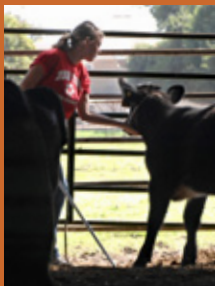




2011-2012

FINANCIAL AID HANDBOOK



MJC WEST CAMPUS

YOSEMITE HALL 147

FAFSA SCHOOL CODE: 001240

PHONE: (209) 575-7700

FAX: (209) 575-7719

ONLINE: www.mjc.edu/financialaid

**EASY-TO-UNDERSTAND
FINANCIAL AID VIDEOS
ARE NOW ONLINE!**

www.mjc.edu/financialaid



Welcome

Dear Student:

Welcome to Modesto Junior College!

The Financial Aid Office staff is available to assist you with all phases of the financial aid process, from general information and applications through determining whether you meet criteria and qualifications for different types of financial aid.

Please contact us or visit us in person if you have any financial aid questions.

If you have access to the Internet, you can access forms and documents, as well as additional information, on our website: www.mjc.edu/financialaid.

We hope this handbook will be informative as you consider all the options that are available when it comes to financing your college education at MJC, and we wish you the best of luck with your educational endeavors.

Sincerely,
The Financial Aid Staff

Financial Aid Office Hours:

Monday – Friday: 8:00 a.m. – 5:00 p.m.

***Tuesday:** *We offer extended hours in Mary Stuart Rogers (MSR) from 5:00 p.m. – 7:00 p.m.*

Summer Hours:

Monday – Thursday: 7:30 a.m. – 5:30 p.m.

Friday: CLOSED

Office hours may change periodically. Contact the Financial Aid Office for updated schedules.

Financial Aid Office Location:

MJC West Campus
Yosemite Hall 147
2201 Blue Gum Avenue
Modesto, CA 95358
Phone: (209) 575-7700
Website: www.mjc.edu/financialaid

Mailing Address:

Modesto Junior College
Financial Aid/Scholarships Office
435 College Avenue
Modesto, CA 95350

Own Your Future!

Modesto Junior College has been serving motivated students of California's Central Valley since 1921. As one of the leading community colleges in the state, Modesto Junior College offers a host of programs and courses in academic and vocational areas to prepare you for transfer to a four-year university or to enter the job market. Year after year, MJC graduates prove to be competitive students and employable professionals.

Federal Processor: For more information about the status of your FAFSA application, call 1-800-433-3243.

Important Reminder: When you complete the FAFSA, be certain to use the Modesto Junior College Federal School Code: 001240 so that we may electronically receive your FAFSA results. If you are still deciding which college to attend, list the federal school codes for all colleges you are considering.

You've Got Email! Financial Aid correspondence is sent to your MJC Student Email account. If you have not activated your account, you should do so immediately. In addition, you must keep your mailing address current with both Admissions and the Financial Aid Office. The Financial Aid Office utilizes email to send important notices. Check your email regularly.

Important Note about MJC Nursing Student Loans: Students in the Nursing Associate Degree Program who demonstrate financial need may be eligible for loans of up to \$1,000 per semester. Check with the Financial Aid Office for more details.

Non-Discrimination Statement: It is the policy of Yosemite Community College District to provide an environment free of unlawful discrimination. Discrimination on the basis of ethnic group identification, religion, age, sex, sexual orientation, color, or physical or mental disability in all programs, activities, and work environment is unlawful and will not be tolerated by the District.

Alternate media: You may request the material in this handbook in alternate media by calling (209) 575-6671.

MJC Programs and Services: Be sure to check out the additional programs and services available at Modesto Junior College on page 11.

How Do I Get Financial Aid?



Eligibility Requirements for Federal Financial Aid

1 Fill out the FAFSA

You must complete the free application called the FAFSA. You may apply online or with a paper application.

- You can apply online at www.fafsa.gov. You will need a PIN # so you can e-sign the FAFSA. A PIN # can be obtained at www.pin.ed.gov. If you are a dependent student, also get a PIN # for your parent.
- Paper applications will no longer be printed. Students may contact Federal Student Aid at 1-800-4-FED-AID (1-800-433-3243) to request up to three paper FAFSAs. Allow 3-7 business days for delivery.
- If applying online, we suggest you first complete the FAFSA on the Web Worksheet. Then complete the online application and follow the signature instructions.

Whether you apply online or with a paper application, use the appropriate FAFSA School Code for all of the schools you are considering.

2 Wait for notification

The FAFSA processor will notify you about your eligibility once your application is processed. The schools you listed will also contact you. Submit any additional forms requested.

Financial Aid can include grants, a fee waiver, a work-study job, and student loans. Remember, grants are free gifts to you as long as you remain eligible.

3 Investigate other options

You should also investigate scholarship opportunities and other sources of support.

Additional campus resources can include EOP&S and scholarships. See page 11 for a list of other aid resources.

- Have a high school diploma, GED (or equivalency), or have passed an independently administered “Ability to Benefit” test approved by the U.S. Department of Education.
- Be enrolled in an eligible program leading to an associate degree, certificate or transfer to a university.
- Be a U.S. citizen or eligible non-citizen. Generally, you are an eligible non-citizen if you are a (1) a permanent U.S. Resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident (I-551C); or (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing the designations of “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms that you were paroled for a minimum of one year and status has not expired), “Victim of human trafficking”, T-Visa holder (T-1, T-2, T-3, etc.), or Cuban- Haitian Entrant.
- Submit all required forms and documents requested by the Financial Aid Office.
- Meet and maintain satisfactory academic progress requirements for financial aid.
- Have financial need, as demonstrated by a Financial Aid Office review of your completed FAFSA.
- Be registered with the Selective Service if required (in general, if you are a male, at least 18 years old, born after December 31, 1959).
- Do not owe a refund or a repayment on a federal grant.
- Not be in default on a federal educational loan.
- Have a valid Social Security Number. Dependent students must also provide parents’ Social Security numbers if applicable.
- Not be convicted of possessing or selling illegal drugs while enrolled and receiving federal financial aid from any college.

How Eligibility is Determined At MJC

All family financial information from the Free Application for Federal Student Aid (FAFSA) is computer-evaluated by a Federal processing agency. The information is then transmitted to the College, reviewed by financial aid staff, and may be verified. Before an award is offered, the Financial Aid Office determines the amount of aid for which the student qualifies and the types of aid for which the student is eligible.

Cost of Attendance

The Financial Aid Office establishes modest budgets that reflect the average student's costs for nine months. Taken into consideration are a variety of conditions, such as living accommodations and special additional costs. Sample expense budgets are available upon request in the Financial Aid Office or on the MJC website at www.mjc.edu/financialaid.

Expected Contributions

Federal Student Aid uses the data on your FAFSA to calculate an Expected Family Contribution (EFC). The EFC is an indicator of your family's financial ability to pay for education after high school. Your school will subtract your EFC from your total cost of attendance. The result is your financial need.

The EFC is not the amount of money that your family is expected to pay for your education, nor is it the amount of financial aid that you will receive.

Determining Financial Need

Expenses (educational plus living costs) are calculated. The expected family contribution is determined and subtracted from the cost of attendance. The amount

that remains is the financial need and is the maximum aid a student can receive from a combination of all aid sources. Awards are then made to eligible students based on specific program requirements.

Unusual circumstances, such as a reduction in income or high medical expenses, may affect financial aid eligibility. Contact the Financial Aid Office for more information.

Funding Limitations

Under normal circumstances, students who have attempted 90 or more cumulative units or have earned a college degree will not be funded. Students who exceed these limits may file an appeal with the Financial Aid Office.

Financial Aid Determination Formula

Student Budget

(Determined by the College)

— Expected Family Contribution

(Determined by federal processor)

— Resources

(Such as BOGW, Book Vouchers, etc)

= Need

Important: Financial Aid eligibility requirements are under continuous review and are subject to change.



Federal Grants and Federal Work-Study

When the FAFSA process is complete, students will receive an Award Notification Email detailing eligibility for federal and state financial aid programs.

Federal Pell Grant: The Pell Grant program is the largest grant program in the country. It is the foundation for an award package. Pell Grants provide financial assistance to eligible part-time and full-time students, and are calculated based on a student's enrollment and Expected Family Contribution (EFC). Awards range from \$400 to around \$5,550 (amounts may change each year).

Since the Pell Grant program is an entitlement program, funds are always available to qualifying students. Students enrolled in at least ½ unit may qualify for the Pell Grant program. If a student applies late, but qualifies for a Pell Grant, he/she will be paid retroactively for the work completed during the enrollment period. Changes to the Federal Pell Grant program have made it possible for students enrolled in a certificate or associate degree program to receive a 2nd scheduled Pell award to accelerate their program. Students would need to be enrolled in at least six units in order to be eligible for "Additional Pell."

Federal Supplemental Educational Opportunity Grant (FSEOG): The Federal Supplemental Educational Opportunity Grant is a limited grant fund for Pell-eligible students with the lowest EFCs, who meet the priority filing deadlines and are enrolled at least half-time.

Federal Work-Study (FWS): Federal Work-Study is a program that provides jobs for students who demonstrate financial need and are enrolled at least half-time. Eligible students are placed into work-study jobs, usually on campus.

Chafee Grant for Foster Youth: The California Chafee Grant Program provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses. To qualify, students must have been in foster care between their 16th and 18th birthdays, and have not yet reached their 22nd birthday. This is a need based grant awarded to students in at least 6 units. Applications are available online at www.chafee.csac.ca.gov or call 888-224-7268, option #3.



Cal Grants

Cal Grants are state-funded, need-based, cash grants given to California college students to help pay for college.

To be eligible, in addition to meeting federal aid requirements, a student must:

1. Be a California resident as defined by the California Student Aid Commission, and
2. Not have a bachelor's or professional degree, and
3. File a completed FAFSA and Cal Grant GPA Verification form by March 2nd (all students should try to meet the **March 2nd** deadline for the Entitlement and primary Competitive Grant consideration, but for California Community College students there is a second Competitive Grant filing deadline of **September 2nd**), and
4. Have remaining financial need.

Cal Grant B (\$1,551 per year for living expenses)

This grant is for students who are from disadvantaged or low-income families who otherwise would not be able to pursue higher education. This grant may be used at a community college or a university for up to four years.

Students receive up to \$1,551 per year at the community college level. Once they transfer to a university the Cal Grant B award will be increased to help with tuition and fees. First-year recipients attending a four-year school will receive up to \$1,551 the first year, and then the Cal Grant B award will be increased if renewed after that first year.

Cal Grant B Entitlement Award: Every graduating high school senior or recent high school graduate who has a G.P.A. of at least 2.0, meets the Cal Grant eligibility requirements, and applies on time, is guaranteed this award.

Cal Grant B Competitive Award: Other students who meet the basic Cal Grant eligibility requirements and who have at least a 2.0 G.P.A. may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parents' educational level, etc.

Cal Grant C (\$576 per year)

This grant helps vocationally oriented students – who do not plan to transfer – acquire marketable job skills. Training must lead to a recognized occupational goal: diploma, associate degree or certificate. Cal Grant financial need criteria must be met.

California Community College Transfer Entitlement Award

This is either a Cal Grant A or Cal Grant B. High school seniors who graduated after June 30, 2000, attend a California community college and then transfer to a 4-year school may be eligible for this award. Eligible students must have at least a 2.4 grade point average of at least 24 semester units and meet the Cal Grant financial and eligibility requirements.

Cal Grant A (\$2,332 - \$8,322 for school tuition)

This grant is for students from low and middle-income families. The grant assists with the cost of tuition and fees at a four-year college or university. If you are awarded a Cal Grant A, but attend a Community College, your award will be placed on reserve for up to three years, until you transfer. The award is renewable for up to four years.

Cal Grant A Entitlement Award: Every graduating high school senior or recent high school graduate who has a G.P.A. of at least 3.0, meets the Cal Grant income/asset criteria and other eligibility requirements, and applies on time, is guaranteed this award.

Cal Grant A Competitive Award: Other students who meet the basic Cal Grant eligibility requirements and who have a G.P.A. of at least 3.0 may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parents' educational level, etc.

Cal Grant B and C awards are prorated depending on a student's enrollment status.

For current information on Cal Grants, visit www.csac.ca.gov

BOG Fee Waiver

California Residents May Have Fees Waived

California residents who attend community colleges may be eligible to have their enrollment fees waived. There are three ways to qualify. Use the Board of Governors Fee Waiver application for Method A or B. Use the FAFSA for Method C.

Method A

For families who are receiving TANF/CalWORKs, SSI/SSP or General Assistance. Verification is required. The following special classifications are also eligible: some dependents of Veterans or National Guard; recipient or the child of a recipient of the Congressional Medal of Honor or a dependent of a victim of the September 11, 2001 terrorist attack; or a dependent of a deceased law enforcement officer or fire suppression personnel killed in the line of duty. Documentation is required.

Method B

For families who meet established income criteria. Dependent student eligibility is based on parent income. Income includes adjusted gross income, wages not reported on a tax return, all untaxed income and cash received or any money paid on your behalf (See Method B chart at right).

Method C

COMPLETE THE FAFSA APPLICATION. The Financial Aid Office will determine unmet need after an Expected Family Contribution has been established. A Board of Governors Enrollment Fee Waiver will be issued to California residents with at least \$1 of unmet need (Student Budget minus the EFC).

BOG Fee Waiver Method B

| Family Size | 2010 Income |
|-------------------------------|-------------|
| 1 | \$16,245 |
| 2 | \$21,855 |
| 3 | \$27,465 |
| 4 | \$33,075 |
| 5 | \$38,685 |
| 6 | \$44,295 |
| 7 | \$49,905 |
| 8 | \$55,515 |
| Each Additional Family Member | \$5,610 |

These standards are for the 2011-12 academic year (beginning Summer 2011) and will be used to determine BOG B eligibility effective July 1, 2011.

Are you or your parent in a Registered Domestic Partnership with the California Secretary of State under Section 297 of the Family Code?

If yes, you are required to include the domestic partner's income and household information or your parent's partnership income and household information on the BOG Fee Waiver application. These provisions apply to state-funded student financial aid only, and not to federal aid.

Easy-to-understand Financial Aid Videos are now online!

MJC's Online Financial Aid Television Channel is located at:
www.mjc.edu/financialaid



Satisfactory Academic Progress

Students receiving financial aid must be enrolled in a program to obtain a degree or eligible certificate or to fulfill transfer requirements, and must complete a specified academic goal within the allowable time frame.

Students must maintain a minimum **2.00** cumulative grade point average and complete at least **67% of all units attempted**. Grades of NP, W, I, IF, IP, RD and F are **not** counted as satisfactory academic progress but *will be* included with units attempted. Transfer units and grade point averages from other colleges are also considered in our evaluation of Satisfactory Academic Progress.

The Financial Aid Office will review the student's academic history after we receive the processed FAFSA (Free Application for Federal Student Aid). Your academic status will be reviewed according to the satisfactory academic standards set forth. These standards apply to all periods of enrollment whether or not you have received financial aid.

Under no circumstances will students be paid retroactively for any ineligible semesters. All accumulated units will be considered, as well as unsatisfactory academic progress from prior colleges attended. Transcript entries of W, I, NP, IP and F signify unsatisfactory progress, and will not be counted toward units completed.


Unusual circumstances (such as student illness, death of an immediate family member, family stress, or medical/emotional disability) may warrant a review of a disqualified student's individual situation. A Financial Aid Appeal (available in the Financial Aid Office) must be filed if such a review is desired.




Scholarship Tips

Since many scholarship applications require you to write an essay, you might find it helpful at the start of your scholarship search to write a general essay about yourself, your accomplishments, what is important to you in life, as well as your goals and interests.

Once you have a general essay written about yourself, you will have a great starting point from which to modify and/or expand it for specific scholarship essays.

 **Pick up a *Scholarship Application*** on campus and seek out scholarship reference books in the library.

 **Be aware of *scholarship scams*** that ask you to pay for financial aid and scholarship information. Financial aid information is free. Before you pay for information, contact the college Financial Aid Office or go to the Federal Trade Commissions website, Scholarship Scams at www.ftc.gov/scholarshipscams.

Scholarships

Scholarship Resources

The Modesto Junior College Scholarship Program offers over 150 scholarships annually to eligible students who enroll full-time during the Fall semester. Awards at MJC range from \$200 to \$2000 per academic year. Students who will be new-incoming or continuing can receive up to a maximum of \$2500 and transfer students \$3500. Scholarships at MJC are funded by the Modesto Junior College Foundation, private donors, community agencies and businesses whose focus is to encourage and support the educational goals of the students we serve.

Continuing MJC students, students transferring from MJC to a four-year college or university, and high school students entering MJC, can apply for a variety of scholarships through one convenient online application.

The MJC scholarship application and recommendation forms will be available on the MJC Financial Aid link (on-line) at www.mjc.edu/financialaid the first Monday of October and will be due the last Friday of finals week during the Fall semester for continuing MJC students and transferring students. Current high school seniors who will be new-incoming full-time freshmen at Modesto Junior College Fall 2011 will have until the second Friday in March to submit their applications.

To receive consideration for scholarships, continuing students must have completed 12 units with a cumulative grade point average of 2.5 or higher and be actively enrolled as a full-time student next Fall. Students accepted and enrolled in the MJC Nursing Program will be considered full-time for scholarship purposes only. Selections are made based on proven academic performance and strength of major, motivation, potential for success and may include the following: major, residency, organizational affiliation and active community service.

For questions or more information regarding the MJC Scholarship Program please visit www.mjc.edu/scholarships or contact Melissa Clark in the MJC Scholarship Office at (209) 575-7715 or email clarkme@mjc.edu.

Robert C. Byrd Honors Scholarship: This scholarship is awarded to high school seniors who have achieved academic excellence. The awards are renewable for up to four years at \$1,500 per year and can be used at any four-year college in the United States. The program is federally funded. Students must request funds from the college they attend.

National Merit Scholarship: Roughly 5,000 National Merit Scholarships are awarded each year to high school students for academic and extracurricular achievements. Awards are based on the PSAT/NMSQT test in the fall of your junior year in high school. To learn more, go to www.nationalmerit.org.

Hispanic Scholarship Fund: HSF scholarships are for students enrolled, or intending to enroll, full-time in a degree-seeking program at a U.S. accredited, Title-IV eligible institution. Successful candidates are selected on the basis of academic achievement, personal strengths, leadership, and financial need. For more information, visit www.hsf.net.

College Board: www.collegeboard.com

CollegeNet: www.collegenet.com

FastWeb: www.fastweb.com

Gates Millennium Scholars Program www.gmsp.org

International Students Scholarships www.iefaf.org

MALDEF (do not consider residency) www.maldef.org

Military Scholarships: www.myfuture.com

School Soup: www.schoolsoup.com

United Negro College Fund: www.uncf.org

The scholarship resources listed on this page are not directly endorsed by the College.

Special Circumstances

Are you “Dependent” for the FAFSA?

(In other words, will you be required to provide parental information on the FAFSA?)

To determine the answer, ask yourself the following 13 questions:

1. Were you born before January 1, 1988?
2. At the beginning of the school year, will you be working on a master’s or doctorate program?
3. As of today, are you married?
4. Do you have children who receive more than half of their support from you?
5. 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, 2012?
6. When you were age 13 or older, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? (“Ward of the Court” means you were removed from your parent’s custody for your protection.)
7. Are you a veteran of the U.S. Armed Forces?
8. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
9. Are you an emancipated minor as determined by a court in your state?
10. Are you in a legal guardianship as determined by a court in your state?
11. Did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. Did a director of an emergency shelter program determine that you were an unaccompanied youth who was homeless?
13. 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 “Yes” to any of the questions, you are considered Independent and will not be required to submit parent information.

There is one other condition in which you may be considered Independent. The Financial Aid Office can use Professional Judgment to review cases of students with special circumstances.

In extreme hardship cases, the Financial Aid Office may be able to assist a student who is technically dependent, but who has unique and extenuating circumstances that prevent contact with his/her parents. This may include abandonment and situations where the student’s physical or emotional welfare is jeopardized. In such cases, the student must complete and provide written documentation and third party verification. Ask for a Dependency Override Request Form from the Financial Aid Office.

Special Circumstances for Families

The income information provided on the FAFSA is for the previous calendar year. What if a family’s income changes because of a loss of employment, an accident, or an illness? There may be a loss of benefits such as child support or social security. There could be a death, a divorce, or a disability that changes the family’s ability to pay for college.

If the family income will change for the coming year, you may request a “Special Circumstance” application in the Financial Aid Office after you file your FAFSA and complete all of your documentation. The Financial Aid staff can use estimated income to determine eligibility for programs. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family, or receipt of a one-time income.

Remember! When you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college, unless done under Special Circumstances.

Additional Resources

Extended Opportunity Programs and Services

(EOP&S): EOP&S is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college. For more information contact the MJC EOPS program (209) 575-6251.

CalWORKs: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant. For more information contact the MJC CalWORKs program (209) 575-7770.

Law Enforcement Personnel Dependents Grant:

This grant is available to dependents of California law enforcement officers who were killed or totally disabled in the line of duty. These need-based grants range from \$100 to \$9,873 a year, up to four years, and may be used to attend any California college. For more information go to www.csac.ca.gov.

AmeriCorps: By becoming a volunteer with AmeriCorps, you will receive an education award of up to \$4,725 each year for up to two years. This program provides full-time educational awards in return for work in community service. Funds are requested through the Financial Aid Office. For more information, call 1-800-942-2677 or go to www.americorps.org or www.goserv.ca.gov.

Veterans Services: The Veterans Office assists veterans, reservists, and dependents of service-disabled or deceased veterans with their educational benefits. For more information, please contact Carol McKenzie, Veterans Specialist. The office is located in the Morris Administration Building, Room 104. E-mail: mckenziec@mjc.edu.

U.S. Department of Veteran's Affairs: If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. For more information, call 1-888-442-4551 or go to www.gibill.va.gov.

Online Resources

I Can Afford College

Website: www.icanaffordcollege.com

U.S. Department of Education

Financial aid information on the Internet

Website: www.studentaid.ed.gov

CA Student Aid Commission

Cal Grant information and assistance

Call: 1-888-CA-GRANT or 1-888-224-7268

Website: www.csac.ca.gov

E-mail: custsvcs@csac.ca.gov

EdFund

Website: www.edfund.org

Call: 877-233-3863

U.S. Armed Forces: The Army, Navy and Air Force award college scholarships based on physical aptitude and merit to students who will serve at least four years on active duty after graduation.

U.S. Coast Guard: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

Support for Native Americans: Members or close descendants of a federally recognized American Indian tribe or nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs at (916) 978-6058 or go to www.oiep.bia.edu. (A FAFSA application is required.)

The American Opportunity Credit: The American Opportunity Credit allows students and/or families who have qualified educational expenses (course materials are included as a qualified expense) to receive a credit on their federal taxes. The maximum annual credit is \$2,500 per student. For more information and details, visit the IRS website at www.irs.gov.

Handling Your Money

A checking account is a great first step to managing your cash and credit. Find a local bank or branch of a regional, state, or national bank that has a good deal for college students. That's where you will want to take your business. Checking accounts help you:

- keep track of your money
- pay your bills on time, and
- obtain credit

Why is a Checking Account a Good Thing?

Checks are safe - It's much safer to write a check than to carry cash. If, for example, you lose your checkbook, you can tell the bank to cancel your checks and no one else can spend your money.

Checks are convenient - Checking accounts are also convenient for paying bills. Paying by check is much easier and cheaper than buying a money order (and you'll have proof that you've paid your bills).

ATM Use - In addition to writing checks to make purchases, you can use an ATM or debit card at any bank machine, grocery store or drug store to make a purchase. You can also use a check debit card, which can be used for purchases anywhere credit cards are accepted.

Online Access - Many banks also offer online banking, which allows you to check how much money you have in your account and pay bills online.

Avoid Needless ATM Fees

Once you have an ATM card, it might be tempting to use any ATM machine to get cash. However, you are likely to be charged anywhere from \$1.00 to \$3.00 for using an ATM that is not owned and operated by your bank. To avoid these fees, use your bank's ATM machines, or ask for cash back at the grocery store if you use your ATM card as a debit card.

3 Easy Steps to Open a Checking Account:

1 Bring photo ID such as Driver's License; proof that you are student; cash for initial deposit to a local bank or branch

2 Tell the bank officer that you would like to open a college checking account

3 Ask about fees and benefits of opening a checking account. If satisfied, sign the papers.



Financial Aid Handbook

Contact the Financial Aid Office with specific financial aid inquiries.

Visit www.collegemediasolutions.com for more information on this Guide and CA Community College life. Published 2011 Printed in USA Copyright © 2011 CareerAmerica, LLC. All

rights reserved. Content cannot be reproduced without permission.

Every effort has been made to ensure the accuracy of the information included in this Guide. However, it has not been reviewed by the U.S. Dept. of Education. For official

descriptions of state aid programs, please refer to the California Education Code.



Finding Your Path


Thinking About Transferring to a 4-Year School?

If you plan well, you can complete an AA or AS degree AND transfer at the same time. Indeed, both the UC and CSU systems give their highest admission priority to California community college transfer students.

Meet with a counselor early and often to make sure you are taking the right courses and are on the right track to transfer on time.

Visit the ASSIST website at www.assist.org. ASSIST has articulation information, and an “EXPLORE MAJORS” option to view schools offering your major and major course requirements.

California State University



A map of California with 23 dots representing CSU campuses. Lines connect each dot to its name. The names are: Humboldt, Chico, Sonoma, Maritime, San Francisco, East Bay, San José, Monterey Bay, San Luis Obispo, Channel Islands, Los Angeles, Dominguez Hills, Chancellor's Office, Long Beach, Pomona, San Marcos, San Diego, Sacramento, Stanislaus, Fresno, Bakersfield, Northridge, San Bernardino, and Fullerton.

- 23 campuses
- CSU's are among the largest, most diverse, and one of the most affordable university systems in the country.
- Practical focus, emphasizing teacher and workforce preparation.
- Undergraduate and graduate instruction is offered in the liberal arts and sciences, the applied fields, and the professions.

Getting to know the CSU
 General information and links to CSU campuses and programs: www.calstate.edu

CSU Application site
 Includes “campus match,” academic transfer planner and application filing periods: www.csumentor.edu

University of California



A map of California with 10 dots representing UC campuses. Lines connect each dot to its name. The names are: UC Davis, UC Berkeley, UC Merced, UC Santa Cruz, UC San Francisco, UC Santa Barbara, UC Los Angeles, UC Irvine, UC Riverside, and UC San Diego. The map also shows various national parks and geographical features like Redwood National Forest, Lassen Volcanic National Park, Lake Tahoe, Yosemite National Park, Sequoia-King Canyon National Park, and Bakersfield.

- 10 campuses
- Added Merced campus in 2005
- More than 200,000 students in the system; over 1.4 million living alumni
- World-class educational and research opportunities

UC System
 General information and links to UC campuses, majors and programs: www.ucop.edu

UC Application site
www.universityofcalifornia.edu/admissions

Independent/Private Colleges

Visit www.aiccu.edu to view a list of the schools, majors and programs.

Rights & Responsibilities

Students have the right to:

- know what financial assistance is available, including information on all Federal, State, and institutional financial aid programs.
- know the application submission deadlines.
- know the cost of attending the institution for determination of financial aid eligibility.
- know how the school calculates financial need.
- know what resources (such as parental contribution, assets, other financial aid, etc.) are considered in the need calculation.
- know how much of the financial need has been met.
- know what portion of the financial aid offer must be repaid and what portion is grant aid.
- request an explanation of the various types of aid in the award package. If dissatisfied with the award, students may request a review by contacting the Financial Aid Office.

Students have the responsibility to:

- review and consider all information about the school's programs before enrolling.
- complete all financial aid application forms accurately and submit them on time. Errors can result in long delays in the processing of financial aid. Intentional misreporting of information on application forms for Federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- provide all requested documents and verification items.
- report any additional resources received during the award year.
- read, understand, and keep copies of all forms requiring a signature, and accept responsibility for all signed agreements.
- conduct themselves in a manner compatible with the published college regulations and with the college's function as an educational institution as stipulated in the Student Code of Conduct (see College Catalog).

Return of Title IV Funds

Per federal regulations, any student who receives financial aid and then withdraws from all classes prior to completing 60% of the semester/program and/or course will be required to repay a portion of any unearned federal financial aid received. The Financial Aid Office will calculate the amount of unearned federal aid and notify the student of the amount to be returned, the due date, and the procedure.

Students considering dropping classes should first consult with the Financial Aid Office to understand the implications of a complete withdrawal.



Repayment Policies

Federal regulations require an evaluation to determine if an overaward exists should a student receive additional resources or misreport/fail to report available resources, or if a clerical error is made.

If possible, the Financial Aid Office will adjust future payments. The student will not be considered for future aid if repayment provisions are not followed. Students should make repayment prior to the end of the semester in which they are enrolled.

Repayments not collected by the end of the academic year will be submitted to the U.S. Department of Education for further collection. The student will be ineligible for additional financial aid until repayment is made in full or payment arrangements are made.

Financial Aid Terms

Award Notification: An email or letter notifying financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award. The notification will include the method and dates of payment.

California Aid Report (CAR): Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility after you file the FAFSA and GPA Verification form.

Cost of Attendance (COA): The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system, also referred to as the "central processor," analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed.

Grant: A grant is a form of financial aid that does not have to be paid back. It is a gift.

Loan: A loan is a form of financial aid that must be re-paid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is preprinted on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes males born on or after January 1, 1960, who are at least 18 years old, citizen or non-citizen, and not currently on active duty in the Armed Forces.

Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on your behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents will be requested such as 1040 tax returns and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty, or a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Important Dates & Deadlines

December

- Learn about the Financial Aid application process. Go online at www.fafsa.gov or get a paper FAFSA application to become familiar with the application process. **Do not submit the FAFSA until January 1.**

January 1

- Begins the processing cycle for the next school year's FAFSA. Apply as early as you can.

March 2

- Deadline to submit a Cal Grant GPA Verification to the California Student Aid Commission (CSAC) and to file a completed FAFSA for Entitlement and primary Competitive Cal Grants.
- MJC priority deadline for maximum funding.

September 2

- Second Competitive Cal Grant opportunity for California Community College students only. CSAC must receive your GPA Verification and you must file a FAFSA by this date for Cal Grant consideration.

Did You Know? *According to the most recent data, it is estimated that someone with an Associate Degree will earn (on average) roughly \$8,000 more a year than someone with only a high school diploma. Similarly, someone with a 4-year degree will make \$14,000 more per year (on average) than someone with only an Associate Degree.*

| Education Level | Average Annual Income |
|------------------------|------------------------------|
| High School Diploma | \$30,400 |
| Associate Degree | \$38,200 |
| Bachelor's Degree | \$52,200 |

Source: US Census Bureau



Easy-to-understand Financial Aid Videos are now online!

MJC's Online Financial Aid Television Channel is located at:
www.mjc.edu/financialaid



The FAFSA is available online at www.fafsa.gov.