

Financial Aid Programs - 2009/2010

Quick Reference Guide

(not intended as an exhaustive resource)

Program Name/Type	Available at RCC?	Application	When to Apply?	Annual Maximum Value at RCC	Federal/State Aggregate Maximum Value	Need-Based?	Enrollment Requirements	Miscellaneous Notes
Federal PELL Grant (Pell) / Federal Grant	Yes	FAFSA (www.fafsa.ed.gov) + completed file at college level	As soon after January 1 as possible, preceding the academic year (SU through SP).	Up to \$203-\$1784 per term, according to EFC and enrollment level. NEW: Funding beyond three full-time terms now possible.	The equivalent of 27 full-time quarter terms or to a first Bachelors degree.	Yes (potential eligibility for EFC's up to \$4617), but as an entitlement, may exceed budgetary need.	Full-time (12+) for full value. Otherwise, prorated for three-quarter-time (9-11), half-time (6-8) and less-than-half-time (1-5) aid eligible enrollment.	<ul style="list-style-type: none"> RCC's COA is always high enough to award maximum value. No longer available once a student is granted any Bachelor's degree.
Academic Competitiveness Grant (ACG) / Federal Grant	Yes (good for Freshman and Sophomore status years)	FAFSA (www.fafsa.ed.gov) + completed file at college level + eligibility identification required	As soon as final High School transcripts and/or AP/IB course grades and test scores are available.	Up to \$750 for aggregate Freshman status. Up to \$1300 for aggregate Sophomore status.	\$2,050	Yes (must be a Pell recipient during payment period).	Full-time (12+) aid eligible enrollment.	<ul style="list-style-type: none"> US citizens or eligible non-citizens, who are Pell grants recipients. Completed a "rigorous" high school program/course of study on/after 1/1/06 for Freshman status or 1/1/05 for Sophomore status. Must be in at least a 1-yr. certificate or a degree-granting program. If Freshman status, no prior post-secondary enrollment. 3.0 Freshmen cumulative program GPA for Sophomore status eligibility.
National Science and Mathematics Access to Retain Talent (SMART) Grant / Federal Grant	No (only for Junior/Senior status years of a 4-year program)	FAFSA (www.fafsa.ed.gov) + completed file at college level + eligibility identification required	As soon after January 1 as possible.	Up to \$4000 for aggregate Junior status. Up to \$4000 for aggregate Senior status."	\$8,000	Yes (must be a Pell recipient during payment period).	Full-time (12+) aid eligible enrollment.	<ul style="list-style-type: none"> US citizens or eligible non-citizens, who are Pell grants recipients. Qualifying majors: see your university for a current list. 3.0 cumulative program GPA. Enrolled in a program at a four-year degree-granting college.
Federal Supplemental Education Opportunity Grant (SEOG) / Federal Grant	Yes	FAFSA (www.fafsa.ed.gov) + completed file at college level	As soon after January 1 as possible, preceding the academic year (SU through SP).	Up to \$400 (\$100/term), dependent on institutional funding.	Generally \$100 - \$4,000 per year for unlimited years	Yes (highest need which at RCC = \$0 EFC).	At least half-time (6+) aid eligible enrollment.	<ul style="list-style-type: none"> Campus-based/limited funding. Awarded until funding is depleted. If temporarily cancelled for loss-of-eligibility reason, any reinstatement is per the availability of funding.
Oregon Opportunity Grant (OOG) / State Grant (formerly "Oregon Need Grant")	Yes	FAFSA (www.fafsa.ed.gov) with an Oregon residency flag + completed file at college level	As soon after January 1 as possible, preceding the academic year (SU through SP).	Generally, up to \$2600 (up to \$877 for each full-time FA/WN/SP term and possible partial funding for each half- or three-quarter-time FA/WN/SP term) at a community college; up to \$3200 at state/OUS or independent colleges.	12 terms or 8 semesters (until earn Bachelors degree)	Yes (dependency status, income level, household size), but as an entitlement, may exceed budgetary need.	Full-time (12+) for full value. Otherwise, possible partial value for 6-11 credits.	<ul style="list-style-type: none"> Currently year-round funding is the budget goal so no application deadline other than enrollment-end. Expected Family Contribution (EFC) that is the result of a professional judgement may only be a basis for eligibility by appeal. If eligible at time of payment, generally do not adjust. Entitlement (if EFC + other aid is more than COA, no over-award). Must be an Oregon resident.

Acronyms Defined:

COA - Cost of Attendance
EFC - Expected Family Contribution
SFSL - Subsidized Federal Stafford Loan
UFSL - Unsubsidized Federal Stafford Loan
VA - Veteran's Administration

SU - Summer
FA - Fall
WN - Winter
SP - Spring
OUS - Oregon University System

RCC Rogue Central Contact Information:

Redwood Campus, Grants Pass - Student Services Bldg., (541) 956-7501, 1
Riverside Campus, Medford - G Bldg./2nd Floor, (541) 245-7501, 2
Table Rock Campus, White City - Room 187, (541) 245-7501, 3

RCC's Financial Aid Office:

Mailing Address: 3345 Redwood Hwy. • Grants Pass, OR 97527
Fax: (541) 471-3532

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Federal Work Study (FWS)/ Federally-Funded Student Employment	Yes	FAFSA (www.fafsa.ed.gov) + completed file at college level + job application process through Student Employment Services	After an Award Letter or Eligibility Notification is issued.	Up to \$4000 (\$1000/term), depending on institutional funding.	n/a	Yes (unmet need of at least \$1000/term is generally required).	At least half-time (6+) aid eligible enrollment.	<ul style="list-style-type: none"> • Campus-based/limited funding. • Secondary employment application process coordinated by Student Employment Services. • After hire, earning potential is added to Award Letter.
Subsidized Federal Stafford Loan (SFSL) / Federally-Regulated Student Loan or Subsidized Direct Loan (determined by college)	Yes	FAFSA (www.fafsa.ed.gov) + completed file at college level + supplemental application process which includes loan entrance counseling, selecting a lender and submitting a Master Promissory Note to your lender	After an Award Letter or Eligibility Notification is issued and before the term-based application deadline.	Up to \$3500 for Freshman status. Up to \$4500 for Sophomore status.	\$23,000 (aggregate SFSL + UFSL limit for dependent students)	Yes (COA + avg. loan fees - EFC - Other aid/resources other than Americorps or VA Chapter 30).	At least half-time (6+) aid eligible enrollment (if attendance in eligible enrollment not documented, immediate repay may result).	<ul style="list-style-type: none"> • For repeat borrowers with the same lender, a new Master Promissory Note may not be required. • Interest not charged to the student during certain times including deferment and grace periods. • Maximum automatically awarded prior to UFSL. • Must be repaid, with fees and interest.
Unsubsidized Federal Stafford Loan (UFSL) / Federally-Regulated Student Loan or Unsubsidized Direct Loan (determined by college)	Yes	FAFSA (www.fafsa.ed.gov) + completed file at college level + supplemental application process which includes loan entrance counseling, selecting a lender and submitting a Master Promissory Note to your lender	After an Award Letter or Eligibility Notification is issued and before the term-based application deadline.	Dependent Student Max: \$3500-SFSL for Freshman status. \$4500-SFSL for Sophomore status. Independent Student Max: Up to \$6000 in addition to dependent eligibility, or \$9500/\$10500 maximum, respectively.	\$57,500, less SFSL (\$23,000 aggregate SFSL + UFSL limit for dependent students)	No, in that it can replace EFC. However, eligibility limited by budgetary need (COA + avg. loan fees - other aid/resources, including SFSL, Americorps and VA Chapter 30).	At least half-time (6+) aid eligible enrollment (if attendance in eligible enrollment not documented, immediate repay may result).	<ul style="list-style-type: none"> • For repeat borrowers with the same lender, a new Master Promissory Note may not be required. • Interest is always student's responsibility (may be paid quarterly while not in repayment to avoid capitalization). • Only awarded after Subsidized FSL is maximized. • Must be repaid with fees and interest.
Federal Perkins Loan (Perkins)/ Federally-Subsidized Student Loan	No	FAFSA (www.fafsa.ed.gov) + completed file at college level + signed Promissory Note.	Varies, by college.	Up to \$5,500 (depending on institutional funding).	\$27,500	Yes (financial need - other resources).	Varies, by college.	See college for further information.
Federal Parental Loan for Undergraduate Students (PLUS) / Federally-Regulated Loan to Parents of Dependent Students	No	FAFSA (www.fafsa.ed.gov) + completed file at college level + PLUS loan promissory note.	Varies, by college.	Up to COA, less aid and resources.	n/a	No, in that it can replace EFC. However, eligibility limited by budgetary need (COA + avg. loan fees - other aid/resources, including SFSL, Americorps and VA Chapter 30).	At least half-time (6+).	<ul style="list-style-type: none"> • This is a loan for parents of dependent undergraduates to take out on behalf of their student where the student has no repayment obligation. • See college for further information.
Other (colleage/Foundation scholarships, third-party scholarships, tuition discounts, payment plans, payment vouchers, alternative loans, colleage loans, Veteran's educational benefits, tuition tax credits, interest tax deduction, college savings plans, federal TEACH grant, etc.)	Varies by program.	Varies by program. Review consumer information for more information. Ex. www.roguecc.edu/FinancialAid/Scholarships, www.getcollegefunds.org, www.fastweb.com, www.gibillva.gov/, www.irs.gov/pub/irs-pdf/p970.pdf, www.collegesavings.org, etc.	Varies by program. Deadlines apply. Primary scholarship application window is January to early March each year.	Varies by program.	Varies by program.	Varies by program. Many are merit-based. "Need" may be calculated differently than for federal/state grants.	Varies by program.	<ul style="list-style-type: none"> • Don't miss your opportunity to apply. • Be sure to submit a complete and accurate application. • For more information, contact the program/donor. • Rogue Central can answer general questions or help direct you to program information/resources.