

STUDENT FINANCIAL SERVICES

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# 2022-23 Consumer Guide

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[www.mvc.edu](http://www.mvc.edu)

# Student Financial Services- Mission Statement

The Student Financial Services Office is dedicated to assisting students achieve their educational goals and academic success by providing current and accurate information to all students, parents and the community about federal, state and institutional aid opportunities.

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# Applying for Financial Aid and Admission to Moreno Valley College

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 540/2000/SB68, the California Dream Act Application (CADAA) is available. By completing the FAFSA, current and prospective students can be considered for several state, federal, and institutional financial assistance opportunities. By completing the CADAA, current and prospective students can be considered for several state and institutional financial assistance opportunities. Student Financial Services (SFS) provides assistance to all students who qualify by helping to relieve the financial burden of paying for college expenses. Financial assistance is designed to help supplement your educational expenses. Financial aid is not a primary source of income to meet basic living expenses and needs.

## Completing the Applications

1. Complete an admissions application online at [mvc.edu](http://mvc.edu). Make sure to provide your social security number, if applicable, on your admissions application. If you do not have computer access at home, stop by the SFS counter for further assistance.
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 CADAA application. You can complete the FAFSA for free online at [studentaid.gov](http://studentaid.gov). The CADAA can be completed online for free at [dream.csac.ca.gov](http://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 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 CADAA- California 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 CADAA- California 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 SAR. 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 CA Dream Act application online.

## FSA ID

An FSA ID is a username and password that gives students and parents access to Federal Student Aid's online systems, such as FAFSA, and can serve as your legal electronic signature. 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 FSA ID. Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Do not give your FSA ID to anyone or allow anyone to create one for you—not even your parent, your child, or someone helping you fill out the FAFSA online. When you create your FSA ID, you will be given the option to provide your email address and register your mobile phone number. If you choose to provide this information (we strongly encourage you to do so) it is important to remember that a mobile phone number or email address can be associated with only one FSA ID. To get an FSA ID visit [studentaid.gov/fsa-id/create-account/launch](https://studentaid.gov/fsa-id/create-account/launch).

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 [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) and the ability to start a new FAFSA or login to an existing application.

## 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 information with the click of a button.
- **FAST** – Instantly retrieve your information.
- **ACCURATE** – Correctly fill in your information.
- **TIME** - Using the DRT will reduce the information requested by the college

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 [irs.gov](https://irs.gov).

### How to use the IRS Data Retrieval Tool

1. Log in to your current FAFSA application or start a new application at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

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 [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

The IRS DRT can be used by both students and parents. To learn more about the IRS DRT, visit [studentsid.gov/irsdrt](https://studentsid.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 [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). Corrections for CADAA can be made online or by mailing Part II of your SAR if you received it by mail. CADAA application corrections should be made online by signing in with your username and password at [dream.csac.ca.gov](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 FAFSA/CADAA, 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/CADAA 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 2022-23 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, 1999?
- As of today, are you married? (Also answer "Yes" if you are separated but not divorced)
- At the beginning of the 2022-2023 school year, will you be working on a master's or doctorate program (such as an 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 now have or will you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?
- 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 and through June 30, 2023?
- At any time since you turned age 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?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- At any time on or after July 1, 2021, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2021, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2021, 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 were 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/CADAA. Your parents' ability to contribute to your college expenses will be considered when determining your eligibility for financial assistance. Be sure to use your biological and/or adoptive parents' information. Do not use information from grandparents, legal guardians, foster parents, or other relatives. If your parents are divorced or separated, read the FAFSA/CADAA 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 and/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 2022-23 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 must be submitted with official supporting documentation. If the Student Financial Services (SFS) 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 MVC Admissions and Records office. You can find more detailed information at [mvc.edu/admissions-aid/tuition/nonresident-students.php](https://mvc.edu/admissions-aid/tuition/nonresident-students.php).

You may also obtain information in regards to the non-resident tuition fees by going to [mvc.edu/admissions-aid/tuition](https://mvc.edu/admissions-aid/tuition).

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 counter. After your request is received, SFS will update your student record and a financial hold will be placed on your account until your Admissions and 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 reimbursed to you. If there is a remaining balance owed after your grants are applied, you are responsible for paying off the balance before the end of the 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 Admissions office. If you do not meet the Satisfactory Academic Progress (SAP) standards, 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 most types of 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.
- **Satisfactorily complete six units that are applicable toward a degree or certificate offered at MVC prior to July 1, 2012.** You must meet with the Student Financial Services counselor to determine if you have completed six units toward your degree or certificate. If it is determined that you have not met this requirement, you may still be eligible for the California College Promise Grant (CCPG). Please refer to the CCPG section of this consumer guide for additional information.

### **Transferring of Passing ATB Scores**

For information on acceptable ATB passing score transfer process, please call the Moreno Valley College 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 Disability Support Services for determination of eligibility for the accommodation and accommodations must be requested 72 hours in advance. Disability Support Services can be contacted at (951) 571-6138 (voice) or (951) 208-6896 (video phone).

## 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 MVC 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 with initial awards and next steps to complete the financial aid process at Moreno Valley College. You may access your student email from [www.mvc.edu](http://www.mvc.edu) and click Log In to access the Email, MyPortal or WebAdvisor links.

The email will notify you of any pending tasks/actions you will need to complete and the link to your Financial Aid Task Portal. You will also see information on MyPortal under Financial Aid indicating that you have financial aid tasks pending.

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

- Log onto [mvc.studentforms.com](http://mvc.studentforms.com) using your RCCD student email and password
- Verify your information and create your account
- Complete the “Financial Aid Tasks” listed on the Welcome Screen\*
- Dependent students may require parent signatures (skip if Independent student)
- Click “Submit” on all required tasks on the student Welcome Screen. Click the “Finished” button when complete.
- Completing your tasks will allow the Student Financial Services office to determine your grant eligibility.
- Any additional pending documents or required actions will be requested by the Student Financial Services office via email.

\* Please note: Certain documentation will be requested from you such as Verification Web Forms (Dependent or Independent), 2020 Tax Return Transcripts or 2020 taxpayer-signed tax returns, Proof of Citizenship, 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 the Student Financial Services office.

A request for Tax Transcripts (Tax Return, Record of Account, Proof of Non-Filing, Wage and Income, etc.) can be made by calling the IRS at 1-800-829-3676, or ordering it online at [irs.gov](https://www.irs.gov).

Selected CADAA 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 via email and/or mail. All other eligibility notices will be emailed/mailed to the student upon receipt of the CADAA application. CADAA 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 (ED) 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 (SFS) 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, SFS is allowed to select additional students for verification and/or to verify additional data elements.

If selected by ED for verification you might see a note on your Student Aid Report at [studentaid.gov](https://studentaid.gov) stating that you have been selected for verification. Once FAFSA data is downloaded into our system, SFS will email you at your RCCD student email address. This email will direct you to check and complete financial aid tasks on your Financial Aid Task Portal at [mvc.studentforms.com](https://mvc.studentforms.com). If you have been selected for verification, you may be required to submit additional documentation so that Moreno Valley College can verify the accuracy of the information on your FAFSA. If SFS finds discrepancies, corrections will be made based on the documentation provided.

If you are selected for verification, the U.S. Department of Education may require SFS to verify the information such as, but not limited to:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- High school completion status and identity/statement of educational purpose

If you have used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out your FAFSA, and you have not made any changes to your FAFSA since submitting it, you may not have to verify the transferred information. However, you may need to refer to listed tasks on [mvc.studentforms.com](https://mvc.studentforms.com) to ensure that all listed verification requirements have been submitted.

If you didn't use the IRS DRT and you're selected for verification, log back in to your FAFSA at [studentaid.gov](http://studentaid.gov) to see whether you can use the IRS DRT to fill in the relevant fields on your FAFSA. If you are not able to utilize the IRS DRT, SFS may require you to submit a tax return transcript as part of the verification process. You can obtain a copy of IRS Tax Return Transcript by:

- Requesting online at [irs.gov](http://irs.gov)
- Requesting one by telephone: 800-908-9946
- Mailing in the 4506T form available online at [www.irs.gov](http://www.irs.gov)

Any alternative 2020 income and/or tax documentation may be submitted directly to the FA task portal to be reviewed by SFS. Tax forms that are not issued directly from the IRS must contain the taxpayer's signature.

## Notification of Adjustments

After completion of your financial aid tasks/file, your information will be reviewed and your revised eligibility response will be emailed to your RCCD student email address based on your file completion date. Your award letter will be posted on WebAdvisor/My Portal at [mvc.edu](http://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 when a student completes his/her file, processing timelines, 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.

# Professional Judgment Expected Family Contribution (EFC) Appeals

When you complete your FAFSA application for the 2022-2023 academic year you are required to report 2020 income information. If you have had a drastic change in income in 2021 or 2022 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 2020

To apply for a 2022-2023 Expected Family Contribution (EFC) Appeal you must:

- Submit your 2022-2023 FAFSA.
- Complete your Moreno Valley College financial assistance file and have received a final revised award notification.
- Request an EFC Appeal from SFS in person, via phone, or email from your RCCD email account.
- Once notified, log in to your Financial Aid Task Portal at [mvc.studentforms.com](http://mvc.studentforms.com) and complete the EFC Appeal tasks:
  - Complete Web Form statement
  - Upload Supporting Documentation
    - Provide a copy of your 2021 or 2022 Tax Return Transcript; you can obtain a tax return transcripts by requesting it online at [irs.gov](http://irs.gov), by calling 800-908-9946, or mailing in the IRS 4506T form available online at [irs.gov](http://irs.gov)
    - If you are unable to obtain a Tax Return Transcript you may be able to provide signed copy of your 2021 or 2022 Federal Tax Returns and W2's, and/or year-end statements for other income received
    - Upload any other documentation to support your appeal
- You will be notified via email regarding the result of your appeal.
- You must be meeting the MVC Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information).

Please note: You are only able to submit one EFC Appeal during the 2022-2023 award year using income information for 2021 or 2022.

## The California Dream Act, AB 540 and Dream Application

### What is AB 540?

Students who are exempt from paying non-resident tuition as amended by Education Code Section 68130.5 (AB 540/2000, SB 68) are not considered California residents. However, you may be exempt from paying the out-of-state tuition fee under the AB 540 State law. Since January 1, 2001,

California's AB 540 allows undocumented immigrant students in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

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

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

## **What is the CA Dream Act/Application?**

The California Dream Act Application (CADAA) allows students interested in attending eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program. The California Dream Act extends Cal Grant A and B Entitlement awards, Cal Grant C awards, Chafee grants, and institutional financial aid to students that meet AB 540 criteria as well as the applicable criteria for eligibility for specific types of financial aid. The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities. Moreno Valley College students who meet AB 540 criteria may apply for general RCCD Scholarships. AB 131, effective 2013-14 academic year, allows students who meet AB 540 criteria to apply for and



receive state funded financial aid such as institutional grants, Cal Grants, Chafee Grants, and the California College Promise Grant at California Community Colleges. For more information about AB 131 and the CADAA please visit [csac.ca.gov/undocumented-dreamer-students](https://csac.ca.gov/undocumented-dreamer-students).

Students who apply for financial aid using the CADAA, must also complete the AB 540 California Non-Resident Tuition Exemption Request form with Admissions and Records to be considered for any financial aid.

## Frequently Asked CA Dream Act/AB 540 Questions

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

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

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

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

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

You may be eligible for:

- AB 540 in-state tuition assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines).
- Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines).
- California College Promise Grant
- Cal Grant, and other State-administered financial aid (applications open October 1 of each year). To apply, submit the 2022-2023 CADAA at [dream.csac.ca.gov](https://dream.csac.ca.gov) and list MVC on your application by using the school code 04173500. Cal Grant eligible students may also be eligible for the Student Success Completion Grant. You can find out more about these programs in this guide.

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

You may qualify for:



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

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

You may be eligible for:

- AB 540 in-state tuition assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC “University Grant”, the CSU “State University Grant”, the CSU Extended Opportunity Program (EOP) (see your intended college for applications and deadlines)
- California Community College Extended Opportunity Programs and Services (EOPS) (see your intended college for applications and deadlines)
- California College Promise Grant. Submit the CADAA online at [dream.csac.ca.gov](http://dream.csac.ca.gov), listing the MVC School Code #04173500
- If you are attending a California Community College and plan to transfer to a 4- year institution in the fall of 2022 or later, you may qualify for a Cal Grant A, B, or C or the Community College Transfer Entitlement Cal Grant
- If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C

**6. I am an AB 540 student, how do I fill out my college admissions application?**

We recommend eligible AB 540 students consult with an admissions officer regarding their application inquiries. If the student is undocumented, generally there are two sections of an application that should be left BLANK:

- 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)
- Immigration Status box should be left BLANK

In general, the application requires social security number and immigration status information in order for the school to determine whether the student will be classified as a California resident. All information contained in the application should be truthful, particularly with regard to immigration status and social security information. Providing false information could potentially jeopardize an individual’s future efforts to adjust his or her immigration status.

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

All students seeking an exemption from non-resident tuition fees must file an affidavit with the college stating that the student meets the law’s requirements and, if the student is not a U.S. Citizen or legal permanent resident, that the student is either in the process of adjusting his or her immigration status or will do so as soon as he or she is eligible to do so. These

affidavits often ask the student to provide information such as the name of the California high school the student attended, the dates of attendance, and the student’s name, address, student ID number, and signature.

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

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

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

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

For more information on the CA Dream Act or Cal Grant, visit [dream.csac.ca.gov](http://dream.csac.ca.gov).

## 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.

### 2022-2023 Nine Month Student Expense Cost of Attendance Budget

<u>Allowance</u>	<u>Living at home</u>	<u>Living Away from home</u>
Books and Supplies	\$1440.00	\$1440.00
Room and Board	\$9360.00	\$19674.00
Transportation	\$1026.00	\$936.00
Personal Expenses	\$3348.00	\$3924.00
Enrollment Fees	\$1380.00	\$1380.00
Health Fees	\$40.00	\$40.00
<b>Total</b>	<b>\$16594.00</b>	<b>\$27394.00</b>

Non-California Resident fees: (\$332 per unit X 30 units) = \$9960.00 is added to the applicable budget

Fees that are excluded from this budget are parking at \$100 or more, Student Service fee, non-U.S. citizen fee of \$16 per unit and audit fees at \$15 per unit.

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

### **Total 2022-2023 RCCD Cost of Attendance Budget**

Living at home .....	\$16,594.00
Living away from home .....	\$27,394.00
Non-Resident living at home .....	\$26,554.00
Non-Resident living away from home .....	\$37,354.00

## **Types of Federal and State Financial Aid**

### **Federal Student Aid**

#### **Federal Pell Grant**

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

To apply for a Pell grant, submit the FAFSA online at [studentaid.gov](http://studentaid.gov). Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status, and your academic history. Upon completion of the FAFSA you will receive 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 [studentaid.gov](http://studentaid.gov) using your FSA ID. The EFC number will determine your eligibility for the Pell grant.

The maximum Pell grant award for the 2022-2023 academic year is \$6895.00 (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 number 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.

#### **Pell Grant Lifetime Eligibility Usage Limits**

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

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

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students with the highest need who are Pell grant eligible for

the award year will have primary consideration for FSEOG awards. Non-resident students as well as Study Abroad students may also be eligible. FSEOG funds are limited and are awarded until all funds are exhausted. Having said this, there is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2022-2023 FAFSA
2. Submit all documents requested and complete any pending actions by the first priority filing deadline
3. Have high financial need
4. Meet the SFS Satisfactory Academic Progress (SAP) Standard

## **Federal Work Study (FWS)**

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

### **Securing Employment**

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

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

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

### **Awards and Payment**

Awards for up to \$5,000 are granted based on financial aid need, once employment has been secured. \$2,500 for summer and fall combined, and \$2,500 for winter and spring combined. Divide the award by the pay rate and you get the number of hours a student is allowed to work. It is the employer's and employee's responsibility to make sure employees do not work beyond their awarded hours. Please keep in mind that minimum wage increased to \$15 per hour as of January 1, 2022. Employers or employees may contact the Student Employment Office when the hours are close to be exhausted to inquire about an increase. Increases may be granted if funding is available and the student has allowable financial aid unmet need.

To be considered for FWS, you must apply for and be eligible to receive federal financial aid through the FAFSA. FWS positions are available on-and-off-campus. Due to limited funding, awarding is on a first come first served basis.

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

### **Student Positions – Financial Aid Not Required**

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

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

### **FWS Eligibility Requirements**

#### **Federal Work Study**

All students seeking FWS positions MUST meet the following criteria:

- Apply for the FAFSA at [www.studentaid.gov](http://www.studentaid.gov), list the MVC school code #041735, and demonstrate financial need which is determined by the MVC SFS office.
- MVC must be your home college on your admissions application.
- Be enrolled at least half-time at MVC (for employment purposes: 6 units for fall/spring semesters and 3 units for summer/winter sessions).
- Have a valid, non-laminated, and signed social security card.
- TB test, fingerprinting, and food handler certification may be required for certain positions upon hire as a condition for employment.
- Must meet the SFS Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, they may be placed on warning and ultimately become ineligible for financial aid, including FWS, which will result in the loss of their financial aid and immediate suspension of their FWS position. The student will not be allowed to return to work unless an appeal has been filed and approved by SFS and a written notification to return to work has been issued by the Student Employment office.
- Agree to abide by the Student Employment Program [Terms and Conditions for Employment](#)

#### **Department Funded Positions**

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

- MVC must be your home college on your admissions application

- Must maintain a 2.0 cumulative grade point average
- Must be enrolled at least half-time at MVC (for employment purposes: 6 units for fall/spring semesters and 3 units for summer/winter sessions).

### **What are the benefits of student employment?**

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

### **How do I apply for student employment positions?**

1. Complete your 2022-2023 FAFSA and required actions through the FA portal, if any. (FWS and CalWORKs only).
2. Visit [MVC Student Employment](#) page to view positions that are available and click on "For Students", then the "View RCCD Job Board" link. New users will need to create a login, password, and application by clicking on "Create Application".
3. Submit your application once you have completed every section to the best of your knowledge. Apply for as many jobs as you like and qualify for. Make sure you go into each position description and read all the requirements before applying. All three colleges may post their positions on this site so make sure you only apply to those jobs listed through your home college.
4. Please allow 7-10 days after the position closing date for application responses and in some instances, it may take longer depending on the number of applicants. The system does NOT notify you of the status of your application. If selected for an interview you will be contacted via the phone number or email address you provided on the application. If you are not selected, you will be notified via an application status update. You may check the application status by logging into the jobs website using the user ID and password you created when applying or by following up with the hiring supervisor.
5. If and when you are hired, the supervisor will provide you with all of the required hire forms.
6. Once the hire process is complete and approved, the supervisor and the student employee will be notified via email so that you may begin your employment (student employees will be notified via the school email only, not personal email addresses).

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

### **CalWORKs Work Study**

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

financial unmet need determined by the FAFSA financial aid application and maintaining eligibility in the CalWORKs Program.

Students Must:

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

Eligible students may visit their MVC CalWORKs counselor to complete an application and provide a current Welfare to Work contract which will be forwarded to the Student Employment office for job referral.

## **Federal Direct Loan Program**

(Direct Loan Stafford Subsidized Loans or Direct Loan 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 is a very serious obligation, so before you apply for a loan, it is a good idea to consider the following:

- Think about the amount you will need to cover your educational expenses.
- Have a thorough understanding of how much your payments will be once your repayment period begins.
- 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 aid and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

MVC 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 assigned servicing agent. Please remain in constant contact with your servicer 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 [studentaid.gov/understand-aid/types/loans](http://studentaid.gov/understand-aid/types/loans).

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



For subsidized loans the federal government pays the interest during deferment periods while students are enrolled in college at least half-time.

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

At MVC, we 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 aid representative prior to a loan being approved. If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at [studentaid.gov](http://studentaid.gov) - 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 your Master Promissory Note (MPN). To obtain a FSA ID go to [fsaid.ed.gov](http://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 Student 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 Moreno Valley College**

Submit the FAFSA online at [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa) and list Moreno Valley College Title IV code #041735.

1. Complete any financial aid actions on the FA portal at [mvc.studentforms.com](http://mvc.studentforms.com).
2. Check your RCCD student email for a final award notice for any grants, Federal Work Study (FWS) or scholarships before applying for a loan.
3. It is required that you are meeting the MVC SFS Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SFS SAP standard.
4. Submit a copy of a current official full program Student Educational Plan (SEP), dated within one year of your loan request.
5. It is required that you are currently enrolled and attending at least 6 units, on the SEP, that are applicable and required towards your degree.
6. Make sure you have declared an academic program (major) on file with Admissions and Records which matches your SEP.
7. Successfully complete, with a score of 100%, the Direct Loan Entrance Counseling at [studentaid.gov/entrance-counseling](http://studentaid.gov/entrance-counseling).
8. Successfully complete your electronic Master Promissory Note (MPN) online at [studentaid.gov/mpn](http://studentaid.gov/mpn) before applying for a student loan at MVC. If you are a repeat student loan borrower at MVC, you are not required to complete the entrance exam or eMPN as you already have one on file. However, it is recommended by MVC that students who are repeat borrowers use the student loan Financial Aid Awareness Counseling Tool (FACT) before continuing to borrow. The eMPN expires after 10 years.



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

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

- You will receive a status notification within two weeks from the deadline date you submitted the “Federal Direct Loan Request Form.” Please refer to the loan request receipt for deadline and notification dates.
- All loan disbursements are processed through BankMobile. If you have not already signed up to receive your financial aid funds, you can do so by choosing the “Disbursement” link on our website at [mvc.edu/financialaid](http://mvc.edu/financialaid). See the BankMobile section of this guide for additional information.
- ALL students are required to complete Direct Loan EXIT Counseling online at [studentaid.gov/exit-counseling](http://studentaid.gov/exit-counseling), after completing their program, dropping below half-time, or leaving MVC.
- 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 don’t require repayment! Student Employment is an option for students to work part-time on and off-campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review our section on Federal Work Study before deciding to borrow a student loan or visit the MVC Student Employment counter located in the Welcome Center.

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:

- [careeronestop.org](http://careeronestop.org)
- [immigrantsrising.org](http://immigrantsrising.org)
- [fastweb.com](http://fastweb.com)
- [scholarshipexpert.com](http://scholarshipexpert.com)
- [scholarships.com](http://scholarships.com)
- [studentscholarshipsearch.com](http://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 MVC Federal Student Loan Default Management Plan expects all students who receive a loan at MVC to complete a loan Entrance and Exit Counseling session. Students may complete both the loan Entrance Counseling and Exit Counseling online at [studentaid.gov](http://studentaid.gov). Complete the Entrance Counseling when applying and the Exit Counseling prior to leaving the college or falling below half-time.

# State of California Aid

## California College Promise Grant

The California College Promise Grant (CCPG) is a state fee waiver program that is specifically for California resident or eligible non-resident students at California Community Colleges. The CCPG waives the per-unit enrollment fee (currently \$46.00 per unit) at any community college throughout the state. The CCPG is for California residents, eligible AB 540 students and eligible AB 1899 students as determined by the Admissions & Records office, and eligible AB 801 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.

CCPG waivers are not a cash award however, the waivers are available to all students who qualify, regardless of the number of units enrolled and are applied to enrollment fees as a year-round entitlement.

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

### To Apply Online:

The primary application for the CCPG is the 2022-2023 FAFSA or California Dream Act Application (CADAA). The CCPG will automatically be awarded to eligible students using the information from the FAFSA or CADAA. You can view your award information on your award letter under the financial aid section on MVC MyPortal.

### To Apply by Paper:

The paper CCPG application is considered a secondary application to be used for special circumstances determined on a case-by-case basis. Not everyone will qualify to complete the paper CCPG application because the qualifying income requirement is very low. Tax documents are required to verify qualifying income for the paper CCPG application. If the income requirements to complete the paper CCPG application are not met, the student will be required to fill out the FAFSA or CADAA which allows a higher qualifying income for CCPG eligibility.

Student's total income for 2020 or parents' total income for 2020 (for dependent students) must be within the following income standards (documentation is required):

### Expected Family Contribution (EFC) Income Standards

Number in Household	Total 2019 Family Income
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750

5	\$46,560
6	\$53,370
7	\$60,180
8	\$66,990

\*Add \$6,810 for each additional dependent

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

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

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCPG A, B, or C and are eligible to complete the CCPG 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, Gaining Early Awareness and Readiness for Undergraduate Programs, 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 CCPG type A and are eligible to complete the paper CCPG application:

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

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

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

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

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

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

### **Loss of Eligibility for California College Promise Grant**

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

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

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

### **How to Regain Eligibility**

If you lose your eligibility for the CCPG, 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.
- Stop attending your school district for two consecutive primary terms (fall/spring).
- Successful appeal regarding extenuating circumstances.

### **Appeal Process**

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

### **Steps To Apply for an Appeal:**

1. Complete the appeal form and identify the 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. Appeal results will be sent to you via your RCCD student email within 3-5 business days. Please ensure your RCCD email is activated

### **A student may appeal the loss of a CCPG:**

- Due to extenuating circumstances. Extenuating circumstances are verified cases of accidents, illnesses, etc...that occurred during the term the student did not make progress.
- When a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner.
- Due to circumstances that might include documented changes in the student's economic situation.
- When there is evidence that the student was unable to obtain essential student support services.
- Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

### **College Resources and Support**

- Counseling services (951) 571-6104
- Tutoring services (951) 571-6944
- Disability Support Services (951) 571-6138
- Extended Opportunities and Program Services (951) 571-6253
- TRIO/ACES (951) 571-6275
- [MVC Student Support](#)

### **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** assists 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 or occupational, vocational, or career training programs. Awards vary each year and funding is available for up to two years,

depending upon the length of the program. To qualify, you must enroll in an occupational, technical or vocational program that is at least four months long at a California Community College. For more information, visit [www.csac.ca.gov](http://www.csac.ca.gov).

### **The Cal Grant Community College Entitlement Award**

The Cal Grant Community College Entitlement Award is for students attending a California Community College (CCC). Applicants must submit a FAFSA or CA Dream Act Application, plus a verified Cal Grant GPA to the California Student Aid Commission by September 2. New awards will become available in the Fall of 2021.

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

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

### **Cal Grant Transfer Entitlement Awards**

Cal Grant Transfer Entitlement Awards are available for California residents who graduated from a California high school after June 30, 2000, and attend a California Community College then transfer to a qualifying Baccalaureate-degree granting college. Students must transfer from a California Community College to a bachelor's degree-granting school in the award year for which the award is offered.

Students are guaranteed an award if they have at least:

- 2.4 Community College GPA minimum.
- Meet the admissions requirements for the qualifying four-year college.
- Meet the Cal Grant eligibility and financial requirements.
- Apply by March 2 of the award year.
- Are under the age of 28 as of December 31st of the award year.
- Students who received a Cal Grant within a year of graduating from high school are not eligible.

### **Students with Dependent Children (SWD)**

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

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

### **Cal Grant B Foster Youth Award**

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

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

### **To Apply:**

1. You must complete the 2022-2023 Free Application for Federal Student Aid (FAFSA) online at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) or the 2022-2023 California Dream Act Application (CADAA) online at [csac.ca.gov](https://csac.ca.gov) by the March 2/September 2 deadline **AND**
2. You must have your GPA verified by the March 2nd deadline (or the September 2nd deadline for Community College students) by one or more of the following methods:
  - a. If you have completed at least 16 degree-applicable units at RCCD with a 2.0 GPA and have attended RCCD since the summer 2020 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 [collegeboard.com](https://collegeboard.com) for testing dates and locations.

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

### **Cal Grant Eligibility Requirements:**

- Complete the 2022-2023 FAFSA or the 2022-2023 CADAA and have your GPA verified by the March 2/September 2 deadline.
- Meet the Cal Grant Income and Asset Ceilings criteria.
- Be a California resident for one year (meet AB540 criteria).
- Be a U.S. citizen or eligible non-citizen (parents do not need to be citizens or eligible non-citizens) or meet AB540 criteria (CADAA applicants).
- Have a valid social security number or meet AB540 criteria.
- Have not yet received a Bachelor's or professional degree.
- Show financial need at MVC.
- 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.

- Not owe a refund on any state/federal grants or be in default on a student loan.
- Meet the MVC Student Financial Services Satisfactory Academic Progress standard (SAP)

## Awarding Process

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

- Complete your financial aid file and any pending actions listed on your FA portal at [mvc.studentforms.com](http://mvc.studentforms.com).
- Have an eligible active program of study (major), other than Undecided, declared with Admissions and Records.
- Claim MVC as your school of attendance at [mygrantinfo.csac.ca.gov](http://mygrantinfo.csac.ca.gov).
- Meet all of the above eligibility requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before MVC is permitted to release funds.
- You may self-certify your high school graduation by logging on to “WebGrants 4 Students” at [mygrantinfo.csac.ca.gov](http://mygrantinfo.csac.ca.gov).
- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California community college then transfer to a qualifying 38 Baccalaureate-degree granting college. You must transfer from a California community college to a bachelor’s degree-granting school in the award year for which the award is offered.

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

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

## Student Success Completion (SSCG) Grant

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

To be eligible for the SSCG, students must:

- Be eligible for and receive a Cal Grant B or C award as a full-time student (12 units or more)
- Be a California Resident or exempt from paying non-resident tuition under Section 68130.5 or 76140 (AB 540 eligible)
- Be meeting the Satisfactory Academic Progress Standard (SAP) at MVC
- Have unmet financial need



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

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

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

## **Chafee Grant Program**

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

### **Eligibility Requirements**

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

### **Application Process**

1. Submit the 2022-2023 FAFSA online at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) or the 2022-2023 CADAA at [dream.csac.ca.gov](https://dream.csac.ca.gov).
2. Submit the California Chafee Grant Program Application online at [chafee.csac.ca.gov](https://chafee.csac.ca.gov) or complete the paper form and mail it (for first time applicant's only).
3. Complete all 2022-2023 financial aid actions listed on your FA portal at [mvc.studentforms.com](https://mvc.studentforms.com) to determine eligibility for additional financial aid (not required for the Chafee Grant).
4. Enroll in 6 or more units per semester as early as possible. Check WebAdvisor or MyPortal for registration dates. Former foster youths are eligible for priority registration until their 26th birthday!
5. CSAC will notify the student by email when they are awarded the Chafee Grant. Student must meet Satisfactory Academic Progress (as outlined in California Senate Bill SB 150) and be enrolled 6 or more units before SFS office can confirm student's Chafee Grant eligibility with CSAC. Students may check their status, make updates, and address pending items on their WebGrants 4 students account at [mygrantinfo.csac.ca.gov/logon.asp](https://mygrantinfo.csac.ca.gov/logon.asp).

## **CSAC Awarding Process**

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

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

\*\* Students who have received a Chafee payment.

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

Upon selection for an award, students are sent payment notifications for each term. To check your eligibility for the Chafee Grant, visit <https://mygrantinfo.csac.ca.gov/logon.asp>.

## **Chafee Grant Payments**

A paper check is mailed to the MVC SFS office. When the check is available for student pick-up, the SFS office will send an award notification to the student's RCCD student email. Checks are picked up at the Admissions and Records office. A picture ID must be presented before the check can be released. Make sure your contact information is current with Admissions and Records.

## **Chafee Grant Program Updates (SB 150)**

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

## **Student Support Services and Resources**

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

## **Satisfactory Academic Progress (SAP)**

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

### Qualitative Standard:

- a Cumulative Grade Point Average (GPA) of 2.0

### Quantitative Standard:

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

## **Failing to Meet SAP and Loss of Eligibility**

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

If the student fails to meet SAP:

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

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

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

## **Appeal Process**

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

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

## **Returning Students**

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

## **Contact Information**

For questions regarding Chafee Grant policies or eligibility:

Angela Grimsby, MVC Chafee Grant Coordinator  
Email: [Angela.Grimbsby@mvc.edu](mailto:Angela.Grimbsby@mvc.edu)  
Phone: (951) 571-6368

MVC Student Financial Services (SFS)  
Email: [studentfinancialservices@mvc.edu](mailto:studentfinancialservices@mvc.edu)  
Phone: (951) 571-6139

## **California Military Department GI Bill Award Program** *(formerly the California National Guard Education Assistance Award Program)*

The California Military Department GI Bill Award Program (CMD GI Bill), formerly the California National Guard Education Assistance Award Program (CNG EAAP), is a State-funded grant for up to 1,000 service members in the California Army or Air National Guard, California State Guard, and the California Naval Militia, or as many participants as the annual budget will allow. This Program authorizes the California Student Aid Commission (CSAC) to make payments to accepted eligible program participants. Participants can receive up to the amount of the Cal Grant A award for attending the University of California or the California State University, up to the Cal Grant B award for attending a community college, or up to the University of California Cal Grant A amount for attending a non-public institution. Graduate students who entered the program prior to the 2020-2021 academic year may receive an additional \$500 for books and supplies. Renewal applicants who maintain eligibility for the program will continue under the CNG EAAP rules they entered the program under.

### **Eligibility Requirements**

- Be an active member of the California National Guard, the California State Guard, or the Naval Militia;
- Agree to remain an active member throughout the participation period in the program;
- Agree to serve two years in the California National Guard, the California State Guard, or the California Naval Militia upon completion of the last academic period of utilizing this program;
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess;
- Agree to only obtain one degree (baccalaureate, graduate, or doctoral) while participating in the Program;
- Agree to complete course of study within 10 years of initial acceptance into the Program;
- Be enrolled in, registered at, or accepted to a qualifying institution;
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution as defined by California Education Code section 69432(1);
- Agree to maintain at least a 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.
- Participants cannot receive a Cal Grant award check in the same academic year they receive a CMD GI Bill award check

### **How to Apply**

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

Applicants who do not complete all 5 steps by the April 30 deadline can apply as first-come, first-serve applicants by completing the Program's Initial Application, the Free Application for Federal

Student Aid (FAFSA), the Statement of Understanding (SOU), and a Service Commitment Agreement until January 14, or until all awards have been exhausted.

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

Frequently Asked Questions and links for the application process are found at [calguard.ca.gov/education](http://calguard.ca.gov/education).

## Scholarships

Scholarships are another resource that can provide financial assistance for students to successfully meet their educational goals. Scholarships are available for application by all students at 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. RCCD scholarships are diverse and typically based on general and/or donor criteria such as:

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

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

To apply for all RCCD Foundation scholarships:

- 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 [mvc.edu](http://mvc.edu), select Admissions and Aid, Financial Aid, and Scholarships.

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

## High School Seniors Scholarships

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

The Moreno Valley College Scholarship Committee, the RCCD Scholarship Committee and/or scholarship donor committees, choose scholarship recipients. Scholarships are generally disbursed half in the fall semester and half in the spring semester. Recipients must adhere to the requirements of the scholarship criteria (such as GPA and unit completion) to maintain scholarship eligibility. If, for any reason, the awarded recipient does not meet the requirements, an alternate recipient will be chosen. All scholarship awards are contingent on available funding and are disbursed by the refund method selected through BankMobile Disbursements (please see the information regarding the BankMobile Disbursements in this guide).

## External/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 Scholarship web page. To access the page, go to [mvc.edu](http://mvc.edu), select Admissions and Aid, Financial Aid, Scholarships. It is up to you, the student, to follow the directions for application and follow-up for these scholarships.

A great resource for applying for outside scholarships is The Scholarship Search Secrets Guide available at [studentscholarshipsearch.com](http://studentscholarshipsearch.com). Scholarships are also available from other sources such as your college or local library, your parent's or your employers, community organizations, etc. You may also search for scholarships on the internet; however, beware of sites requesting fees for their services. The following is a list of free websites to use in your search for scholarships:

[fastweb.com](http://fastweb.com)

[scholarshiphunter.com](http://scholarshiphunter.com)

[collegenet.com](http://collegenet.com)

[scholarshipexperts.com](http://scholarshipexperts.com)

[scholarsite.com](http://scholarsite.com)

[scholarships.com](http://scholarships.com)

[studentscholarshipsearch.com](http://studentscholarshipsearch.com)

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

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

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

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

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

**If you are awarded a scholarship from a source outside of 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 Web Advisor, 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 [cagovernorsscholars.org](http://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 an email from the MVC SFS office 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’s legitimate won’t ask for a penny out of your pocket.

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

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

If something feels, sounds, or seems “fishy”, it probably is. The most important thing you can do when it comes to scholarship scams is to trust your instincts. With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for. Remember the golden rule of scholarships: Money flows to the student, never the other way around, beware of any scholarship claims to the contrary.



# Student Services and Additional Programs and Assistance

## 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. The Veterans Resource Center (VRC) offers support to MVC Veterans online! Stop by our [Virtual VRC](#), offered through Zoom, for assistance and answers to your questions. The Virtual VRC is open during normal business hours. Veterans may be eligible for priority registration for future terms. Simply bring in a copy of your DD214 to the Veterans Services office to check if you are eligible. You'll be notified through your RCCD student email account. Veteran dependents are not eligible for priority registration. If you are a Veteran, a spouse, or dependent of a Veteran, you may be entitled to receive Veterans educational benefits. For information regarding these benefits please call the MVC Veterans Office at (951) 571-6247. You may view GI Bill eligibility requirements online at [gibill.va.gov](http://gibill.va.gov) or by calling 1-888-442-4551. Also, be sure to check out [military.com](http://military.com) for available scholarships.

- **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

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

## Extended Opportunity Programs and Services (EOPS)

Extended Opportunity Programs & Services (EOPS) is a specialized program that provides additional educational and financial support services to those offered by Moreno Valley College to eligible students who have historically experienced economic and educational disadvantages. EOPS services include academic counseling, career counseling, personal counseling, priority registration, book vouchers and tutoring. A student must be a California resident or eligible AB540 student and qualify for CCPG A or B through the Student Financial Services office to be eligible for this service. EOPS book vouchers 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 voucher, this award will be listed on your financial aid 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 Welcome Center aims to make your college experience go as smoothly as possible.

The Center is staffed by a team of Peer Leaders able to assist with:

- Enrollment
- WebAdvisor and MyPortal
- Online orientation
- Assessment appointments
- Counseling appointments
- General financial aid questions
  
- **Location:** Welcome Center Building at the front of the campus.
- **Phone Number:** (951) 571-6911

## First-Year Experience Program (FYE)

The FYE program integrates academic enrichment and student support services to enable students in pre-college or college-level courses to successfully transition from high school to college.

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 term 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. Be a recent high school graduate from the Moreno Valley or Val Verde unified school districts, Perris High School, or Orange Vista High School
2. Have a high school diploma/GED OR have reached the age of 18 by June of the year you wish to enroll
3. New first-time college students (never attended college before) and complete the college application process.
4. Participate in the MVC Summer Bridge Program and commit to be a full-time student (12-15 units) during the fall and spring semester (must enroll in English and math courses)
5. Commit to the program and requirements for the entire year (commencing with summer term)

### Steps to Apply to FYE:

1. Complete the MVC Application and select Summer as the term.

2. Apply for Financial Aid, add MVC's school code is 041735.
3. Complete Orientation and Counseling
4. Apply for FYE Summer Bridge

Located in the Welcome Center Building – Common Ground Center

- **Phone Number:** (951) 571-6334
- **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 juniors and seniors the opportunity to complete their last two years of schooling at Moreno Valley College, to earn both their high school diploma and an associate degree or certificate. MCHS students enroll in college courses which satisfy high school graduation requirements, "A-G" courses, that are transferable or can be applied towards an Associate Degree. In fall and spring, students are limited to 11 college units. During winter and summer, students are limited to 8 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 hosts an annual MCHS Information meeting 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 meeting 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 acceptance. Between the two districts, a total of 100 students will be invited to participate in the program.

- **Location:** Library 110
- **Phone number:** 951-571-6463

## **Puente Program**

The mission of the Puente Program at Moreno Valley College mission is to increase the number of educationally underrepresented students who enroll in four-year colleges and universities, earn college degrees and return to the community as mentors and leaders to future generations. Puente students work closely with a guidance counselor to prepare an academic plan to transfer to four-year

institutions, and the students commit to a rigorous two-semester English and personal Development sequence.

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

## Benefits

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

## Counseling

Puente students work closely with their Puente counselor on a one-to-one basis for personal counseling, to complete or update a comprehensive student educational plan (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.

[Learn how to join Puente](#) or view [Frequently Asked Questions](#) for more information.

**For more information, contact the 2022-2025 Puente coordinators:**

María del Rocío Alvarez de Pacheco, Psy.D.  
Professor, Counseling  
[maria.alvarezdepacheco@mvc.edu](mailto:maria.alvarezdepacheco@mvc.edu)  
(951) 571-6180  
Office: Student Services 205

Valarie Zapata, Ph.D.  
Professor, English  
[valarie.zapata@mvc.edu](mailto:valarie.zapata@mvc.edu)  
(951) 571-6153  
Office: Welcome Center 14

## Bureau of Indian Education Grant/Scholarship

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

For more information regarding BIE Programs please visit [bie.edu/audience/students](http://bie.edu/audience/students).

For more information regarding Native American Scholarships visit:

- [collegescholarships.org/nativeamerican.htm](http://collegescholarships.org/nativeamerican.htm)
- [collegescholarships.org/grants/native-american.htm](http://collegescholarships.org/grants/native-american.htm)

To determine eligibility for grants or scholarships by your Tribe/Nation will send you a Financial Needs Analysis form to be submitted to the Moreno Valley College Student Financial Services (SFS) office. The Needs Analysis requires that you complete the Free Application for Federal Student Aid (FASA) for the current academic year. You can complete the FAFSA online at [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa) and list Moreno Valley College as your college (school code #041735). The MVC SFS office will return the completed Financial Needs Analysis form to your Tribe/Nation who will determine and notify you regarding the amount of your scholarship or grant.

## AmeriCorps

AmeriCorps is a national service program whose missions is to meet community needs through service and volunteering in education, environment, public safety, health, and homeland security. Most volunteers serve in full or part- time positions for about a year. After successfully completing a term of service students may use their Segal AmeriCorps Education Award to pay for college, graduate school or to pay back qualified student loans. For more information on how to become a member of the AmeriCorps National Service and the Segal AmeriCorps Education Award, please visit [nationalservice.gov/programs/ameri-corps](http://nationalservice.gov/programs/ameri-corps). If you have earned a Segal AmeriCorps Education Award, and you wish to use it at Moreno Valley College (MVC) please see steps below.

- You must have completed the current FAFSA and be currently enrolled in classes at MVC for the term requested for payment.
- You must then complete the AmeriCorps Voucher and Payment Request electronically at [my.americorps.gov/mp/login.do](http://my.americorps.gov/mp/login.do) to request Segal 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 Segal AmeriCorps Education 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 then verify that you are enrolled in the semester requested and disburse the AmeriCorps funds in the same matter as other financial aid.

## MVC NextUp Guardian Scholars Program

Moreno Valley College Guardian Scholars Program is committed to supporting current and former foster youth exiting the foster care system. Our goal is to serve as a resource for young scholars by assisting in their development and equipping them with the educational and interpersonal skills necessary to become self-supporting, community leaders, role models, and competent professionals in their selected fields.

We strive to provide a comprehensive program that collaborates with on-campus and off-campus networks to provide support and services to help ensure your academic success. You will have a designated Counselor and Student Success Coach assisting you throughout your educational journey here at MVC. This approach contributes to the quality, depth and success of the student's positive college experience.

## Eligibility

- Be a current or prospective MVC student.
- Be a current or former foster youth.
- Contact Guardian Scholars/EOPS to start your eligibility verification and intake process.
- Submit Dependency Verification Letter (also known as Ward of Court letter). This letter can be obtained from your county's child welfare agency, your former social worker, or the Independent Living Program (ILP). Submit a copy to Sylvia Livingston in the Student Services Building, Room 303.

## Services

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

### Contact Information for EOPS/NextUP and Guardian Scholars:

**Phone Number:** (951) 571-6110

**Location:** Student Services, Room 303

Sylvia Livingston, Student Success Coach at (951) 217-9302

Lucy Razo, Counselor at (909) 294-6913

## Study Abroad/International Education Program

The Study Abroad Program offers an unparalleled international education experience. Semester long programs that provide students with an opportunity to make progress toward their educational

objectives while absorbing another culture and gaining an appreciation for another way of life. Classes are counted just as if they were taken at Moreno Valley College. The 2022-2023 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 2022-23 FAFSA, 2022-23 financial aid file and have been determined to be meeting Satisfactory Academic Progress, grants and/or a Direct Loan may be able assist with the cost of the trip after student makes initial deposits to Study Abroad Program and Center for Academic Programs Abroad (CAPA). For questions regarding the Study Abroad Program please contact, Nassef Girgis, International Education/Study Abroad at (951) 222-8374 or by email at [Nassef.Girgis@rccd.edu](mailto:Nassef.Girgis@rccd.edu).

You may contact Jonathan Castro, SFS Analyst at (951) 571-6497 or [Jonathan.Castro@mvc.edu](mailto:Jonathan.Castro@mvc.edu) if you have any questions regarding your financial aid file or grant eligibility and you're currently listed home school is Moreno Valley campus with Admissions.

## Disability Support Services

The Disability Support Services (DSS) 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 [mvc.edu/dss](http://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: 53

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)

## **The Academic Counseling and Educational Support (ACES)**

The Academic Counseling and Educational Support (ACES) program is part of the national TRIO Student Support Services network. The primary goal of ACES is to increase the retention and graduation rates of students who are committed to transferring to a four-year institution by increasing their access and opportunity to higher education.

This program offers targeted services for program participants, including academic counseling, tutoring, mentoring, career and skill development, field experiences, and other services. For more information, visit [mvc.edu/aces](http://mvc.edu/aces).

## **Workforce Preparation/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, visit [mvc.edu/calworks](http://mvc.edu/calworks).

## **Factors That Can Affect Your Eligibility**

### **Citizenship**

The U.S. Department of Education performs matches against the FAFSA application to verify a student's Citizenship status with the U.S. Citizenship and Immigration Services (USCIS) and the Social Security Administration (SSA). These matches are performed to verify eligibility for financial assistance programs. A student must submit documentation to the Student Financial Services office to confirm citizenship or immigration status if this information is requested to complete financial aid task. Some of the documents that may be submitted to confirm citizenship are: a copy of the student's Certificate of Birth, an original valid U.S. Passport or Passport Card, or an original Certificate of Naturalization. Some of the documents that may be submitted to verify immigration status are: an original Alien Registration Card, I-551, or I-94 Stamp. All documents submitted to verify immigration status must be current and active. Citizenship status information must be submitted each year that it is requested. For more information on acceptable documentation of citizenship status please contact Student Financial Services at (951) 571-6139.

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

### **Selective Service System**

On December 27, 2020, the *FAFSA Simplification Act* (Act) was enacted into law as part of the *Consolidated Appropriations Act, 2021*. The Act includes amending the requirement that male



students register with the Selective Service before the age of 26 to be eligible for federal student aid under Title IV of the HEA (Title IV).

For the 2022-2023 award year, the Selective Service question (as well as the option to register with the Selective Service via the FAFSA) will remain on the FAFSA.

#### 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 can I register?

- Online –register at [www.sss.gov](http://www.sss.gov).
- 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.

## **Drug-Related Convictions**

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

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.

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 Services Center at (951) 571-6103.

## **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 their program of study within a certain number of units and complete a certain percentage of units attempted in order to make progress toward their goal. There are two parts to this standard:

1. **Pace of progression:** Students must complete at least 67% of the total (cumulative) units attempted. For example, a student has attempted 20 units at 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—  $13.5 \div 20 = 67.5\%$ ). Students who do not meet the pace of progression may lose eligibility for Title IV aid.
2. **Maximum Time Frame:** The Maximum Time Frame for completion of a degree or certificate is 150% of the published length of the program. All units attempted at RCCD will be included since the Maximum Time Frame is based upon units attempted. A student can receive financial 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 ( $60 \text{ units} \times 150\% = 90 \text{ units}$ ). If the published length of a certificate program is 40 units, the student may receive financial assistance up to 60 attempted units ( $40 \text{ units} \times 150\% = 60 \text{ units}$ ). If students are unable to finish their program within the Maximum Time Frame, and/or do not meet the pace of progression standards, as explained, they may lose eligibility for Title IV aid.

## 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.*

## 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 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 Course Information

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

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

## SAP Statuses

**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)/Comprehensive Student Educational Plan (SEP)/Academic Evaluation (AE). To schedule an appointment to meet with the Student Financial Services Counselor or a General Academic Counselor to complete an SEP, please contact Moreno Valley College’s Counseling Department at (951) 571-6104 or [counseling@mvc.edu](mailto:counseling@mvc.edu). You can also schedule an appointment online by [clicking here](#). 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 by the end of their Warning period. 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. **Note: If a student becomes Appeal Ineligible for any reason, the student WILL NOT be ALLOWED to Appeal again.**

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 online via the FA portal at [mvc.studentforms.com](http://mvc.studentforms.com).

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

Steps to appeal online at [mvc.studentforms.com](http://mvc.studentforms.com) include providing the following 5 Appeal Documents:

1. Complete the FATV SAP Online Appeal Session at [mvc.get-counseling.com](http://mvc.get-counseling.com). Download your completed confirmation page and upload.
2. Official Comprehensive Student Educational Plan (current within the last year)
3. Signed Student Financial Services Probation Contract
4. SAP Appeal web form with a statement of the Extenuating Circumstance
5. Official 3<sup>rd</sup> party Documentation verifying the student's extenuating circumstances (i.e. court documents, police reports, medical records, doctor's note, death certificate...)

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

### **Appealing due to exceeding Maximum Time Frame Only:**

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

- One time change of major or goal after student has completed one major/goal.
- Returned for a second goal
- Completed ESL courses (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

Steps to appeal online at [mvc.studentforms.com](http://mvc.studentforms.com) include providing the following 4 Appeal Documents:

- Complete the FATV SAP Online Appeal Session at [mvc.get-counseling.com](http://mvc.get-counseling.com). Download your completed confirmation page and upload.
- Signed Student Financial Services Probation Contract
- Official Comprehensive Student Educational Plan (created with the last year)
- SAP Appeal web form with a statement explaining the valid reason for exceeding the Maximum Time Frame

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

## Important Notice Regarding 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.

## Course Information

### How Course Selection Can Affect Eligibility

Not all courses at RCCD have been approved by the Department of Education for Federal and/or State financial aid funding. Please visit the SFS counter for a list of courses that are not approved for

financial aid payments. If you enroll in any of the courses on this list, you will not receive payment of any Federal and/or State financial aid.

## Repeated Course Information

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

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

For example, if you take a 3-unit math class (math 1) in fall and receive a passing grade (A, B, C, D, P), that is your first attempt. If you re-take that same 3-unit math class (math 101) in spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt a third time to take the same 3-unit math class (math 101) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

- Fall: 3-unit math class (math 1) eligible for financial aid, received passing grade
- Spring: 3-unit math class (math 1) eligible for financial aid
- Next Term: 3-unit math class (math 1) no longer eligible for financial aid for that class

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

## How Dropping Courses Can Affect Eligibility

### What Happens if I Drop Some of My Classes After Receiving My Financial Aid?

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

For example:

- Students beginning the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 9-11.5 units, he/she may receive an adjusted final disbursement based on three-quarter time enrollment for the entire semester based on eligibility.

- Students beginning the semester with 12 units, is paid full-time on the first disbursement and then drops to 6 units, he/she will NOT receive any second payment, since he/she would have already been paid the equivalent of half-time for the entire semester.
- Students beginning the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, he/she will NOT receive an additional disbursement and will OWE a portion (or all) of the grant back.
- Students beginning the semester with 6 to 11.5 units, is paid  $\frac{1}{2}$  or  $\frac{3}{4}$  time on the first disbursement and then drops below 6 units, he/she will NOT receive an additional disbursement and will OWE a portion (or all) of the grant back.

Based on the submitted FAFSA some students need to be in a certain number of units to be eligible for a disbursement. If the student drops below the units that they are eligible for they may owe ALL of the amount disbursed back when they have reduced units

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

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

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

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

Students who received Federal grant and/or loan funds and withdrew from school **before** completing 60% of the semester 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 office is required to calculate how much aid you earned during the semester, based on the final date you withdrew and will notify you of any repayment due to the school or any post-withdrawal disbursement due to you. Please note that if you totally withdraw after 60% of the semester has passed, you will not owe any repayment of federal funds.

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

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

### **Example of withdrawal calculation**

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

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

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

$\$1179$  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

$\$240 \times 85.5\%$  (unearned) =  $\$205.20$  the college has to pay back to the federal program within 45 days of determination and you will have to repay to the college.

#### \* Student Portion of the calculation

You will have to pay back the unearned amount minus 50% of the total aid that was disbursed and aid that could have been disbursed

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

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

$\$632.03 - \$1178.50 = \$0$  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. More information will be provided in the letter you receive if eligible.

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



you will not be able to receive financial assistance at any school until the overpayment has been resolved.

If your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the 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 MVC records, you will not be able to enroll in future classes at RCCD.

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

### **Grant Overawards and Overpayments**

When a student's award amount needs to be adjusted due to a change in the student's eligibility, the student may owe some or all of the funds received. This is referred to as an over award/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 over award/overpayment can occur for the following reasons:

- Withdrawal from class(s) 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 aid award cannot exceed their financial need or the school may take steps to resolve the over award. 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 over award/overpayment. The over award/overpayment needs to be repaid as soon as possible or by the due date on the letter. Failure to repay the over award/overpayment may lead to a hold on the student

account at RCCD and the student will be unable to register for future classes, 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 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. For more information about BankMobile, visit [bankmobiledisbursements.com/refundchoices](http://bankmobiledisbursements.com/refundchoices).

Check here for the BankMobile fees before you make your selection:  
[vibeaccount.com/studentaccount/feeschedules.do](http://vibeaccount.com/studentaccount/feeschedules.do)

Check here for Terms and Conditions: [vibeaccount.com/info/accountagreements.do](http://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 [RefundSelection.com](http://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 951-571-6101 to see if you are eligible for a refund.

## Disbursement Schedule

	<b>2022-2023 Financial Aid Disbursement Schedule</b>	<b>Disbursement Eligibility Table</b>																
		<table border="1"> <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 (<b>Not eligible for loans or Cal Grant</b>)</td> </tr> </tbody> </table>	Units Enrolled (Per Semester)	Enrollment Status	Percentage of Award Eligible for Disbursement †	12 or more units	Full Time	100%	9.0 – 11.5 units	Three Quarter Time	75%	6.0 – 8.5 units	Half Time	50%	5.5 or less units	Less than Half Time	Pell to be determined if eligible ( <b>Not eligible for loans or Cal Grant</b> )	<small>†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.</small>
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<p>Disbursement deadline dates are subject to change <b>WITHOUT</b> notice.</p> <p>Refer to <b>Financial Aid Disbursement Methods</b> on the reverse for information on choosing your disbursement option.</p>																		
Complete all Financial Aid Tasks by this date	Receive Your Award Notification by this date	1 <sup>st</sup> FALL Disbursement will be on this date	2 <sup>nd</sup> FALL Disbursement will be on this date	1 <sup>st</sup> SPRING Disbursement will be on this date	2 <sup>nd</sup> SPRING Disbursement will be on this date													
7/26/2022	Early August	8/25/22 – 50% Pell/SEOG 100% Cal Grant	11/10/22 50% Pell/SEOG	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
8/23/2022	Late August	9/15/22 – 50% Pell/SEOG 100% Cal Grant	11/10/22 50% Pell/SEOG	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
9/07/2022	Mid-September	10/6/22 – 50% Pell/SEOG 100% Cal Grant	11/10/22 100% Pell/SEOG/Cal Grant	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
10/4/2022	Mid-October		11/10/22 100% Pell/SEOG/Cal Grant	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
11/3/2022	Mid-November		12/8/22 100% Pell/SEOG/Cal Grant	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
12/7/2022	Mid-December		1/19/23 100% Pell/SEOG/Cal Grant	2/16/23 – 50% Pell/SEOG 100% Cal Grant	5/11/23 – 50% Pell/SEOG													
1/18/2023	Late January			2/16/23 – 50% Pell/SEOG 100% Cal Grant/Fall Retro*	5/11/23 – 50% Pell/SEOG													
2/1/2023	Mid-February			3/2/23 – 50% Pell/SEOG 100% Cal Grant/Fall Retro*	5/11/23 – 50% Pell/SEOG													
2/15/2023	Late February			3/23/23 – 50% Pell/SEOG 100% Cal Grant/Fall Retro*	5/11/23 – 50% Pell/SEOG													
3/8/2023	Mid-March			4/6/23 – 50% Pell/SEOG 100% Cal Grant/Fall Retro*	5/11/23 – 50% Pell/SEOG													
4/6/2023	Mid-April				5/11/23 – 100% Pell/SEOG 100% Cal Grant/Fall Retro*													
5/10/2023	Mid-May				6/8/23 – 100% Pell/SEOG 100% Cal Grant/Fall Retro*													
<small>*Retro payments for previous semesters are for students who were enrolled and eligible during the given semester.  **SSCG and Loan disbursements may vary. Review your Loan Information Guide for loan disbursement dates.</small>																		

### IMPORTANT REMINDERS!

1. Changes you make to the FAFSA or Admissions applications, including changing your Home College location, **WILL** cause delays to your financial aid eligibility and disbursements, if eligible.
2. If eligible, you will receive your disbursement according to the dates on the appropriate semester disbursement schedule. Grant disbursement amounts are based on your enrollment status and eligibility (Refer to Disbursement Eligibility Table on reverse). Unit checks are done approximately 2 weeks before each disbursement date. Disbursement dates are contingent upon funding and are subject to change without notice.
3. Monitor your RCCD student email for your financial aid status.
4. Cal Grant and Direct Loan recipients must be enrolled at least Half Time, 6 units (refer to Disbursement Eligibility Table on reverse), and must have an approved academic program. See Admissions and Records to update information.
5. Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion, or the entire grant.

### Financial Aid Disbursement

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

MVC disburses financial aid to eligible MVC students via BankMobile Disbursements. For more information about BankMobile, visit this link: <http://bankmobiledisbursements.com/refundchoices/>.

For more information on disbursement options, visit our website at: <http://www.mvc.edu/services/sfs/disbursement.cfm>

### Financial Aid Resources

**Renew your Financial Aid Application each year beginning October 1<sup>st</sup> at:**

[studentaid.gov/fafsa](http://studentaid.gov/fafsa) – school code: 041735

or

[www.caldreamact.org](http://www.caldreamact.org) – school code: 04173500

**Manage Your Financial Aid:**

**State Grants at**  
[www.webgrants4students.gov](http://www.webgrants4students.gov)

**Federal Financial Aid at**  
[studentaid.gov](http://studentaid.gov)

**For More Information Visit the Student Financial Services Website at:**

<http://www.mvc.edu/sfs/>

All applications for financial assistance programs (i.e. student loans, work compensation, grants, scholarships, special funds, subsidies, prizes, etc.) will be considered by the Riverside Community College District without regard to race, color, national origin, sex, disability, or age. The following person has been designated to handle inquiries regarding the non-discrimination policies or practices: District Compliance Officer, 3801 Market Street, Riverside, CA 92501, or (951) 222-8039.

## Know Your Deadline

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

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

If eligible, you will receive your disbursement according to the processing deadline you meet. Disbursement amounts are based on your enrollment status and eligibility (12 units = full time 68 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 first fall and spring disbursement dates due to late registration and late start of the class – will be disbursed on the next fall and spring disbursement date after the start of the class.

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

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

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

## **MVC Information**

### **Release of Financial Assistance Information and (FERPA)**

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

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or a friend, the RCCD SFS Consent to Release Information form (CRI) must be completed by the student in person with a picture ID each academic year. The CRI form, available in the Student Financial Services office, must be submitted to the student's home college and may be cancelled in person at the SFS counter. For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial aid file. All documents contained in the students' file are the property of the 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 [rccd.edu/Pages/ferpa.aspx](http://rccd.edu/Pages/ferpa.aspx).

## **Students' Rights**

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

- Completing the FAFSA (Free Application for Federal Student Aid) or the CA DREAM Act application, which never includes a fee to apply for financial assistance. To apply for the FAFSA go to: [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa) to apply. To apply for the CA DREAM application, go to [dream.csac.ca.gov](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, supplies, and personal and miscellaneous expenses are considered in your cost of attendance.
- What resources (parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by 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 refund selection preferences are available to you.
- How to select a refund preference with BankMobile.
- How to complete a Mid-Year transfer to or from Riverside City or Norco College.
- Remaining Pell Eligibility (Lifetime Eligibility Used, 600%).
- How to create an online account to submit and e-sign required documents.

## **Students Responsibilities and Accountability**

**You have the responsibility to:**

- Complete the financial assistance application and all required financial assistance forms accurately, and in a timely manner. (Intentional misrepresentation on an application or form for federal financial assistance is a violation of the law and a criminal offense subject to penalties.)
- Review and consider all information about 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. (All communication will be done through your student email.)
- Promptly respond to all requests and return all required documentation such as verification forms, additional documents, corrections to submitted documents, or new information needed to complete your financial assistance file.
- Report any changes to your situation to the Student Financial Services office at 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**

### **AmeriCorps State and National**

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

### **Apply for an FSA ID**

- <https://studentaid.gov/fsa-id/sign-in/landing>

### **Apply for the FAFSA Online**

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

### **Bank Mobile**

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

### **Bank Mobile Refund Selection**

- <https://www.refundselection.com/refundselection/#!/welcome/continue>

### **California Career Zone**

- <https://www.cacareerzone.org/>

### **California Chafee Grant for Foster Youth**



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

### **California Dream Application**

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

### **California Grant Programs**

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

### **California Student Aid Commission**

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

### **Complete Your Financial Aid File**

- <https://mvc.studentforms.com>

### **Federal Student Aid Information Center**

- <https://studentaid.gov/>
- 1-800-4FEDAID (1-800-433-3243)

### **FinAid- Student smart guide to financial aid**

- <https://www.finaid.org/>

### **ICANGOTOCOLLEGE**

- <https://icangotocollege.com/?sitekey=icann>

### **Immigration and Citizenship**

- <https://www.uscis.gov/>
- 1-800-375-5283

### **IRS - Student Tax Credits, Copies of Taxes**

- <https://www.irs.gov/>
- 1-800-829-1040

### **MVC Student Catalog**

- <http://www.mvc.edu/catalog.cfm>

### **MVC Student Email**

- <http://www.mvc.edu/services/ar/email.cfm>

### **MVC Student Handbook**

- <http://mvc.edu/services/ar/studenthandbook.cfm>

### **National Student Loan Data System**

- <https://studentaid.gov/>

### **Net Price Calculator**

This calculator is intended to provide estimated net price information

- <https://misweb.cccco.edu/npc/962/npcalc.htm>

### **ScholarShare 529**

- <https://www.scholarshare529.com/>

### **Scholarship Search Sites:**

- <https://www.fastweb.com/>
- <https://www.scholarships.com/>
- <http://www.scholarshiphunter.com/>
- <https://www.scholarsite.com/>
- <https://www.cash4college.csac.ca.gov/>

### **Selective Service**

- <https://www.ssa.gov/>
- 1-847-688-6888

### **Social Security Office**

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

### **Student Loan Information**

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

### **Student Loan Requirements**

- <https://studentaid.gov/>

- Complete Entrance Counseling
- Complete Exit Counseling
- Complete Master Promissory Note

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

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

### **Unemployment Development Department**

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

### **Voter Registration**

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

### **California Online Voter Registration**

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

### **To Obtain a Paper Voter Registration Application**

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

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

## **Student Email Accounts**

Riverside Community College District (RCCD) students are assigned a free student email account through Microsoft's Office 365 for Education. 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 [mvc.edu/admin/services/email.php](http://mvc.edu/admin/services/email.php). A tutorial is available that will explain the activation process.

## Accountability 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 California College Promise Grant (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 [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). Log in as a “Returning User” choose “Update Schools” 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 Student Aid Report (SAR), sign it, and mail it to the address listed at the bottom of the page under, “If you made changes.” Or,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have
3. 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: [caldreamact.org](https://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 [mvc.edu/admin/services/email.php](http://mvc.edu/admin/services/email.php) and follow the steps to set up your email account.

## 1098-T

The Form 1098T (Tuition Payments Statement) is available in late January for the previous tax year if you were enrolled in courses at 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 did not pay for their tuition and are not eligible to use the credit.

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

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

If you have any problems logging into Web Advisor, please contact the admissions and records office at [admissions@mvc.edu](mailto:admissions@mvc.edu) or (951) 571-6101.

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

Moreno Valley College  
O: 951-571-6101  
E: [admissions@mvc.edu](mailto:admissions@mvc.edu)

Norco College  
O: 951-372-7042  
E: [StudentAccounts@norcollege.edu](mailto:StudentAccounts@norcollege.edu)

Riverside City College  
O: 951-222-8604  
E: [StudentAccounts@rcc.edu](mailto:StudentAccounts@rcc.edu)

For any other information regarding the 1098T eligibility and how to figure out the tax credit please contact your tax preparer or the IRS at 1-800-829-1040 or [irs.gov](http://irs.gov). Tax credits for students may

change from year to year so be sure to view any updates on the IRS website. More information on education tax credits can be found online at [studentaid.ed.gov/sa/types/tax-benefits](http://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 MVC 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 aid (California College Promise Grant 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 (RDP), you will be treated the same as a student with married parents and income and household information will be required for the parent's domestic partner to determine eligibility for state funded student financial aid.

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

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

## Frequently Asked Questions

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

A. The 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 [mvc.edu/admissions-aid/financial-aid/events.php](http://mvc.edu/admissions-aid/financial-aid/events.php) for future workshops and dates. There is help available on the FAFSA website ([studentaid.gov](http://studentaid.gov)) and the California Dream Act Application website ([dream.csac.ca.gov](http://dream.csac.ca.gov)) as you enter the information. For the FAFSA, the blue question mark on the right side of each question provides further details and explains why the information is needed. For general information you can click on the “Help” tab on the right top corner of the application. For the CADAA, click on the exclamation mark next to each question for a hint or explanation as to how to answer the question. MyStudentAid phone application is a non-Web, paperless alternative to completing the FAFSA. You can download it to your smart phone from either the App Store or Google Play. If further assistance is needed, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1-800-433-3243. You can also chat with a Federal Student Aid representative through their Live Chat at [studentaid.gov/help-center/contact](http://studentaid.gov/help-center/contact). 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 Grant (CCPG) and Cal Grant?**

A. No, not every semester. The FAFSA and California Dream Act Application must be filled out for each academic year. Applications are available October 1st for the following academic year. Completing the FAFSA early each year assists in determining eligibility for all types of financial assistance (PELL, FSEOG, CCPG, Cal Grant, etc.) Completing the California Dream Act Application early each year assists in determining eligibility for the CCPG and Cal Grant. By filling out the FAFSA or California Dream Act 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 California Dream Application by March 2nd of each year. Once you have been awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CA Dream Act Application by March 2nd to maintain your eligibility status.

For Example:

2021-22 Application is for: Summer 2021, Fall 2021, Winter 2022, Spring 2022,  
\*Summer 2022 (Pell Only)

2022-23 Application is for: Summer 2022, Fall 2022, Winter 2023, Spring 2023,  
\*Summer 2023 (Pell Only)

### **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. One week after you have submitted your FAFSA online, the Student Financial Services (SFS) Office will receive your application electronically and contact you via your RCCD student email account. The email will contain a link so you can view the tasks and/or required documents you need to turn into Student Financial Services to complete your file. A current admissions application is also required. After the required tasks have been completed, your file will be reviewed for eligibility and you will be notified by email of your status. Please check your student email regularly for changes and updates to your requirements and financial aid status. Your award letter will be available on WebAdvisor/MyPortal. Not all students will have required tasks/documents 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, if they claim you on their tax return, or if 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, review, and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. When completing a FAFSA you should use the IRS Data Retrieval tool to retrieve your income and/or your parents' income information directly from the IRS whenever possible. Remember, completing the financial aid application is just the first step in the application process. You may be required to complete tasks and/or turn in additional documents to complete your financial aid file so the awarding process may continue. Pending tasks are to be completed at your



<https://mvc.studentforms.com> portal. Use your RCCD email and password to login. 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. For general financial aid questions, you can use the Chatbot located at the right bottom corner of the SFS website.

**Q. Why am I no longer eligible for the California College Promise Grant (CCPG)?**

A. If you do not maintain a GPA of 2.0 or higher and/or complete more than 50 percent of your coursework for two consecutive primary terms (Fall/Spring), you lose your CCPG eligibility. You will be notified within 30 days of the end of each term. In order to regain eligibility for the grant you can do one of the following:

- file an appeal
- not attend your school district for two consecutive primary terms
- improve GPA and/or course completion to meet academic and progress standards.

## Financial Assistance Common Acronyms

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

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

**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, and miscellaneous and personal expenses.

**CRI (Consent to Release Information):** A form provided under the Family Educational and Privacy Act (FERPA) of 1974, that is required in order to release or share information with a person/agency regarding a student.

**CSAC (California Student Aid Commission):** The principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

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

**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.

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

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

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

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

**FSEOG (Federal Supplemental Educational Opportunity Grant):** A federal grant for undergraduates with exceptional financial need. Students may need to meet the priority deadline of March 2<sup>nd</sup> 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, and the results of eligibility and expected family contribution (EFC). 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 Welcome Center Building for Moreno Valley College. This is 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 *Web Advisor/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 2022/2023 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, or vocational degree, a certificate, or other recognized educational credentials. To receive financial assistance, you must be enrolled in an eligible program. Please see the SFS office for more information.

**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 [nsldsfa.ed.gov/nslds\\_SA](https://nsldsfa.ed.gov/nslds_SA).

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

**Student Aid 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, dropped below half-time enrollment status, or 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 .....	hijo adoptivo
Alien registration number (A-number) .....	número de registro extranjero
Application .....	solicitud, formulario de solicitud
Area code .....	código de área, prefijo de teléfono
Armed Forces .....	fuerzas armadas, ejército
Award letter .....	notificación de ofertas de ayuda financiera
Award year .....	año de concesión de beca
Award, financial aid .....	concesión de ayuda financiera

## B

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

## C

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

## D

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

## E

Earnings ..... ganancias, ingresos, sueldo  
 Education expenses ..... gastos de académicos  
 E-mail ..... correo electrónico, mensaje electrónico  
 Enrolled ..... inscrito  
 Enrollment period ..... periodo de matrícula  
 Expected Family Contribution (EFC) ..... Contribución/Aporte Esperado de la Familia  
 Extenuating circumstances ..... circunstancias extenuates

## F

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

## G

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

## H

Head of household ..... cabeza de familia  
 High school equivalency test ..... examen de equivalencia de escuela secundaria  
 Home schooling ..... enseñanza en el hogar, escolarización en el hogar

Honorable discharge (Armed Forces) ..... retiro honorable de las fuerzas armadas  
Hope tax credit ..... crédito tributario “Hope”

## I

Income ..... ingresos  
Taxed income ..... ingresos tributables, ingresos sujetos a impuestos  
Independent student ..... alumno independiente  
Interest rate ..... tasa de interés  
IRS form 1040 ..... formulario de IRS 1040  
IRS form 1040A ..... formulario de IRS 1040A  
IRS form 1040EZ ..... formulario de IRS 1040EZ

## J

Job application ..... solicitud de empleo  
Job placement ..... colocación laboral

## L

Last name ..... apellido  
Legal dependent ..... dependiente legal  
Legal residence ..... residencia legal  
Living expenses ..... gastos de subsistencia  
Loan ..... préstamo

## M

Marital status ..... estado civil  
Master Promissory Note (MPN) ..... pagaré maestro, pagaré único, pagaré principal  
Middle initial ..... inicial (del segundo nombre)  
Military ..... fuerzas armadas, militar

## N

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

## O

Office of Inspector General.....oficina del inspector general  
Online FAFSA.....FAFSA electrónica  
Overpayment.....pago en exceso

## **P**

Paper FAFSA ..... FAFSA impresa, la versión impresa de la FAFSA  
Paper SAR ..... SAR impreso, la versión impresa del SAR  
Password ..... contraseña  
Pell grant ..... beca federal  
Permanent mailing address ..... dirección postal permanente  
Permanent resident ..... residente permanente  
Permanent telephone number ..... número de teléfono permanente  
PIN (personal identification number) ..... PIN (número de identificación personal)  
Power of attorney ..... carta poder, poder legal

## **Q**

Qualification ..... requisito

## **R**

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

## **S**

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

## **T**

Taxable income ..... ingresos sujetos a impuesto  
Teacher ..... maestro, docente, profesor

## U

U.S. Department of Education ..... departamento de educación de EE UU  
U.S. permanent resident ..... residente permanente de EE UU  
Unmet need ..... necesidad (financiera) no cubierta

## V

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

## W

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

## Z

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

# 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
- 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 Financial Services Moreno Valley College

## Office Contact and Important Information

The Title IV School code for Moreno Valley College: **041735**

CA Dream Act Application school code for Moreno Valley College: **04173500**

For office hours visit our website at [mvc.edu/sfs](http://mvc.edu/sfs)

### **Mailing Address**

Moreno Valley College

16130 Lasselle Street

Moreno Valley, CA 92551

Attn: Student Financial Services

**Phone Number:** (951)571-6139

**Our Website:** [mvc.edu/financialaid](http://mvc.edu/financialaid) or [mvc.edu/sfs](http://mvc.edu/sfs)

**Email Address:** [studentfinancialservices@mvc.edu](mailto:studentfinancialservices@mvc.edu)

(Please include name and student ID# number with each email)

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