA, the “Hint” box on the right side of the application explains why the information is needed and gives hints as to how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or overlooked. For the California Dream Application, the hint or explanation as to how to answer the question is below each question. FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer service representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243. For help with the California Dream Application, customer service representatives are available at 1-888-224-7268.

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

A. No, not every semester. The FAFSA and California Dream Application must be filled out for each academic year. Applications are available October 1 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 California Dream Application early each year assists in determining eligibility for the CCPG and Cal Grant. By filling out the FAFSA or California Dream Application, you will automatically be considered for the CCPG for the academic year beginning with summer and ending with spring (summer, fall, winter, spring). To qualify for the Cal Grant, you must complete and submit the FAFSA or CA Dream Application by March 2 of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CA Dream Application by March 2 to maintain your eligibility status.

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

A. Yes! Completing the FAFSA is only the first step in applying for financial assistance. The next step is to complete your financial assistance file by turning in the required documents to the Student Financial Services office. A current admissions application is also required. The Student Financial Services office will receive the financial aid application information electronically within 2 weeks of submitting it online. Certain forms or documents must be submitted to the SFS office to complete your file and to assist in determining eligibility. You will be notified through your RCCD student e-mail as to what forms or documents are required to complete your financial aid file. Required
forms/documents will also be posted on WebAdvisor/MyPortal and are available for download at www.mvc.edu/services/sfs/forms.cfm. After you have submitted the required forms/documents, SFS will review your file for eligibility and you will be notified by email of your status. Your award letter will be available on WebAdvisor/MyPortal. Not all students will have required documents/actions to complete.

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

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

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

Q. Why does it sometimes take so long to process a financial 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 and review and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. Whenever possible, if completing a FAFSA you should use the IRS Data Retrieval tool 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 must turn in the required forms and/or documents to complete your financial aid file so that the awarding process may continue. The SFS office will not be able to process an application with missing documents 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 actually enrolled in at the time of disbursement. Keep in mind that grants are disbursed in payments throughout the semester. Therefore, the amount you
receive may not reflect the entire semester award. Also, late starting classes have a different disbursement schedule. Finally, if you have an approved financial 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 disbursement. With the Pell Grant, the amount of money disbursed depends on the number of units a student is enrolled in each semester. In some cases, a student may have to be enrolled at least half time (6 units) to receive the Pell Grant. That is determined by the information submitted on the FAFSA and the calculation of the EFC (Expected Family Contribution) by the Department of Education.

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

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

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

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

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: (1) file an appeal, (2) not attend your school district for two consecutive primary terms, or (3) improve GPA and/or course completion to meet academic and progress standards.
**Glossary**

**Financial Assistance Common Acronyms**

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

**CCPG (California College Promise Grant), formerly known as BOGW (Board of Governors Fee Waiver):** A fee waiver that is used to waive tuition fees and reduce parking fees. You must be a California Resident to receive the CCPG.

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

**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, room and board, books, supplies, transportation, miscellaneous and personal expenses.

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

**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 PIN, which is the student's personal code and should not be shared with anyone.

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

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

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

**EOPS (Extended Opportunity Programs & Services):** A program providing additional services for students who meet the program eligibility requirements. Available services include academic counseling, priority registration, book vouchers, tutorial services, and transfer information and assistance.
FAFSA (Free Application for Federal Student Aid): An application that is used to apply for Federal and State financial aid. To apply online, go to www.fafsa.gov.

FAO (Financial Aid Office): Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.

FSA ID (Federal Student Aid Identification): An FSA ID is a username and password that you must use to log 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 2nd 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.

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.

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.*

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, the results of eligibility and expected family contribution determinations information about the applicant's financial assistance history. The SAR results will inform a student if the FAFSA application is complete or if corrections are needed to determine eligibility.

SFS (Student Financial Services) Office: The financial aid office located in the Student Services building for Moreno Valley College. Where students can inquire about financial aid and submit any documents required to complete their financial aid file for processing.
Commonly Used Financial Aid Terms

**Ability-to-Benefit** - One of the criteria used to establish student eligibility in order for students to receive Title IV program assistance is that a student must have earned 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.

**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 WebAdvisor/MyPortal under the financial aid section.

**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, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.

**Default** - If a student does not repay a loan according to the terms and agreements of the signed promissory note, 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 2018/2019 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.

**Direct Loans** - William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You must repay these loans directly to the U.S. Department of Education.

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

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

**Grace period** - After borrowers graduate, leave school, or drop below half-time enrollment, loans that were borrowed have 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 to list only his/her (and spouse if applicable) information.

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

**National Student Loan Data System (NSLDS)** - NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your 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](http://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.

**Satisfactory Academic Progress** - 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, and
- You are at least 18 years old while not exceeding 25 years of age, and
- You are not currently on active duty in the U.S. Armed Forces.

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

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

**Unsubsidized** - A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues until repaid in full.
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 ......................... niño adoptivo
Alien registration number (A-number) ........ número de registro extranjero
Application .......... solicitud, formulario de solicitud
Area code ......................... código de área, prefijo de teléfono
Armed Forces ................ fuerzas armadas, ejército
Award letter .............. carta de concesión de beca
Award year ................ año de concesión de beca
Award, financial aid .... concesión de ayuda financiera

B
Bank account ................ cuenta bancaria, cuenta en el banco
Bank deposit ................ depósito bancario
Birth certificate ........ acta de nacimiento, partida de nacimiento
Borrow ................ prestan, 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 Título IV)
College ................ universidad
Community college ........ institución postsecundaria de dos años
Community service ........ servicio comunitario, servicio a la comunidad
Completing the FAFSA ........ completar la aplicación 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 aid .......... necesidad financiera demostrada
Department of Education .......... Departamento de Educación
Dependency ...................... dependencia
dis capacitado, incapacitado
Driver’s license ................ licencia de conducir, licencia de manejar

E
Earnings ........ ganancias, ingresos, sueldo
Education expenses ........ gastos de estudio
Email ................ correo electrónico, mensaje electrónico
Enrolled ................ inscrito
Enrollment period ........ periodo de matricula
Expected Family Contribution (EFC) .... contribución/ Aporte Esperado de la Familia
Extenuating circumstances .......... circunstancias extenuantes

F
FAFSA on the Web ........ FAFSA en la web
Federal school code ........ código federal de la institución postsecundaria
Federal Work-Study Program ........ programa federal de trabajo y estudio
Field of study ...................... campo de estudio
Financial aid administrator .... administrador de ayuda financiera
First name ................ primer nombre
Forbearance ....................... indulgencia
Free Application for Federal Student Aid (FAFSA) .... solicitud gratuita de ayuda federal para estudiantes
Full-time student ........ estudiante de tiempo completo

G
General Education Development (GED) Certificate ........ certificado de formación educativa general
Grace period ................ periodo de gracia
Grade level ................ nivel de estudio, nivel escolar
Grade point average ........ promedio de calificaciones, promedio de notas, promedio académico
Grant ................ beca
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
Consortium Agreement

Moreno Valley/ Norco College/ Riverside City College Blanket Consortium Agreement

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

This blanket consortium agreement is for the purpose of providing federal financial 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;

And

- Enrollment periods for all classes

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

Very Important Information – Please Read!

All students enrolled in Moreno Valley College have a free student email account provided by Office 365 for Education. If you need assistance accessing your email account please contact the RCC Admissions and Records office at (951) 571-6101.

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 MVC. You may update your personal information on WebAdvisor at www.mvc.edu or in person at the MVC Admissions and Records counter (forms are available at www.mvc.edu). Incorrect addresses result in a failure to receive vital information. For all of your financial aid needs contact SFS at (951) 571-6139 and we will gladly assist you.

Financial Aid Disclaimer

All applications for financial aid programs (i.e., student loans, work compensation, grants, scholarship, 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 or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, 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 Sandra Martinez at (951) 571-6267, or the office of Diversity, Equity and Compliance at (951) 222-8039.

Todas las solicitudes para programas de asistencia financiera (por ejemplo, préstamos estudiantiles, compensación de trabajo, subvenciones, becas, fondos especiales, subvenciones, premios, etc.), serán considerados por el Distrito de Riverside Community College independientemente de identificación étnica, origen nacional, religión, edad, género, identidad de género, expresión de género, raza, color, ascendencia, información genética, orientación sexual, discapacidad física o mental, o cualquier característica listados o definidos en la Sección 11135 del Código de Gobierno o cualquier característica que se encuentre en la prohibición de los crímenes de odio establecidos en la subdivisión (1) de la Sección 422.6 del Código Penal de California, o cualquier otra condición protegida por la ley.

Formatos alternos para este material están disponibles para personas que requieran alojamiento de discapacidad. Por favor comuníquese con Sandra Martinez al 951-571-6267, o la oficina de Diversidad, Equidad y Respeto al (951) 222-8039.