

# FINANCIAL AID

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100 Bldg, Room 115 – (714) 888-7588

**Financial Aid Office Mission:** The mission of the Financial Aid Department is to provide information and financial aid support to all eligible students attending Fullerton College. Staff members are devoted to the educational needs of all individuals in the community and the varying specific educational needs of our students. Whatever the student's major or career goal, Financial Aid helps the students know more about Financial Aid and the application process at Fullerton College. Their motto is "Financial Aid and You: Working Together for Student Success."

CONTACT US  
(714) 888-7588  
100 Bldg - Room 115

Website  
Financial Aid (<https://financialaid.fullcoll.edu/qless/>)

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**Application Procedure:** Students wishing to apply for financial aid should submit a FAFSA (<https://studentaid.gov/>) (Free Application for Federal Student Aid) or a CADAA (<https://dream.csac.ca.gov/>) (California Dream Act Application) whichever is applicable, and list the Fullerton College school code 001201. The application period for financial assistance for the 2023-2024 school year is October 1, 2022 through June 30, 2024. If eligible, FAFSA applicants are strongly encouraged to use the IRS Data Retrieval Tool to expedite the processing of their financial aid file. When students receive their SAR (Student Aid Report) from the Department of Education, the next step is to go to the Fullerton College website, sign into myGateway, click on Student Links and follow the applicable steps. Complete any outstanding financial aid requirements listed on myGateway.

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**Eligibility:** Specific eligibility requirements may be found in the Financial Aid Consumer Brochure here: Financial Aid (<https://financialaid.fullcoll.edu/>).

Basic Federal grant eligibility criteria are as follows:

- Demonstrates a financial need according to a recognized Federal system on need analysis
- Does not owe a repayment on any previously-received Federal grants
- Does not yet possess a Bachelor's Degree
- Enrolled as a regular student in an eligible program
- Maintains satisfactory academic progress (SAP)
- May not be in default on any Perkins, Stafford, Plus or Direct Loan
- Possesses a high school diploma, GED certificate
- Student must be a U.S. citizen, or eligible non-citizen
- Working toward an eligible degree or certificate program

Basic Loan eligibility criteria are:

- Demonstrates a financial need
  - Enrolled in at least 6 active units (half time)
  - Maintains satisfactory academic progress (SAP)
  - Prior loan aggregate amounts are considered to determine loan eligibility
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## Programs

### Federal Pell Grant

A grant from the Department of Education to students for educational expenses based on need

### FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (SEOG)

Designed to assist students who have exceptionally high financial need and are eligible for the Pell Grant

### Federal Work-Study (FWS) Program

Provides students with low-interest loans for educational expenses (which are subsidized by the government as long as the student is enrolled at least half-time in college courses). The interest rate may vary from year to year.

### Federal Direct Subsidized Loan Program

Provides loans for students who do not qualify, in whole or in part, for subsidized loans. Authorized under a federal law called the Higher Education Amendments of 1992, the terms of the unsubsidized loans are the same as the terms for subsidized loans, except the interest begins to accrue immediately, and can be paid quarterly or capitalized and paid at the end.

### Federal Direct Unsubsidized Loan Program

Provides loans for students who do not qualify, in whole or in part, for subsidized loans. Authorized under a federal law called the Higher Education Amendments of 1992, the terms of the unsubsidized loans are the same as the terms for subsidized loans, except the interest begins to accrue immediately, and can be paid quarterly or capitalized and paid at the end.

### Cal Grants

Cal Grant is a grant offered by the State of California and is open to California residents and Dream Act students attending a college or university in California. The grant has an annual application deadline of March 2 for the following academic year, and is based upon need, income, and GPA. There is an additional deadline of September 2 for California Community College only. Students must file both a completed FAFSA or Dream Act application, and a GPA Verification Form prior to the deadline, in order to be considered. NOTE: Students who have over 16 completed units at Fullerton College will have their GPA transmitted automatically to the California Student Aid Commission (CSAC) if the student completed those units by the end of Fall 2021. These students do not need to complete the GPA Verification process. All other students (if attempted less than 16 units) need to complete a GPA Verification form and take the form to their prior high school or college to be certified. Additional information is available on the Fullerton College Cal Grant brochure on the financial aid website.

### Full-Time Student Success Grant

Senate Bill 93, the 2015 Budget Act, was signed by the Governor on June 25, 2015, and includes language initiating a new grant program for California Community College students. The program provides funding to the California Community College Chancellor's Office (CCCCO) to provide for supplemental grants beginning the 2015-2016 AY (anticipating ongoing funding) to community college Cal Grant B recipients who have already received a full-time Cal Grant B and C award payments.

## California College Promise Grant

The California College Promise Grant (CCPG), formerly Board of Governor's Waiver, is a State-sponsored program that waives enrollment fees for qualifying students who are California residents. CCPG does not have a unit requirement – eligible students may receive CCPG whether the student takes .5 units or 26 units. CCPG applicants must apply every academic year. The CCPG waives fees for eligible students for the academic year: fall, spring, and summer.

### How Do Students Apply?

Students may apply for the CCPG by submitting a financial aid application (FAFSA or CADAA) or by completing the CCPG application on myGateway. There are four methods under which students may qualify. Students only need to qualify for one method to have their fees waived

- **METHOD A:** is for students on public assistance programs such as TANF (Temporary Assistance for Needy Families)/CalWORKs, SSI/SSP (Supplemental Security Income/State Supplemental Program), or General Assistance. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 30 days.
- **METHOD B:** is for low income students whose previous year income was within qualifying income guidelines. Federal tax returns may be required.
- **METHOD C:** is awarded to students who applied through the CADAA and were eligible according to Federal Guidelines. Students who qualify under Method C do not need to complete a separate CCPG Application.
- **METHOD D:** is for students who are homeless or at risk of being a homeless youth under 25 years of age. At the time of enrollment, student is a homeless youth as defined in Section 68432.7, which states that "homeless youth" is a student under 25 years of age, who has been verified at any time during the 24 months immediately preceding the receipt of his/her application for admission by a post-secondary education institution that is a qualifying institution defined in subsection (2) of Section 725 of the Federal McKinney-Vento Homeless Assistance Act (42 U.S.C. Sec. 11434A {2}).
- **METHOD F:** is for dependents of disabled or deceased California Veterans or National Guard; recipients or dependents of recipients of the Congressional Medal of Honor; dependents of victims of the September 11, 2001 terrorist attack; dependent of a deceased law enforcement/fire suppression personnel; students exonerated of a crime; and dependents of a deceased physician, nurse, or first responder who died of COVID-19 in California. Certification must be obtained from the appropriate agency and documentation will be required to verify your eligibility. Most documentation must be dated within the last 30 days.

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**Return to Title IV funds** is a federal law regarding a student's responsibility in paying money back if the student leaves school. If a student receives a grant and then withdraws from all of their classes, that student may owe money back to the Federal Program. According to the date of withdrawal, the Financial Aid Office will calculate the part of the grant the student earned and what is owed. NOTE: If the withdrawal was after earning 60% of the grant, the student will not owe any repayment. More information about Return to Title IV may be found in the 2023-2024 Consumer Brochure on the Financial Aid website.

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## Financial Wellness

Fullerton College has taken the required steps to guide our students to become successful students as well as learn how to become debt free. Currently, the resource available to students that will lead them to become financially literate and help our students become financially independent from debt is Educational Credit Management Corporation (ECMC). The link to ECMC is available on the Financial Aid website under Web Resources.

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## State Authorization

Recent federal regulations on State Authorization require a student to be in residence in the state in which their College/University is located, in order to be eligible to receive Title IV Financial Aid, unless the College/University has an authorization to operate in the state of the student's residence. Currently, Fullerton College does not have authorization for any state other than California. This law went into effect on July 1, 2020. If continuing students intend to remain living in their home state and take online classes at Fullerton College, then they will remain ineligible for Title IV Financial Aid. All new students are required to be in California, in order to receive Title IV Financial Aid at Fullerton College at this time.

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