Welcome to the financial aid application process for 2015-16. Start with a FAFSA on the Web Worksheet from www.roguecc.edu/financialaid/forms. Use it to gather information to complete an online application for federal and state grants and other types of aid. Submit just one FAFSA for each academic year, as soon as possible on or after January 1, but at least three months prior to enrollment for priority processing. Otherwise, you may need to delay enrollment until you can make payment. For your application to be considered, federal processing must be complete as of your last day of eligible enrollment during the school year. For more consumer information, visit www.roguecc.edu/AboutRCC/consumer-information.asp.

Federal Aid Eligibility Requirements

• Be a U.S. citizen or eligible noncitizen*
• Have a valid Social Security number
• Have a high school diploma (not extended) or recognized equivalent (GED, home school completion with an ESD registration if under 18, two-year degree fully transferable to a four-year degree, etc) or have college transcripts prior to 7/1/12 and either meet minimum placement test scores or have 6+ program credits before 7/1/12.
• Enroll in an aid-eligible certificate or degree program and maintain satisfactory academic progress (SAP)** toward the completion of your academic program.
• Not be in default on or owe a repayment of federal aid.

* See https://fafsa.ed.gov/options.htm for more information. Those ineligible should investigate scholarship and/or alternative loan resources.

** For RCC’s SAP policy, visit www.roguecc.edu/Financialaid/forms.

Nearly all students enrolled in aid-eligible academic programs qualify to receive some form of financial aid.

Apply now!

A Few Tips Before You Begin

• The 2015-16 FAFSA requires 2014 federal income and tax information. Prior to submitting taxes, use estimated income and tax information to ensure timely application. Corrections can later be submitted after actual figures are available (IRS Data Retrieval Tool is recommended whenever available).
• To electronically sign your FAFSA on the Web, you (and a parent if parental information is required) need a federal PIN, available during the application process at www.fafsa.gov. For help with your federal PIN, visit www.pin.ed.gov.
• After you submit your FAFSA, federal processors will calculate your expected family contribution (EFC), the main factor in determining need-based aid eligibility.
• Submitting a FAFSA is often the first step in applying for other types of financial assistance that are not limited to applicants with high financial need. These may include some scholarships, student employment or student loans.
• If you do not plan to begin a college program in the 2015-16 school year but would like to estimate your future aid eligibility, visit www.fafsa4caster.ed.gov.
• To estimate out-of-pocket expenses to attend RCC, use the Net Price Calculator at www.roguecc.edu/FinancialAid/NPC.
### How to Apply for Financial Aid

1. Complete an annual Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Use the FAFSA on the Web Worksheet (www.roguecc.edu/FinancialAid/forms) as a tool to get ready to apply online. RCC recommends that federal tax filers use the IRS Data Retrieval Tool after Jan. 30, 2015, to correct data. You (and your parent, if required) can sign the online FAFSA using federal PIN(s) obtained during the application process.

Include RCC’s school code 010071. Applicants who choose not to file electronically can request a paper FAFSA by calling 1-800-4-FED-AID. (not recommended).

2. Complete scholarship applications:
   - High school (as applicable)


4. Student loans: As early as the week of June 8th, apply at www.roguecc.edu/FinancialAid/FDL/apply1.asp. (Loan Request Form, annual entrance counseling and a Master Promissory Note on file with federal loan servicing.) Refer to RCC’s 2015-16 Federal Direct Loan brochure, available June 2015, for information on who is eligible to apply, applicable deadlines, processes and loan origination policies.

### What You’re Applying for When You Complete a FAFSA

<table>
<thead>
<tr>
<th>Aid Programs</th>
<th>Eligibility</th>
<th>Max. Annual Value at RCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant (Pell)</td>
<td>• Financial need-based on EFC and enrollment level &lt;br&gt;• No prior bachelor’s degree &lt;br&gt;• Prorated for less than full-time enrollment &lt;br&gt;• Maximum annual value when enrollment equals the equivalent of three full-time terms. &lt;br&gt;• Aggregate undergraduate limit of 18 full-time equivalent quarters.</td>
<td>Up to $5,775 for 2015-16</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (SEOOG)</td>
<td>• $0 EFC (highest financial need) &lt;br&gt;• At least half-time (6+ credits), eligible enrollment</td>
<td>$400 ($100 per eligible term)</td>
</tr>
<tr>
<td>Iraq and Afghanistan Service Grant (IASC)</td>
<td>• Otherwise Pell-eligible &lt;br&gt;• No older than 23 (or enrolled in college) when parent died as a result of qualified post-9-11 military service</td>
<td>Up to a maximum value of a Pell, less up to 7.3%</td>
</tr>
<tr>
<td>Oregon Opportunity Grant (OOG)</td>
<td>• Financial need (per Shared Responsibility Model, which assumes student work component, modified family contribution and federal aid as initial resources in meeting Cost of Attendance [COA]) &lt;br&gt;• Available for fall, winter and spring terms only &lt;br&gt;• $667 for full-time (12+ credits) and $350 for part-time (6-11 credits) &lt;br&gt;• Application/payment deadlines may apply. (FAFSA by 2-1-15, funds released on/after 7/1/15)</td>
<td>Up to $2100</td>
</tr>
<tr>
<td>Federal Work-Study (FWS) Secondary application process required</td>
<td>• Inquire about job opportunities and application process at <a href="http://www.roguecc.edu/emp/default.asp">www.roguecc.edu/emp/default.asp</a>. &lt;br&gt;• Financial need &lt;br&gt;• At least half-time enrollment required. Earnings paid monthly must be reported on FAFSA as taxable income but are 100% excluded on FAFSA.</td>
<td>Up to $1,100 for each of up to 4 terms ($4,400 maximum)</td>
</tr>
<tr>
<td>Subsidized Federal Direct Loan (SFDL) Secondary application process required Your lender is the federal government.</td>
<td>• Application instructions provided with Award Letter or Eligibility Notification &lt;br&gt;• Need-based eligibility (COA-EFC, aid other resources equals need) &lt;br&gt;• Must enroll at least half-time in aid-eligible credits &lt;br&gt;• Fees are deducted from disbursement(s) &lt;br&gt;• Interest (4.66% through 6/30/15; tbd on/after 7/1/15) that accrues after at least half-time enrollment no longer maintained and is student's responsibility &lt;br&gt;• Funding activated with Loan Request form, valid master promissory note and annual completion of loan entrance counseling. &lt;br&gt;• New borrowers as of 7-1-13 lose subsidy if program not completed within 150% published length.</td>
<td>• Up to $3,500 for freshman &lt;br&gt;• Up to $4,500 for sophomore</td>
</tr>
<tr>
<td>Unsubsidized Federal Direct Loan (UFDL) Secondary application process required Your lender is the federal government.</td>
<td>• Application instructions provided on Award Letter or Eligibility Notification &lt;br&gt;• Non-need-based eligibility (COA-aid, including SFDL, other resources equals need) &lt;br&gt;• Must maintain at least half-time eligible enrollment &lt;br&gt;• Fees are deducted from disbursement(s) &lt;br&gt;• Interest (4.66% through 6/30/15; tbd on/after 7/1/15) that accrues from time of disbursement is student's responsibility; may be paid quarterly or capitalized during deferment and grace periods.</td>
<td>• Up to $5,500 for freshman (less SFDL) plus up to $4,000 additional if independent &lt;br&gt;• Up to $6,500 for sophomore (less SFDL) plus up to $4,000 additional if independent</td>
</tr>
<tr>
<td>Scholarships Secondary application process required</td>
<td>Many RCC Foundation, state-administered, and private scholarships are based, at least in part, on financial need and often use the FAFSA results as a determination of that need. Therefore, submit a timely FAFSA even if you don't anticipate qualifying for need-based aid. Non-need-based scholarships are available based on student merit.</td>
<td>Varies</td>
</tr>
</tbody>
</table>

**NOTE:**
- Other programs include TEACH, grant/loan program for teacher education majors; Perkins, need-based student loan; and PLUS, parental loan for dependent, undergraduates, none of which RCC offers.
- An alternative loan may be available toward unmet need after FDL is maximized. RCC does not recommend alternative loan options but encourages you to thoroughly review terms and conditions.
The Financial Aid Process

1. Submit a 2015-16 FAFSA to the federal processor for evaluation. Allow three days to three weeks for federal processing. An IRS Data Retrieval Tool is available to most federal tax filers after Jan. 30, 2015. If you have transfer credits or have already earned an associate's degree or higher, submit official transfer transcripts and request a Transfer Credit Evaluation by the RCC Records Office.

2. Federal processors determine if your FAFSA is complete, match data with federal agencies (Social Security Administration, Selective Service, Internal Revenue Service, Veteran's Administration and Department of Homeland Security), calculate your Expected Family Contribution (EFC) and email a Student Aid Report (SAR) to you and to the financial aid offices of the college(s) listed on the FAFSA. Review your emailed SAR and if corrections are necessary*, submit them at www.FAFSA.gov.

3. The RCC Financial Aid Office sends you a Financial Aid Mail email from myRogueTeam@roguecc.edu. Keep your contact information current, watch for mail and/or email correspondence from RCC and respond promptly to avoid processing delays.

4. Complete, sign and submit the Financial Aid Information Request (FAIR) to RCC along with all requested documentation. Some FAFSAs are chosen for verification. Avoid the likelihood of being verified by using the IRS Data Retrieval Tool. If you're chosen, submit all required documentation as soon as possible but no later than 120 days from your last day of enrollment or Sept. 15th of the following school year, whichever comes first. Failure to provide all requested documentation means your application will not be processed.

5. Once your application is complete, the RCC Financial Aid Office performs an initial review. A review includes building a student budget (Cost of Attendance), confirming eligibility factors and resolving any missing or conflicting data. Allow up to three months for file processing.

6. If necessary, the RCC Financial Aid Office will send you an email requesting additional documentation or written clarification.

7. Once your application is complete and accurate, the RCC Financial Aid Office will email an Award Letter, Eligibility Notification or Notification of Non-Eligibility. An Award Letter will list the types of aid awarded per term based on current/projected enrollment levels, as well as conditions for receiving federal aid. Watch your mail for information from HigherOne (see #11 below). The Award Letter and Eligibility Notification will direct you to student employment and/or student loan application processes.

8. You may apply for student employment and/or Federal Direct Loans. If you obtain a Federal Work-Study position or your student loan is adjusted, an Award Letter will be emailed.

9. Approximately one week before each term, your financial aid awards are applied to your RCC student account. Once aid-eligible enrollment matches award level, applied aid is used toward pending charges (tuition, fees, bookstore charges). Book Allowance Request forms are accepted through the 1st week to purchase books elsewhere.

   NOTE: The first disbursement of a Federal Direct Loan for a first-time borrower will be made no sooner than 30 days into the first term of enrollment. Failure to provide all requested documentation means your application will not be processed.

10. You have through Wednesday of the second week of the term (the add/drop period) to be sure your enrollment is correct. Aid is adjusted to match eligible enrollment at this date or prior to payment, whichever is later. If you are enrolled at another college during the same term you’re enrolled at RCC (dual enrollment), you may apply through the drop period to have your financial aid eligibility calculated on the combined enrollment. If you are dually enrolled at Southern Oregon University, submit a Dual Enrollment Form to the RCC Financial Aid Office prior to payment. If you are dually enrolled at a college or university other than SOU, submit an Individual Consortium Agreement. Charges at your host school remain your responsibility. You may not accept grant aid from more than one institution during a term.

11. If you have excess financial aid after your bill is paid, the RCC Budget and Finance Office will submit a financial aid refund to Higher One. Refunds will be applied starting the second Friday of the term and twice weekly thereafter through finals week. For more information on setting up a Higher One or designated account, visit www.roguedebitcard.com.

12. At the end of the term, the RCC Financial Aid Office will review your transcript to determine if you made satisfactory academic progress toward program completion, a requirement to maintain financial aid eligibility. We will then pay, adjust or cancel aid accordingly. The review of your progress includes cumulative grade point average (GPA) and pace. To view the Satisfactory Academic Progress policy, visit www.roguecc.edu/FinancialAid/forms.

Cost of Attendance

The Cost of Attendance (COA) is an estimate made by the Financial Aid Office of how much it will cost you to live and attend college while enrolled at RCC.

Based on three 13-credit terms, the standard 2014-15 COA was:

- Tuition and Fees $4,110
- Books and Supplies $1,500
- Room/Board $8,385
- Transportation $1,962
- Personal/Misc. $1,389
- TOTAL $17,346

The 2015-16 COA may be higher. COAs are based on individual enrollment patterns and may include out-of-pocket childcare expenses, disability-related expenses, or significant and documentable program fees as requested and approved.

- Approximately one week before each term, your financial aid awards are applied to your RCC student account. Once aid-eligible enrollment matches award level, applied aid is used toward pending charges (tuition, fees, bookstore charges). Book Allowance Request forms are accepted through the 1st week to purchase books elsewhere.

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Alternative Loan Programs – Student loan options offered independently by lenders. Not federally guaranteed or regulated; therefore, students should carefully review terms and conditions. Required Financial Aid Office certification will be considered only after FDL options are exhausted. RCC retains the right to refuse certification based on professional judgment.

AmeriCorps – National and community service opportunity. For more information visit www.americorps.gov.

College Savings Plans – For more information visit www.oregon529network.com.

Disability Services – If you have a documented disability and want to request accommodations, contact RCC Disability Services Office at 541-956-7337 in Grants Pass or 541-245-7537 in Medford. Limited financial assistance for evaluation of a learning disability may be available.

Job Council Benefits – Funding for low-income applicants may be available through Workforce Investment Act (WIA) funding. Call The Job Council at 541-476-1187 in Grants Pass, 541-776-5100 in Medford for short-term educational training or assistance in completing an academic program.

Learn & Earn Student Employment Program – Part-time student jobs are available at RCC. For more information call Student Employment Services at 541-956-7091 in Grants Pass, 541-245-7762 in Medford, or visit www.roguecc.edu/emp/default.asp.

Loan Forgiveness Programs – Although limited, certain professions or employers offer incremental student loan forgiveness programs. Contact your loan servicer or employer for more information.

National Guard – Call 1-888-442-4551 for more information on education benefits for selected reserve, or visit www.gibill.va.gov.

Third-party Scholarships – Students should investigate RCC, RCC Foundation and state-administered scholarships, as well as employer, parental employer, club/membership/association and independent educational scholarship sources. For example, RCC offers Rogue Ambassador scholarships, worth up to 9 free credits fall through spring term of the first year and up to 18 free credits fall through spring term of the second year for certain recent high school graduates. State administered scholarships include the Ford Family Foundation scholarships, which pays up to 90 percent of unmet need. Visit RCC’s “Scholarship Central” at www.roguecc.edu/FinancialAid/scholarship. Other sites include www.fastweb.com, www.scholarshipcentral.org, www.finaid.org and www.collegeboard.com/pay.

Tax Credits: Hope Scholarship and Lifetime Learning – See your tax professional for information on tax credits for qualified educational expenses or search for educational benefits at www.irs.gov.

Transfer University Financial Aid Office – Contact your university financial aid office for more financial aid information. (E.g., Southern Oregon University at www.sou.edu/enrollment/financial-aid/ or Oregon Institute of Technology at www.oit.edu/aid.)

Tuition Waivers – Recent graduates of a local high school, GED program, or displaced workers may apply. Visit www.roguecc.edu/Enrollment/Forms.

Unemployment Benefits – Training Unemployment Insurance (TUI) may allow The Job Council-certified dislocated workers to access unemployment benefits while attending school. Contact the Employment Department at 541-476-1187 in Grants Pass, 541-776-6060 in Medford.

Veterans Educational Benefits or Dependent Benefits – Eligible veterans and dependents of veterans may receive educational benefits from the Veterans Administration (VA) while attending RCC. A variety of programs are available. Contact an RCC veterans adviser at 541-956-7109 in Grants Pass, 541-245-7738 in Medford for information and assistance. Other resources include the Department of Veterans Affairs, 1-888-442-4551, Ext. 10.

Vocational Rehabilitation (VR) – For Oregon Vocational Rehabilitation, call 541-474-3130 in Grants Pass, 541-776-6035 in Medford. For Veterans VR (Chapter 31), call 1-800-827-1000.

More Important Points

• Aid-eligible academic programs – To see if your academic program or major is aid eligible, review the Satisfactory Academic Progress (SAP) policy at www.roguecc.edu/FinancialAid/forms.

• Financial literacy – help with student loan repayment. Visit www.saltmoney.org, call 1-855-469-2724 (toll-free), or email membersupport@saltmoney.org for free help/advocacy from an impartial professional.

• “myRogue” student resources – RCC offers a wide variety of online student resources at https://webreg3.roguecc.edu/StudentResources/default.asp. You can also look up your financial aid application and aid status at www.roguecc.edu/FinancialAid/status.asp.

• Student responsibility – As a financial aid recipient, it is your responsibility to be informed and understand the requirements to qualify for and maintain eligibility. Consumer information is available on our website and in your Award Letter, policy brochures, the RCC Catalog, and in federal, state and agency publications.

• Special circumstances – If the FAFSA doesn’t allow significant facts or changes in your financial situation to be reflected (such as a loss of income), submit a Professional Judgment Form to the RCC Financial Aid office. Forms are available at www.roguecc.edu/FinancialAid/Forms.