RCC
Rogue Community College

2010-2011
Financial Aid Application Information
&
FAFSA* on the Web Worksheet
(*Free Application for Federal Student Aid)

Welcome to the financial aid application process for the 2010/11 school year ('10 Summer – '11 Spring quarters). Enclosed is a **FAFSA on the Web Worksheet**. Use it to gather information to complete an online application for federal and state grants and other types of aid. Submit just one FAFSA each year, as soon after January 1, 2010 as possible, but preferably at least 3 months prior to enrollment. For your application to be considered, federal processing of your FAFSA must be complete as of your last day of eligible enrollment during the school year.

Federal Aid Eligibility Requirements

- Be a U.S. citizen or eligible noncitizen.*
- Have a valid Social Security Number.
- Have completed high school, GED, or equivalent.**
- 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.

*Ineligible non-citizens should investigate scholarship and/or alternative loan resources.
**If 18+ years, meet minimum reading/writing/math scores on an approved assessment. If under 18 years and home-schooled, must verify registration with local school district.
***For RCC's SAP policy, visit www.roguecc.edu/Financialaid/FA014.asp.

A Few Tips Before You Begin

- The 2010/11 FAFSA requires 2009 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.

- To electronically sign your FAFSA on the Web, you (and one 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, see www.pin.ed.gov.

- By submitting a 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, such as some scholarships, student employment or student loans.

- If you don't plan to begin a college program in the 2010/11 school year, but you'd like to estimate your future aid eligibility, use www.fafsa4caster.ed.gov.

Almost ALL students enrolled in an aid-eligible, academic program qualify to receive some form of financial aid.

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So, apply now!

How to Apply for Financial Aid
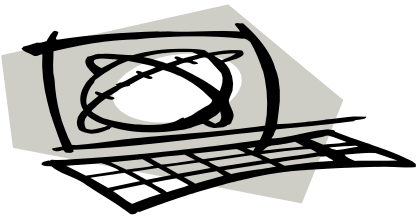
1. Complete an annual **Free Application for Federal Student Aid (FAFSA)** at www.fafsa.gov. RCC recommends using the "FAFSA on the Web Worksheet" (see enclosed) as a tool to help you gather information in preparation for being able to complete the online application. You (and your parent, as requried) can sign the online FAFSA using federal PIN(s) obtain during the application process. Include RCC (school code 010071). Applicants who choose not to file electronically have the option of requesting a paper FAFSA by calling 1-800-4-FED-AID.

...Next, consider the following:

2. Complete timely **scholarship applications**:
   A. **High School** (as applicable)
   B. **RCC Foundation** at www.rccfoundation.org. Mid-December to 3/1/10 application submission deadline. Approx. $5-$700,000 available annually.
   C. **State-administered** at www.getcollegefunds.org. Early-November to 3/1/10 electronic submission deadline. Approx. $14,000,000 available annually.
   D. Search and apply for **other scholarships** (available year-round, with prime opportunities in Jan./Feb.) using tools such as RCC's "Scholarship Central" at www.roguecc.edu/FinancialAid/scholarship or www.fastweb.com.

3. Apply for part-time, **student employment** at www.roguecc.edu/FinancialAid/FA008.asp.

4. Apply for **student loans** at www.roguecc.edu/Financialaid/FA004.asp after the first week in June, '10. Refer to RCC's 2010-2011 Federal Stafford Loan brochure, available June '10, for information on who is eligible to apply, applicable deadlines and process and certification policies.

What You're Applying for When You Complete a FAFSA

Federal/State Aid Programs	Eligibility	Max. Annual Value at RCC
Federal Pell Grant (Pell)	• Financial need based on EFC and enrollment level • No prior bachelor's degree • Prorated for less than full-time enrollment • Maximum annual value when enrollment equals the equivalent of three, full-time terms. • Additional funding for annual enrollment beyond the equivalent of three full-time terms is possible for accelerated enrollment leading to Sophomore standing (at least 36 program credits).	Up to $5,350 for 09/10 (or possibly more for qualified year-round enrollment); (10/11 may be adjusted); aggregate limits apply
Federal Supplemental Edu. Opportunity Grant (SEOG)	• $0 EFC (highest financial need) • At least half-time (6+ credits), eligible enrollment	$400 ($100 per eligible term)
Academic Competitiveness Grant (ACG)	• "Rigorous" high school program completed in '05 or after ('05 graduates not eligible until Sophomore standing; a GED in place of a high school diploma is not eligible) – documentation (ie final high school transcript) required • US citizens and eligible non-citizens • Federal Pell Grant recipient during academic year • 1-year certification and 2-year programs (major) • For Sophomore (36$^+$ program credits) eligibility, must demonstrate a Freshman, program GPA of 3.0+	• up to $750 as Freshman; • up to $1,300 as Sophomore
Oregon Opportunity Grant (OOG)	• 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)) • Available for Fall, Winter and Spring terms only • Partial value possible for part-time enrollment (6-11 crs) • Application/payment deadlines may apply.	Varies
Federal Work-Study (FWS) - (secondary application process required)	• Inquire about job opportunities and application process at /www.roguecc.edu/emp/ • Financial Need (COA - aid and other resources) • At least half-time enrollment generally required • Authorized to begin part-time work for current or upcoming term after FWS award is added to Award Letter • Earnings paid monthly, must be reported on FAFSA as taxable income, but are 100% excluded on FAFSA.	up to $1,000 for each of up to 4 terms ($4,000 maximum)
Subsidized Federal Direct Loan (SFDL) – (secondary application process required) New in 10/11: Your lender is the federal government.	• Application instructions provided on Award Letter or Eligibility Notification • Need-based eligibility (COA-EFC, Aid, other resources=need) • Must maintain at least half-time, eligible enrollment • Fees may be deducted from disbursement(s) • Interest (4.5% fixed) that accrues after at least half-time enrollment no longer maintained, or during 6-month grace period, is student responsibility • Automatically maximized before UFSL awarded	• Up to $3,500 for Freshman • Up to $4,500 for Sophomore
Unsubsidized Federal Direct Loan (UFDL) – (secondary application process required) New in 10/11: Your lender is the federal government.	• Application instructions provided on Award Letter or Eligibility Notification • Need-based eligibility (COA-Aid, including SFSL, other resources=need) • Must maintain at least half-time, eligible enrollment • Fees may be deducted from disbursement(s) • Interest (6.8% fixed) that accrues from time of disbursement is student responsibility (may be paid quarterly or capitalized during deferment and grace periods)	• Up to $5,500 for Freshman (less SFSL), plus up to $4,000 additional, if independent • Up to $6,500 for Sophomore (less SFSL), plus up to $4,000 additional, if independent
Need-Based Scholarships – (secondary application process required)	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.	Varies

NOTES: •Other programs include SMART (federal grant program for Junior/Senior years of designated Bachelor's programs), 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 FSL is maximized.

What Happens After You've Submitted a FAFSA

1. You submit **FAFSA** to federal processor for evaluation (federal processing time is 3 days up to 3-4 weeks, depending on type of application filed and accuracy of data). (If you have transfer credits or have already earned at least an Associate's degree, you should submit official transfer transcripts and request an official Degree Evaluation by RCC's Records Office.)

2. Federal processor determines if FAFSA is complete, matches data with federal agencies (Social Security Administration, Selective Service, Internal Revenue Service, Veteran's Administration and Department of Homeland Security), calculates **Expected Family Contribution (EFC)** and issues a **Student Aid Report (SAR)** to you and to the financial aid offices of the college(s) listed on the FAFSA. If **corrections** are necessary, contact Rogue Central.

3. RCC's Financial Aid Office issues you a **Financial Aid Information Request (FAIR).** Keep your contact information current and watch for mail and/or e-mail correspondence from RCC and respond promptly, in-full, to avoid processing delays.

4. You complete, sign and submit the FAIR to RCC, along with ALL requested documentation to **complete your application file**. Approximately one-third of all FAFSAs filed are selected for verification, mainly by federal processors. If you're selected, you must submit any supporting documentation requested by RCC's Financial Aid Office such as federal taxes and W-2's.

5. Once your application file is complete, RCC's Financial Aid Office performs an **initial review.** Standard processing time is 2-12 weeks from the file completion date, depending on the time of the year. A file review includes building a student budget (Cost of Attendance), confirming eligibility factors and resolving any missing or conflicting data.

6. As required, RCC's Financial Aid Office will send you a letter requesting **additional documentation or written clarification**.

7. Once your file is determined to be complete and accurate, RCC's Financial Aid Office will either issue 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. An Eligibility Notification will direct you to student employment and/or student loan application processes.)

8. Your may apply for student employment and/or student loans. If a **Federal Work-Study** position is obtained or a **student loan** certified, an Award Letter is issued.

9. Approximately one week before each term, **financial aid awards are posted to student accounts**, making them available for charges such as tuition, fees and Bookstore purchases. Once aid-eligible enrollment level matches award level, **posted aid is applied to pending charges**. (Note: The first disbursement of a Federal Stafford Loan for a first-time borrower will be made no sooner than 30 days into the first term of the loan period and is released only after academic progress is confirmed.)

> ### Cost of Attendance (COA):
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> Financial Aid Office estimate of how much it will cost you to live and attend college for your period of enrollment.
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> **RCC's Standard 2009/10 COA was** (based on three, 13-credit terms terms):
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> |---|---|
> | Tuition & Fees | $3,153 |
> | Books & Supplies | $1,500 |
> | Room & Board | $7,080 |
> | Transportation | $1,650 |
> | Personal/Misc. | $1,350 |
> | **TOTAL** | **$14,733** |
>
> **2010/11 COA** may reflect an annual adjustment. Individual COAs are based on specific enrollment patterns and may include out-of-pocket childcare expenses, qualified disability-related expenses, or significant and documentable program costs.

10. You have until **5pm Thursday of the second week of the term (add/drop period) to be sure your enrollment is correct. Aid is adjusted** to match eligible enrollment at this census point or prior to payment, whichever is later. [**Dual Enrollment**: If you are enrolled at another college during the same term you're enrolled at RCC and wish to apply to have your financial aid eligibility calculated on the combined enrollment, you must submit a completed Dual Enrollment Form (for SOU) or an Individual Consortium Agreement (non-SOU) for the term to RCC's Financial Aid Office prior to payment. Charges at your host school remain your responsibility.]

11. RCC's Budget & Finance Office electronically pays your **financial aid refund** for any excess balance to Higher One starting the second Friday of the term and twice weekly thereafter through finals week. For more information on setting up a Higher One debit checking account or designating a third-party account for Higher One to pay, visit www.roguedebitcard.com.

12. At term-end, RCC's Financial Aid Office will review your transcript to determine if you made **satisfactory academic progress** (credit completion and cumulative GPA) toward program completion, a requirement to maintain financial aid eligibility (see www.roguecc.edu/FinancialAid/FA014.asp), and pay, adjust or cancel aid accordingly.

What Other Sources of Educational Financial Assistance May be Available?

Alternative Loan Programs – Student loan options offered independently by lenders. Not federally guaranteed or regulated so students should carefully review terms and conditions. Required Financial Aid Office certification will be considered only after FSL options are maximized. RCC retains the right to refuse certification per professional judgement.

AmeriCorps – National and community service opportunity. Visit www.americorps.org/ for more information.

College Savings Plans – Visit www.oregon529network.com/index.html for information.

Disability Services – If you have a documented disability and would like to request accommodations, contact RCC's Disability Services Office at 956-7337 (Grants Pass) or 245-7537 (Medford). Limited financial assistance for the 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 476-1187 (Grants Pass) or 776-5100 (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. Visit www.roguecc.edu/emp/ or contact Student Employment Services at 956-7090 (Grants Pass) or 245-7560 (Medford) for more information.

Loan Forgiveness Programs – Although limited, certain professions or employers offer incremental student loan forgiveness programs. Contact your lender 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.

Scholarships (Third-Party) – In addition to high school, RCC Foundation and state-administered scholarships, students should investigate employer, parental employer, club/membership/association and independent educational scholarship sources. In additional to RCC's Scholarship Central (www.roguecc.edu/FinancialAid/scholarship), visit other search sites such as www.fastweb.com, www.collegenet.com/mach25, www.finaid.org and www.collegeboard.com/pay.

Tax Credits; 'Hope Scholarship' and 'Lifetime Learning' – Visit www.irs.gov (search for educational benefits) or see your tax professional for information on tax credits for qualified educational expenses.

Transfer University Financial Aid Office – Contact your university Financial Aid Office for more financial aid information. (ex. SOU: www.sou.edu/Finaid/; OIT: www.oit.edu/faid)

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

Unemployment Benefits – Training Unemployment Insurance (TUI) may allow those certified via The Job Council as a dislocated worker to access unemployment benefits while attending school. Contact the Employment Department at 476-1187 (Grants Pass) or 776-6060 (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 one of RCC's Veteran's Advisors at 956-7109 (Grants Pass) or 245-7738 (Medford) for information and assistance. Other resources include the Depart of Veteran's Affairs at 1-888-442-4551, 10 or the on-site Campus Veteran's Services Officer at (503) 559-1386

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

More Important Points

Aid-Eligible Academic Programs ("majors") – To see if your academic program is aid eligible, visit www.roguecc.edu/Financialaid/FA014.asp.

Financial Planning/Budgeting – Visit www.betterbudgeting.com/budgeting.htm or www.edwise.org.

More Information – If you have financial aid questions or need assistance, we invite you to contact Rogue Central (see front for contact information).

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 using the "Check Your Financial Aid Status" link at www.roguecc.edu/Financial Aid/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. RCC makes consumer information available to you on our website and in publications such as your Award Letter, policy brochures, the RCC Catalog, Schedule of Classes and in federal/state/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, review and submit a Professional Judgement Request Form (www.roguecc.edu/Financialaid/FA020.asp) to RCC's Financial Aid Office.