

# Introduction from the staff

# Antelope Valley College Financial Aid Office

**Welcome to Antelope Valley College  
and to the Financial Aid Office!**



## Office Hours

Monday – Thursday: 7:30 a.m. – 6:00 p.m.  
Friday: closed

*Hours are subject to change and may vary during breaks.  
Contact the Financial Aid Office for updated schedules.*

## Location

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## Board of Trustees

Mr. Steve Buffalo  
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Mr. Jack Seefus  
Mr. Michael Adams

## Our Mission:

*Recognizing we are here for the students, we are committed to the prompt delivery of student financial aid. We strive to provide quality service to students, the community and our colleagues with integrity and compassion. We encourage development of teamwork, cooperation and innovation as well as the pursuit of increased knowledge.*

It is important and your responsibility to read the information in this booklet. If you have questions after you read this booklet, please stop by the Financial Aid Office. We will be glad to assist you with any questions you have about financial aid.

We are dedicated to helping you fulfill your academic goals by assisting you with your financial needs. In addition to gaining access to financial aid, we will strive to ensure you have an understanding of the financial aid process, and the relationship between financial aid and your academic success.

Sincerely,  
*The Financial Aid Staff*

## Still have questions?

Tune in to AVC's Financial Aid Online TV channel for easy-to-understand video answers at [www.avc.edu/student-services/finaid](http://www.avc.edu/student-services/finaid)



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## **“Financial Aid Helps Me Reach My Goals” Carisha Parks, student worker in the Financial Aid department at Lancaster campus**

### **What are you majoring in?**

“I’m majoring in Social and Behavioral Science, looking forward to transfer to Fresno State University and get my BA in Sociology to become a social worker.”

### **How do you pay for school?**

“By receiving the Pell Grant, EOP&S, Board of Governor’s Fee Waiver, being a student worker, and, of course, scholarship resources.”

### **How does Financial Aid help you?**

“From being a former foster youth and to now living on my own, financial aid is how I get through school and also my financial needs. It makes my college experience more enjoyable.”

### **What do you like about being a student employee?**

“I love being a student worker because not only am I more involved with the college and students on campus, but it is very convenient after class to just walk to work.”

### **What advice do you have for other students?**

“Financial Aid is more than helpful. Apply online at [www.fafsa.gov](http://www.fafsa.gov). If you don’t understand something, come on in, we’re here to help you.”



# How Can I Pay for College?

When it comes to paying for school, you need to know your options. Don't make decisions without knowing how the process works! Otherwise, you may miss out on some help that could make your life a lot easier.

There are many ways to pay for your college costs. Costs include enrollment fees and/or tuition, transportation, housing, and books, and may include expenses related to childcare or a disability. You can pay using your savings, help from family, earnings from working a full or part-time job, scholarships, or financial aid from the government.

After exhausting all these options, there are also loan programs to carefully consider, but these should only be considered as a last resort.

Both the Federal government and State of California have put aside considerable financial aid to help people pay for a college education.

The most appealing type of support you might receive is a grant, such as the Federal Pell Grant, or the state Cal Grant. Grants are a great way to pay for college because the money you receive does not typically need to be paid back.\*

Pell Grants, for instance, can award up to \$5,730 a year, and a student can receive either a Cal Grant B or C at a community college.

To determine what you might be eligible to receive, you must fill out the FAFSA (Free Application for Federal Student Aid) and for consideration of a Cal Grant, you must submit a GPA Verification Form to the California Student Aid Commission by March 2nd each year.

Once you complete the FAFSA, the federal processor will review your application, and you will then be notified if you qualify for financial aid. Details on the FAFSA process are on page 6.

California residents who meet certain eligibility requirements may have their enrollment fee waived through the Board of Governor's (BOG) Fee Waiver program. (More details are on page 11.)

Some students also consider part-time or full-time work, or "work-study" opportunities on campus through the Federal Work-Study (FWS) program.

Student loans are also a possible option for covering your costs, but should be considered only after you explore other options. Just remember that loans must be paid back over time with interest.

Many students find it helpful to create an anticipated budget that estimates the likely costs of attending college. By creating a budget that estimates your costs and your likely sources of income, such as family support, jobs, savings, scholarships, grants, and loans, you will be able to make the best decisions about paying for your education.

Also, you will benefit from meeting with a school academic counselor to develop a Student Educational Plan, making sure you choose the classes that are required to meet your educational goals within the allowed timeframe to qualify for financial aid.

Finally, remember that if you are unsure about anything, it never hurts to ask questions. Nothing beats making "informed" decisions about money.

\* *Repayment may be required if a student reduces enrollment or withdraws from all courses during the semester after receiving financial aid.*

The **FAFSA** will become your new best friend. It is the key to unlocking possible funds to help you pay for costs associated with going to college, such as enrollment fees, books, supplies, and room and board (see page 6 for details).

## Options for Paying for College may include:

- Assistance from Family/Friends
- Grants
- Scholarships
- Savings
- Part-Time/ Full-Time Work
- Loans

## Q What is the difference between a grant and a loan?

**A** A grant typically does not have to be paid back.\* It is the best type of aid you can receive.

A loan, on the other hand, must be re-paid with interest over a period of years. Loans should only be considered after exhausting other options.

# Important Financial Aid Changes Beginning Fall 2014

## Pell Grant

Starting with the 2014–2015 school year, the Federal Pell Grant awards will be divided in two payments each semester (with the exception of students enrolled in less than half time, they will continue to receive one payment). The first refund will be on the second week of the semester. The second refund will be on the eleventh week of the semester. At the end of the eighth week of the semester your enrollment will be checked. You may be required to pay a portion or your entire grant if you withdraw from any or all your classes.

Refunds will be made to eligible students with complete financial aid files. Payments are based on the number of full-term units at the time of the disbursement. Late start classes must begin for units to be included in the first disbursement; otherwise they will be included on subsequent disbursements. For students whose financial aid files were incomplete at the beginning of the school year or were awarded later in the term, payments will be issued on subsequent disbursement dates.

## Direct Loans

Starting with the 2014-2015 school year, Direct Loans will also be divided in two payments each semester. The first refund will be made on the seventh week of the semester. The second refund will be made on the thirteenth week of the semester.

**All students applying for loans during the 2014-2015 year will be required to attend a loan workshop, be enrolled in six or more units, and have completed the following steps of matriculation:**

- Assessment
- Online Orientation
- Counseling
- Educational Plan

To view which steps of the matriculation process you still need to complete, do the following:

- Log-in to your myAVC account
- Click on the Student Success tab on the top of the page
- View the Matriculation Box (steps completed will have a green check mark, steps not completed will have a red X)

**Students with GPA below 2.0, assessed at a basic skills level, in a categorical program, or students not meeting Satisfactory Academic Progress will be required to do additional counseling.**

## Experimental Initiative

Starting with the 2014–2015 school year, Antelope Valley College has been approved by the U.S. Department of Education to participate in an experimental initiative regarding “over-borrowing” that allows our college to reduce or eliminate Unsubsidized Loan eligibility and borrowing for certain groups or categories of students.

**The following groups or categories of students will not be eligible to borrow Unsubsidized Loans:**

- Students approved on Satisfactory Academic Progress appeal
- Students whose Satisfactory Academic Progress is calculated as low GPA or low unit completion and are on warning
- 1st year students (under 30 units completed)

*(Students who are non-residents, or not Pell eligible due to a high EFC greater than 5157 are excluded from the above conditions.)*

## Reminders

**Disbursement Process:** The disbursement process takes approximately 10 business days to complete, and funds will not be refunded to you until 10 business days after they are disbursed. All disbursements are contingent upon funding and number of units enrolled. Cal Grant and FSEOG funds will continue to be released in one payment per semester.

**Lifetime Eligibility Used (LEU):** Students receiving Federal Pell are limited to six years (12 semesters) or full time equivalent (600%) of aid. Once you have received 600% of Pell grant, you will no longer be eligible for additional Pell Grants at Antelope Valley College or any college/university in the country, regardless of completion of program of study or Bachelors.

**Enrollment Status:** Awards are based on enrollment status. Students must be enrolled in at least six units to be eligible for a Cal Grant, SEOG Grant, or a Direct Loan.

<b>12 or more units</b>	full-time enrollment status
<b>9.0 – 11.5 units</b>	3/4 time enrollment status
<b>6.0 – 8.5 units</b>	1/2 time enrollment status
<b>5.5 units or less</b>	less than half-time enrollment status

**If you have any questions regarding these changes please visit the financial aid office with your student identification.**

# How Do I Get Financial Aid?

## 1 Fill out the FAFSA

*You must fill out the Free Application called the FAFSA. You may apply with a paper application or online.*

- Paper applications must be requested from the Department of Education. You will then need to mail the completed application in the envelope provided.
- Alternatively, you can apply online at [www.fafsa.gov](http://www.fafsa.gov). You will need a PIN # so you can e-sign the FAFSA (Click on PIN Site at the top of the FAFSA on the Web homepage). If you are a dependent student, your parent also needs a PIN #.
- If applying online, first complete the Pre-Application Worksheet. Then complete the online application and follow the signature instructions.

*Whether you apply with a paper application or online, use the appropriate FAFSA School Code (AVC FAFSA School Code 001113) for all of the schools you are considering.*

## 2 Wait for notification

*Once your application is processed, you will be notified about your eligibility through your myAVC email. You will also be notified by the other schools you have listed. 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.

## 3 Investigate other options

*After you are notified of your financial aid award, you should also investigate scholarship opportunities and other sources of support.*

Additional campus resources can include Extended Opportunities Programs and Services (EOPS) and Scholarships.

**Unusual Enrollment History (UEH) flags:** Beginning in 2013–14, some Free Applications for Federal Student Aid (FAFSAs) will be flagged for “unusual enrollment history” by the U. S. Department of Education as a result of the student having received federal Pell Grants at multiple institutions in recent years.

Students with the UEH flag will be required to provide to AVC their academic transcripts from all colleges and universities attended during the review period. If Pell Grants were received and credit hours were not earned at each institution attended during these award years, the student may be determined ineligible for further federal financial aid. The Financial Aid

## Eligibility Requirements for Federal Financial Aid

- Have a high school diploma or GED.
- 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.\*
- 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 (except in the case of unsubsidized loans), as demonstrated by a completed FAFSA and financial aid office review.
- Be registered with the Selective Service if you are male.
- Not owe a repayment on a federal grant.
- Not be in default on a federal educational loan.
- Have a valid Social Security Number. If you are a dependent student, and your parent does not have a Social Security number, enter 000-00-0000 in step 4.
- Not be convicted of possessing or selling illegal drugs while enrolled and receiving federal financial aid from any college.

**Eligible Non-Citizens:** 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.

Office has the authority to require an official academic transcript from any/all colleges attended during the review period if the documents you submit are unclear.

**Appealing the ineligibility determination:** If a student has been determined by AVC to be ineligible for federal student aid on the basis of (or lack of) documentation, he/she may appeal the determination by contacting the Financial Aid Office.

**Regaining federal student aid eligibility:** Students whose aid eligibility is denied as a result of their UEH can be re-considered for federal student aid after successfully completing all courses with at least a 2.0 GPA.

# 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. Are you 24 years old or older?
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 or separated?
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?
6. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of court.
7. Are you a veteran of the U.S. Armed Forces?
8. Are you currently serving on active duty in the Armed Forces other than training?
9. As determined by a court in your state of legal residence, are you or were you an emancipated minor?
10. As determined by a court in your state of legal residence, are you or were you in legal guardianship?
11. At any time on or after July 1, 2013, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July 1, 2013, did a director of an emergency shelter program determine that you were an unaccompanied youth who was homeless?
13. At any time on or after July 1, 2013, 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 one of the above questions, you will be considered Independent and will not be required to submit parent information; you will be asked to provide proof.

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 him/her from providing parents information. In such cases, the student must complete and provide written documentation, and third party verification. If you think you have extenuating circumstances, contact 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 may use estimated income to determine eligibility for programs.

## Financial Aid Determination Formula

### Student Budget

(Determined by the College)

### Expected Family Contribution

(Determined by federal processor)

### Resources

(Such as BOGW, EOPS Book Vouchers, etc)

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### Need

# Federal Grants, Federal Work-Study and Federal Student Loans

*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 \$575 to \$5,730 (amounts may change each year). Since the Pell Grant program is an entitlement program, funds are always available to qualifying students. If a student applies late, but qualifies for a Pell Grant, he/she may be eligible for retroactive payment for the work completed during the enrollment period.

Beginning in Fall 2012, students are now limited to 12 semesters (or 600%) of Pell Grant eligibility during their lifetime. This change affects all students regardless of when or where they received their first Pell Grant. Students that are currently receiving the Pell Grant in the academic year 2014-2015 and have already used 600% of their Pell Grant eligibility will no longer be eligible to receive a Pell Grant for Fall 2014. You may view your Pell Grant used by logging into [NSLDS.ed.gov](http://NSLDS.ed.gov).

## Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant is a limited grant fund for Pell-eligible students with the lowest Expected Family Contribution (EFC), 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. Funding is limited for this program.

## Federal Subsidized Direct Stafford Loans

The Federal Subsidized Direct Loan is a need-based student loan program designed to assist students with educational expenses while attending at least half-time in an eligible program of study. This student loan is insured by the federal government.

The subsidized student loan is based on unmet need after being awarded grants and scholarships. The interest is subsidized by the federal government as long as the student is enrolled at least half-time. **See Special Note.**

## Federal Unsubsidized Direct Stafford Loans

Some colleges may offer unsubsidized Direct Loans. Eligibility for subsidized student loans will be reviewed first. The unsubsidized student loan can be need based or non-need based. The interest on this loan begins to accrue when it is funded. Students have the option of making interest payments or deferring the interest. **See Special Note.**

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## Special Note

**In addition to all federal aid requirements you must do the following to apply for a Direct Stafford Loan:**

- Department of Education Online Loan Counseling ([studentloans.gov](http://studentloans.gov)): It is Important that you make sure to do the Entrance Counseling Exam.
- Direct Loans Master Promissory Note ([studentloans.gov](http://studentloans.gov)) for all Direct Loans
- Students need to visit the Financial Aid office to apply.

**If you receive a Federal Direct Stafford Loan you must do the following when you graduate or leave Antelope Valley College:**

- NSLDS Loan Exit Counseling ([studentloans.gov](http://studentloans.gov)): Make sure you do the Exit Counseling Exam.

### **New: Subsidized Loan Eligibility limits students to 150% of their program length.**

Generally, this means that a student obtaining a 2-year degree (AA/AS/Transfer) can receive a Subsidized Loan for 3 years, or students obtaining a 1 year program (Certificate) can receive a Subsidized Loan for 1.5 years. Once a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

# 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 (\$1,473 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 \$1,473 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 \$1,473 the first year. 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 GPA 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 GPA may compete for this award. Selection is based on a composite score that takes into account a variety of factors including family income, family size, and parents' educational level.

**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](http://www.csac.ca.gov)**

**Check the status of your Cal Grant by visiting Web Grants at [www.csac.ca.gov](http://www.csac.ca.gov)**

**The Cal Grant program is subject to changes based on the California State budget.**

## **Cal Grant C (\$547 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 and meet the Cal Grant financial and eligibility requirements.*

## **Cal Grant A (\$5,970 – \$12,192 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 GPA 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 GPA 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 including family income, family size, and parents' educational level.



**The following is a summary of the U.S. Department of Education's  
Federal Aid and California State Aid programs  
available to help you pay for school.**

<b>Funding Source</b>	<b>Repayment Obligation</b>	<b>Additional Information</b>
<b>Federal Pell Grant</b>	Grant does not have to be repaid*	Available to mostly undergraduates. Eligible students will receive the amount they qualify for.
<b>Federal Supplemental Educational Opportunity Grant</b>	Grant does not have to be repaid*	For undergraduates with exceptional financial need.
<b>Federal Work Study</b>	Money earned while attending school; does not have to be repaid	For undergraduate students.
<b>Subsidized Stafford Direct Loan</b>	Loan must be repaid	U.S. Department of Education pays interest while borrower is in school.
<b>Unsubsidized Stafford Direct Loan</b>	Loan must be repaid	Interest begins to accrue while borrower is in school.
<b>State Cal Grant A</b>	Grant does not have to be repaid	High school senior with 3.00 GPA meets the basic requirements. Apply by March 2, 2014 for consideration in 2014–2015 or September 2 (California Community College deadline).
<b>State Cal Grant B</b>	Grant does not have to be repaid	High school senior with 2.00 GPA meets the basic requirements. Apply by March 2, 2014 for consideration in 2014–2015 or September 2 (California Community College deadline).
<b>State Cal Grant C</b>	Grant does not have to be repaid	Helps vocationally oriented students acquire marketable job skills.
<b>California Community College Board of Governors Fee Waiver (BOGFW)</b>	Fee does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
<b>EOPS</b>	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
<b>CARE</b>	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.

\* *Repayment may be required if a student reduces enrollment or withdraws from all courses during the semester after receiving financial aid.*

# Board of Governors Fee Waiver (BOGFW)

## California Residents and Those Students admitted to AVC under AB 540 May Have Their Enrollment Fees Waived

California residents or students admitted under the rules of AB 540 who attend community colleges may be eligible to have their Enrollment Fee paid for by the State of California. There are three ways to qualify. Use the Board of Governor's Fee Waiver application for Method A or B. Use the FAFSA or California Dream Application for undocumented students 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 for fee waivers. 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. Submit all documentation.

### Method B

For families who meet the INCOME CRITERIA. Dependent students must use the Parent's income (do not include the student's 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 chart).

### Method C

COMPLETE THE FAFSA APPLICATION or California Dream Application. The Financial Aid Office will determine unmet need after an Expected Family Contribution has been established. A Board of Governor's Fee Waiver will be granted to eligible students.

### BOG Fee Waiver Method B

Family Size	2013 Income
1	\$17,235
2	\$23,265
3	\$29,295
4	\$35,325
5	\$41,355
6	\$47,385
7	\$53,415
8	\$59,445
Each Additional Family Member	\$6,030

*The income standards chart is adjusted each year. These standards are for the 2014-15 academic year (beginning Fall 2014) and are to be used to determine BOG B eligibility effective July 1, 2014.*

### 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 new provisions apply to state-funded student financial aid only, and not to federal aid.

## Still have questions?

Tune in to AVC's Financial Aid Online TV channel for easy-to-understand video answers at [www.avc.edu/student-services/financial-aid](http://www.avc.edu/student-services/financial-aid)



# Helpful Hints



Use the Antelope Valley College Federal School Code (**001113**) when completing the FAFSA so the results of your application will be sent to our office electronically. If you are not sure where you will attend, list up to six colleges that you are considering.



Apply early for best results. March 2nd is the entitlement and first competitive Cal Grant deadline.



If you missed March 2nd, complete the FAFSA as quickly as possible to allow the Financial Aid Office staff time to review and determine eligibility well before the summer months and the start of the Fall Semester. Your application will be reviewed after priority applicants with completed files. Many later applicants will still receive financial aid.



To be considered for an additional community college Cal Grant competition, you must meet the second filing deadline of September 2nd.



Be patient with the process and respond quickly to any request for information. Delays in submitting documents will extend the time it takes to determine your eligibility.



Collect the following documents in advance to help you complete the application process (see **fafsa.gov** for a complete listing of documents you might need to complete the application). Do not submit any documents to the Financial Aid Office unless requested, but keep copies so you are ready if needed. Gather parent information if you are a dependent student as described above, or spouse's information if you are married.

1. Social Security Card
2. California ID or Driver's License
3. Copy of your Federal Income Tax Return with W-2's, (parents or spouse, if applicable)
4. Verification of the Family's Untaxed Income (welfare, unemployment, social security or disability support, etc.)



Do not pay for financial aid advice. Ask the college or high school for information and applications. All the financial aid applications and assistance are "free" of charge.



Make copies of everything you file. It is important that you maintain a set of records for future reference.

# Other Financial Support

*Students receiving Federal or State financial aid are required to report to the Financial Aid Office any and all outside funding received intended to assist with student's educational expenses, even if those funds were sent directly to the student, or did not consider student's financial need in determining award.*

**Chafee Grant for Foster Youth:** The California Chafee Grant Program gives up to \$5000 annually to foster youth and former foster youth to use for college expenses. The application process is very straight-forward. Please contact [www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov) or 1-888-224-7268.

**Scholarships:** There are a number of scholarships available each year. Donors in the Antelope Valley community who want to help AVC students succeed make these scholarships available. Many students believe that they do not meet the criteria, and yet others feel that if they are not receiving financial aid they may not apply. Some scholarships are based on financial need while others are based on academic major, career goal or life circumstances. You have a good chance of receiving a scholarship if you apply. Just take a few minutes to fill out the scholarship application (available online). There is also a book of general scholarships available at the financial aid office. These first steps may lead to a scholarship. More resources are listed on page 14.

**The American Opportunity Credit:** The American Opportunity Credit modified and renamed the existing Hope Credit, making it available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. This credit allows for four years of qualified expenses and includes course materials as a qualified expense. The maximum annual credit is \$2,500 per student. For more information, visit the IRS website at [www.irs.gov](http://www.irs.gov).

**The Lifetime Learning Credit** helps parents and students pay for a college education. A credit of up to \$2,000 per year can be taken for qualified education expenses paid for all students enrolled in eligible educational institutions. For more information, visit [www.finaid.org](http://www.finaid.org).

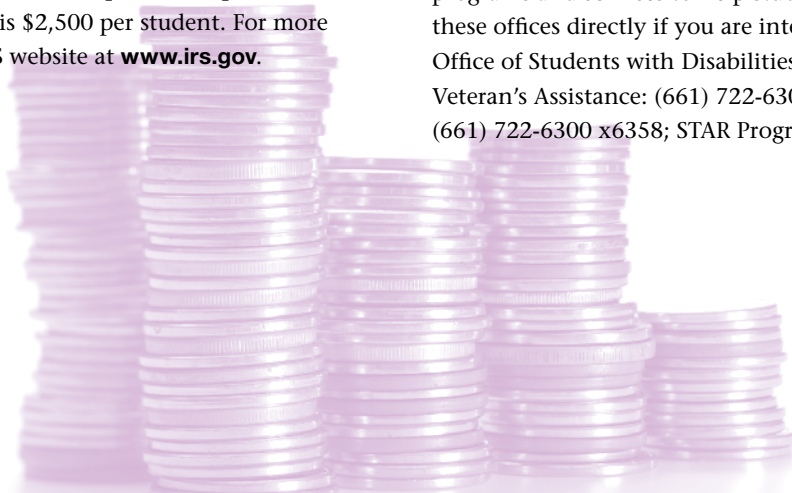
**U.S. Military:** All branches of the U.S. Armed Forces offer a variety of support for college. To learn more, visit the local recruiting office or call toll free (800) USA NAVY, (800) USA ARMY, (800) MARINES or (800) 522-0033 x2091, for the Air Force.

**Employers:** Some employers will pay for part or all of your college expenses in exchange for a commitment to continue working there while you go to school or return after you are finished. Ask your employer.

**Extended Opportunity Programs and Services (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, please call (661) 722-6300 x6363.

**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, please call (661) 722-6300 x6326.

**Other Campus Programs:** AVC offers a number of programs and services to help students. Please contact these offices directly if you are interested in their services: Office of Students with Disabilities: (661) 722-6300 x6360; Veteran's Assistance: (661) 722-6300 x6342; Job Placement: (661) 722-6300 x6358; STAR Program: (661) 722-6300 x6084.



# Scholarship Resources

## Robert C. Byrd Honors Scholarship

This scholarship is awarded to high school students 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. Applications are available at high schools.

## 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](http://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](http://www.hsf.net).



<b>FastWeb:</b>	<a href="http://www.fastweb.com">www.fastweb.com</a>
<b>Gates Millennium Scholars Program</b>	<a href="http://www.gmsp.org">www.gmsp.org</a>
<b>Military Scholarships:</b>	<a href="http://www.myfuture.com">www.myfuture.com</a>
<b>United Negro College Fund:</b>	<a href="http://www.uncf.org">www.uncf.org</a>
<b>College Board:</b>	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
<b>CollegeNet:</b>	<a href="http://www.collegenet.com">www.collegenet.com</a>
<b>International Students Scholarships</b>	<a href="http://www.iefa.org">www.iefa.org</a>
<b>MALDEF (do not consider residency)</b>	<a href="http://www.maldef.org">www.maldef.org</a>

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

## Scholarship Deadlines

AVC scholarship applications are available online. The deadline to apply for AVC scholarships is January 20, 2015.

In addition to the AVC scholarship program, the Financial Aid Office receives information about outside scholarships from donors throughout the year. Scholarship emails announcement are sent to your MyAVC email account. We also post the information on our scholarship board and information and applications are kept in a book at the financial aid counter. Please feel free to come by the Financial Aid Office and ask to look through the scholarship book.

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](http://www.ftc.gov/scholarshipscams).

# Award Information

## Unit Requirements:

Each financial aid program has its own unit requirement. You must be enrolled in at least six units (half-time) to receive Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Cal-Grant, and Direct Loan funds.

You may be eligible to receive a Pell Grant if you are a less-than-half-time student. There is no minimum unit requirement for the BOG Fee Waiver (BOGFW).

## Federal Student Loans:

Going into debt to pay for your education is a big responsibility that should not be taken lightly. AVC requires all students who are interested in the Federal Student Loan Program to complete Direct Loan entrance counseling. In order to apply for a Direct Loan you must have received your financial aid award email. If you have any additional questions or need further assistance please come in to the Financial Aid Office.

## Financial Aid Refunds:

Pell Grant and Loans are disbursed in two payments per semester. SEOG and Cal Grant are disbursed in one payment. Payment is calculated upon enrollment (full-time, three-quarter time, half-time, or less than half time) at the time of disbursement. Students will be mailed an AVC Debit Card which they can activate online to choose a refund preference. Funds will be available to students approximately two weeks after they appear on their student account.

## Pell Grant Adjustments:

During the Fall and Spring semesters, the Financial Aid Office will check your enrollment status at the end of the 8th week of classes and make an adjustment to your Pell grant based on your enrollment at that time. If your enrollment status (full-time, three-quarter time, half-time, less than half-time) has increased, it may result in an increase in Pell grant. If you are due an additional Pell grant, the grant will be disbursed to your account. If your enrollment status has decreased, you may owe a repayment of Pell grant funds. Classes officially added after the following semester deadlines will not be funded:

**Fall 2014** – End of 8th week

**Spring 2015** – End of 8th week

**Summer 2015** – To Be Determined

## Cost of Attendance Standard Student Budgets (9-month academic year)

	Student living with parents	Student living away from parents
Fees	\$1,288	\$1,288
Books/Supplies	\$1,746	\$1,746
Food & Housing	\$4,599	\$11,493
Transportation	\$1,134	\$1,278
Personal/Misc.	\$3,132	\$2,871
<b>Total</b>	<b>\$11,899</b>	<b>\$18,676</b>

*Budgets are adjusted each year. Additional expenses may be added to the budget to include the cost of child care, the purchase of a computer, and the cost of tools and supplies for vocational programs. A budget increase may result in additional unmet need.*

## Late Starting Classes:

Aid will not be disbursed for late starting classes any sooner than 10 days before the class start date.

## Federal Work Study (FWS):

In order to receive FWS funds, you must work on campus in a FWS position. You must also be enrolled and maintain at least half-time attendance and must maintain Satisfactory Academic Progress. If you want to work on campus in a FWS position, you must have a completed file in the Financial Aid Office and Job Placement Center. Minimum FWS award is \$1,500 and Maximum is \$5,000. If funding becomes available to you, you will be notified by email.

## Withdrawing from Classes:

If you withdraw after receiving financial aid funds, you may owe a portion or all of what you received back to the federal government. If you are considering withdrawing from classes, please contact the Financial Aid Office first. We may be able to give you advice that will help you avoid owing a repayment.

If you withdraw from classes and a repayment is calculated, you will be notified of the repayment owed and instructions on how to repay the funds. You will not be eligible for federal financial aid at any school until the funds are repaid.

# Satisfactory Academic Progress (SAP)

## General Requirements

1. To receive financial aid at Antelope Valley College, you must be accepted for admission and enrolled in a program leading to an associate of arts, associate of science, certificate, or transfer towards a Bachelor's degree.
2. Within the first semester, it is suggested you meet with a counselor and develop a student educational plan with a degree objective leading to an associate of arts, associate of science, certificate, or transfer.
3. Financial aid can only be received for classes that relate to your student educational plan.
4. Financial aid cannot be received for classes leading to a license issued by an institution other than Antelope Valley College.
5. All students must maintain at least a 2.0 (C), cumulative grade point average (GPA).
6. All students must complete at least 75% of all units attempted.
7. All units attempted on your Antelope Valley College transcript are used to determine satisfactory progress, even if financial aid was not received.

## Length of Eligibility

Federal regulations mandate colleges to establish a maximum time during which students are eligible to receive financial aid. Completion of the A.A./A.S. degree requires 60 units and a minimum cumulative grade point average of 2.0. Antelope Valley College has established a maximum time frame of 70 attempted units for pursuit of associate of arts/associate of science degrees or transfer. The maximum time frame for a certificate is 40 attempted units or 150% of units required to complete the average certificate.

## Remedial Units

Students are allowed to receive financial aid for remedial units if the remedial classes are a prerequisite for entrance into a regular college program. Financial aid cannot be received for more than 30 attempted units of remedial classes. ESL course work does not count towards the maximum program limitation, but will count toward the 2.0 GPA and 75% unit completion requirement. Remedial units are defined as precollegiate units. (Refer to the Antelope Valley College catalog for a list of classes.) Remedial units must be taken in recommended sequence.

## English as a Second Language (ESL)

Financial aid can be received for ESL coursework. ESL classes should be taken in recommended sequence.

## Transfer Students to Antelope Valley College

Students are encouraged to submit official transcripts from all previous colleges attended to Antelope Valley College's transcript center. Degree applicable units posted on the Antelope Valley College transcript will be included in academic progress calculations.

## Grade Point Average

To maintain satisfactory academic progress and remain eligible for financial aid, students must maintain a minimum cumulative grade point average of 2.0.

## Unit Completion Requirement

Antelope Valley College will review each student's academic progress at the end of fall for coursework attempted in fall, at the end of spring for coursework attempted during intersession and spring, and at the end of summer for coursework attempted in summer. To maintain satisfactory academic progress, students must maintain a cumulative successful completion rate of 75% of all classes attempted.

## Warning

Students who fail to meet the unit and/or grade point average requirements will be placed on financial aid warning for the next semester.

## Termination

1. Students who fail to raise the cumulative GPA to 2.0 at the conclusion of the warning period will be disqualified from financial aid.
2. Students who fail to maintain a cumulative successful completion rate of 75% of all classes attempted during the warning period will be disqualified.
3. Students seeking an AA/AS or transfer who exceed 70 attempted units, or students seeking certificates who exceed 40 units will be terminated from financial aid.
4. Students who have been academically disqualified from Antelope Valley College are terminated from financial aid.

## Reinstatement

Students who have been disqualified from financial aid due to GPA and/or unit completion requirements may reinstate eligibility by meeting the requirements. Good academic standing and eligibility for aid will be reinstated in the term after the standards are met.

## Exceptions

Students who have extenuating circumstances may appeal for an exception to the satisfactory academic progress regulations. Appeal petitions must be submitted in writing prior to the semester deadline date. Each petition must be accompanied by a current counselor approved student educational plan and documentation of the extenuating circumstances.

Exceptions to the satisfactory academic standards may be granted in certain circumstances on a case-by-case basis. Students who have been dismissed from financial aid may file an appeal if they have experienced any of the following: (A) serious illness of the student; serious injury of the student, (B) death of an immediate family member, or, (C) extenuating circumstances.

The appeal will be reviewed initially by the financial aid director or designee. A student whose appeal is approved will regain financial aid eligibility for the semester for which they are appealing. A student may only be paid for the period in which he or she regains satisfactory progress and not for any prior payment period in which the student did not meet the standards. A student whose appeal is denied must attend a Financial Aid Satisfactory Academic Progress Appeal Workshop and then request in writing a second appeal to be reviewed by the Financial Aid Advisory Committee. All decisions rendered by the Financial Aid Advisory Committee are final and binding.

Students granted an exception will be placed on probation. They must meet satisfactory academic progress standards and abide by any other conditions indicated on their appeal approval.

## Grade Interpretation

Students successfully complete a course by receiving a grade of A, B, C, D, or P (passed). A grade of F, NP (not passed), I (incomplete), IP (in progress), or W (withdrawal) does not count as a successfully completed course. IP (in progress) units will be counted during the semester in which a letter grade is earned. Repeated (R) courses will be paid based upon Antelope Valley College policy. (Refer to the catalog for details.)

### Course Repeats

Beginning with the Spring 2012 semester, new federal regulations prevent the Financial Aid Office from paying for a class that has been passed and repeated more than one time. Remember that a letter grade of “D” is considered passed by college regulations as you receive units for that course.

Please be mindful of repeating “passed” classes more than one time as these courses will not be counted in the units considered for financial aid payment.

There may be some classes that are excluded from this repeat policy as the content is different from term to term even though the course number remains the same.

As courses are excluded from this policy, the list of courses excluded will be available on the AVC Financial Aid web page.

### Gainful Employment Program Disclosure

Federal regulations require higher education institutions to disclose information regarding the success of its students in certificate programs that lead to employment.

The information includes graduation rates, estimated education costs, median debt of students who completed programs, and other information designed to help students make better-informed choices about colleges and universities they select.

Find information for each of Antelope Valley College’s Certificate programs at the following link:

[www.avc.edu/information/ge/](http://www.avc.edu/information/ge/)



# Frequently Asked Questions

**Are there any deadlines for Financial Aid?** Yes, there are deadlines you need to keep in mind. March 2, 2015, is the State of California deadline for Cal-Grant applications and AVC's priority FAFSA applications. January 20, 2015, is the AVC Scholarship application deadline. Also, there is a second Cal Grant filing deadline on September 2, 2015.

**Does the Financial Aid Office have any deadlines for submitting necessary paperwork?** Yes. If you enrolled in classes during fall semester 2014, but do not plan to enroll in classes for the spring semester 2015, the deadline to submit paperwork necessary for your financial aid file is November 3, 2014. If you enrolled in classes during spring semester 2015, but you do not plan to enroll in classes during summer semester 2015, the deadline to submit paperwork necessary for your financial aid file is May 4, 2015. If you enrolled in classes during summer semester 2015, the deadline to submit paperwork necessary for your financial aid file is July 20, 2015.

**How will I know my eligibility for financial aid?** Once your financial aid file is completely processed, you will receive an email with instructions on how to access your award information.

**How is the amount of Federal Pell Grant I receive determined?** Your eligibility for a Pell Grant is based on your expected family contribution (EFC). The EFC is calculated by the federal processor from information submitted on your FAFSA. Your EFC and the number of units you're enrolled in at the time of disbursement will determine your Pell Grant amount.

**Will financial aid pay for all of my school expenses?** Financial aid is available to supplement, not replace your efforts to pay for educational costs.

**What happens if I withdraw or just quit attending all my classes and I have already received financial aid funds for that semester?** You may owe a portion of what you received back to the federal government. If you withdraw, are dropped by your instructor, or receive all F grades or withdrawals in all your classes, the Financial Aid Office is required to perform a calculation to determine if you owe money back to the federal programs. The calculation takes into consideration the amount of aid you received and the length of time you attended classes. If you owe money back to the federal programs, you will receive an email detailing the amount you owe and instructions about how to repay the funds. You will have a certain amount of time to repay the funds through AVC. If you do not pay by the deadline, your repayment information will be referred to the U.S.

Department of Education for collection. You will not be eligible for any further federal financial aid at any school until your debt is paid.

If you think you may have to withdraw from all of your classes, please speak to someone in the Financial Aid Office first. We may be able to give you advice that will help you avoid owing a repayment.

**How can I get Federal Supplemental Educational Opportunity Grant (FSEOG)?** FSEOG is awarded to students with the greatest need and who submit a FAFSA by AVC's priority deadline (March 2, 2014). Due to limited funding, not all students who meet the criteria will receive an award.

**I am eligible for financial aid, is there anything that would prevent me from receiving funds?** Yes. There are circumstances that stop financial aid funds. Having a defaulted loan, owing a repayment, or unsatisfactory academic progress will stop financial aid funds.

**The FAFSA requires information about my 2013 income. What if my income in 2014 will be significantly lower?**

You may qualify for a special circumstance appeal. The federal government allows the Financial Aid Office on a case-by-case basis to make changes to your FAFSA information using 2014 income information if you meet certain criteria. If you, your spouse, and/or your parents have experienced a significant loss of income in 2014 such as loss of employment, reduction in hours of employment, divorce, or death of a spouse or parent after filing your FAFSA, a special circumstances appeal petition is available at the Financial Aid Office after the beginning of the fall semester. You must complete the financial aid process using your 2013 income before a special circumstance appeal petition will be considered.

**Is financial aid available for summer semesters?** Yes, if you have remaining eligibility. Because we must make this calculation for each student and wait for spring grades to calculate students' academic progress, funds for summer session are always paid late in the semester. Your financial aid will not be available to you in time to get your books. Please make arrangements to get your books and take this into consideration when enrolling in classes for summer.

**Can taking classes in summer effect when I get my fall funds?** Yes. Because we will wait for summer grades to calculate students' academic progress, funds for students who took summer classes will be paid after the semester starts. Students will need to take this into consideration when enrolling in fall and make arrangements to get their books.

# What is a Net Price Calculator?

In accordance with the Higher Education Act, every college and university in the United States that participates in federal student aid programs must present a Net Price Calculator on its website.

AVC's Net Price Calculator is located at:  
<https://webprod.cccco.edu/npc/621/npcalc.htm>

Each school's Net Price Calculator, sometimes referred to as NPC, uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances.

The goal is to help students and parents have a better idea of the total costs of attending college and the "Net Price" after deducting anticipated grant and other financial aid.

Schools are required to provide estimated information to each inquiry regarding the following:

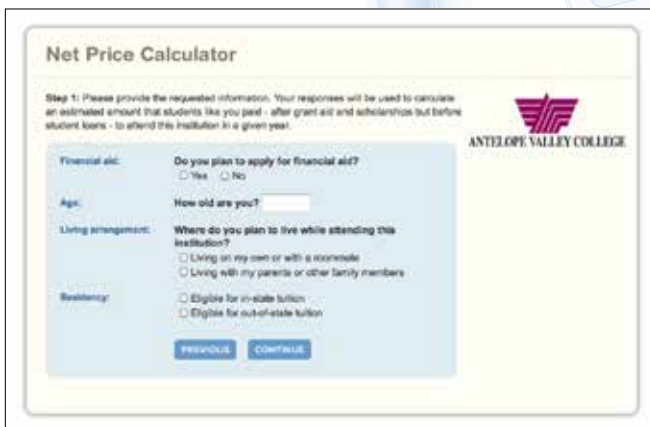
- Estimated total price of attendance
- Estimated tuition and fees
- Estimated room and board
- Estimated books and supplies
- Estimated other expenses (personal expenses, transportation, etc.)
- Estimated total grant aid
- Estimated net price
- Percent of the cohort (full-time, first-time students) that received grant aid
- Caveats and disclaimers, as indicated in the Higher Education Act

Students should expect to spend approximately 15 minutes to complete the net price calculator process.

In order to generate the more accurate results and speed up the time it takes to complete the NPC, have the following information handy when using the NPC:

- Student and parent prior year taxes
- Earnings statements (student and parent)
- Bank statements (student and parent)
- Student Academic Information: GPA, Standardized Test Scores, High School Rank
- Amount of any outside scholarships received

You can still use the calculator without these. However, if you use estimated information, the results may not be accurate.



## 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

# Be a Responsible Borrower!

## Rules to Live by If You Take Out Loans for College

### Borrow only what you need.

Just because you are eligible to borrow money, doesn't mean you have to. Be savvy to limit your debt to only the minimum you need to pay for school.



### Check your loan status

on the NSLDS website.



### Consider Loan Consolidation when you have completed school.

Once you complete your degree, if you want a single payment, or need a lower payment, consolidation may be a good option for you. But it is not always the best option, so consult with the financial aid office for guidance, as consolidation may make sense, but timing is key.



### Be aware of your deferment options.

If you encounter hardship, deferment of your loan payments may help you get through it.



### Stay in contact with your lenders.

If you have questions, or issues arise, contact them. If you move, be sure to update your address with them.

### Avoid default!

Defaulting on a loan carries significant long-term consequences. Be prudent with your finances and make sure you stay current with any loans. Understand the terms and conditions of your loan, which are located on your Master Promissory Note (MPN).



### Prepare a realistic budget and stick with it.

Know how much income you have, and how much you need to spend on school, living expenses, transportation, etc. Be careful to make sure you have enough income to cover your expenses.

## We are here to help!

**If you ever have any questions, or need help, contact us and we will help you!**

# Student Rights and Responsibilities

## As a student you have the right to:

- Information about procedures, deadlines and eligibility requirements.
- Access to the refund policies.
- Be assured that the information you submit will be treated in a confidential manner.



## As a student, you are responsible:

- To provide complete and accurate information.
- For the accuracy of the data you submit and any consequences resulting from the misrepresentation of the information.
- To pursue an educational objective — certificate or degree.
- To repay all student loans.
- To perform work agreed upon under the Federal Work Study program.
- To meet application and paperwork submission deadlines.
- To repay any overpayment of funds.
- To follow AVC's financial aid policies and procedures.
- To read and follow the financial aid Satisfactory Academic Progress regulations and read all emails from the Financial Aid Office.



## Still have questions?

Tune in to AVC's Financial Aid Online TV channel for easy-to-understand video answers at [www.avc.edu/student-services/financial-aid](http://www.avc.edu/student-services/financial-aid)



## “Financial Aid has helped me stay in college” James Tolman, Antelope Valley College student



### What are you majoring in?

“I am currently majoring in Radiologic Technology. The plan is to transfer to Cal State Northridge and receive my BS in Radiologic Sciences, then pursue a career as a Radiographer specialized in computed tomography.”

### How does financial aid help you?

“The Board of Governor's Fee Waiver and Federal work study are two of the ways financial aid has helped me stay in college. Because of financial aid I have a steady job and more money in my pocket, which helps keep my focus on school and my career.”

### What do you like about being a student worker?

“I've been working at the Financial Aid office for a while now and its been one of the best experiences of my life. There is a strong motivated staff that places student success and student-centered learning as our number one priority. While also understanding as student workers our main focus is on our education.”

# Key Financial Aid Terms

**Award Notification Email:** An email notifying financial aid applicants how to access award information including types and amounts of aid offered, as well as the responsibilities and conditions of each award. The letter will include the method of payment and dates of payment.

**BOG Fee Waiver:** California residents who meet certain eligibility requirements may be eligible to have their enrollment fees waived by the Board of Governors (BOG) Fee Waiver. All California residents should apply for this waiver. The BOG Waiver does not consider academic performance.

**Cal Grants:** Cal Grants are state-funded cash grants given to California college students to help pay for college expenses. Cal Grants are the largest source of free money funded by California. The awards do not have to be paid back.

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

**Default, Loan:** Failure to make loan payments or otherwise honor a loan's terms; reported to credit bureaus and can influence future credit and ability to receive financial aid.

**Dependent Student:** A student under 24 years old as of January 1, who doesn't qualify as an independent student by federal guidelines, is a dependent student. Dependent students are required to include parental income and asset information on the FAFSA, which is used to calculate the expected family contribution.

**Eligible Noncitizen:** 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. Other eligible noncitizens include U.S. nationals who are natives of American Samoa and Swain's Island. Contact the Financial Aid Office or call 1-800-4-FED-AID for further explanation and assistance.

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

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

**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. Application and assistance are free!

**FAFSA on the Web:** The electronic FAFSA on the Internet that allows you to complete and file the application online at [www.fafsa.gov](http://www.fafsa.gov). It's faster and easier.

**Federal Family Education Loan (FFEL) Program:** Consists of the federal Direct Subsidized and Unsubsidized student loans, which provide low interest loans to qualified students who are enrolled at least half-time.

**Federal Work-Study (FWS):** This program provides employment opportunities to students who have financial need and want to pay a part of their educational expenses through work. Community service work opportunities are also available through the Federal Work-Study Program.

**Grant:** A grant is a form of financial aid that typically does not have to be paid back. It is the best type of aid you can receive. Apply as early as possible since some grant funds are limited.

**Independent Student:** A student who is 24 years old or older, or who is not 24 but is an orphan; a ward of the court; a veteran; currently is serving on active duty in the Armed Forces other than training; married; has legal dependents other than a spouse; is an emancipated minor; at any time on or after July 1, 2013 your high school district, director of an emergency shelter or transitional housing program, or director of a runaway or homeless youth basic center or transitional housing program determine you were homeless; or has unusual circumstances which must be explained and documented to the Financial Aid Office.

**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 prepopulated on the Renewal FAFSA making the application process faster.

**Residency:** This is a determination of a student's status as a California Resident or an out of state student, or a foreign student. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible to apply for.

**Return of Title IV Funds:** If a student receives federal student aid funds, including grants and loans, and withdraws from all classes or does not successfully complete any classes; he/she could owe money back to the federal government and 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.

**Scholarships:** There are numerous local and national scholarship opportunities available in the form of free money. For more information, visit the websites listed on page 14.

**Selective Service Registration:** By law, male students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes those born on or after January 1, 1960, who are at least 18 years old, citizen or noncitizen, 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.

**Verification:** A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents, such as tax transcripts, may be requested. Quick response to any request for documentation will help expedite the process.

**Taking Classes at Multiple Colleges:** You can only receive federal financial aid from one school at a time. If you are enrolled in two or more schools during the semester, you must decide which school will be the most beneficial for your financial aid needs and notify both schools of your decision. However, you are eligible for the BOGFW at more than one California community college during the same semester.

**Antelope Valley College Non-Discrimination Policy:** Antelope Valley College prohibits discrimination and harassment based on sex, gender, race, color, religion, national origin or ancestry, age, disability, marital status, sexual orientation, cancer-related medical condition, or genetic predisposition. Upon request, we will consider reasonable accommodation to permit individuals with protected disabilities to (a) complete the employment or admission process, (b) perform essential job functions, (c) enjoy benefits and privileges of similarly situated individuals without disabilities, and (d) participate in instruction, programs, services, activities, or events.

**Note Regarding Handbook Contents:** AVC has made every reasonable effort to determine the accuracy of this handbook. However, due to changes in federal and state regulations, all information contained herein is subject to change without notice.

## Financial Aid Handbook

Contact the Financial Aid Office with specific financial aid inquiries. Published 2014. Printed in USA. Copyright 2014 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. Department of Education. For official descriptions of state aid programs, please refer to the California Education Code.



# Important Dates

## December

- Learn about the Financial Aid application process. Get a FAFSA application or go on the web at [www.fafsa.gov](http://www.fafsa.gov) 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

- The FAFSA priority filing date for all new and continuing students. Apply early for best results.
- Deadline for the California Student Aid Commission (CSAC) to receive your completed Grade Point Average (GPA) Verification Form and to apply for Cal Grants.

## September 2

- For California Community College students only, this is a second Cal Grant opportunity. CSAC must receive your completed GPA Verification Form, and you must have filed the FAFSA.

## Still have questions?

Tune in to AVC's Financial Aid Online TV channel for easy-to-understand video answers at [www.avc.edu/student-services/finaid](http://www.avc.edu/student-services/finaid)



# Key Phone Numbers & Websites

## Federal Student Aid

An Office of the U.S. Department of Education

FAFSA on the Web, Apply for Financial Aid  
Website: [www.fafsa.gov](http://www.fafsa.gov)

Application Process and Application Status  
Call: 1-800-4 FED AID or 1-800-433-3243  
For TTY 1-800-730-8913

## Federal Student Aid

An Office of the U.S. Department of Education

Default/Student Loans  
Call: 1-800-621-3115  
Website: [www.nslds.ed.gov](http://www.nslds.ed.gov)

## US Selective Service Registration

Call: 1-847-688-6888  
Website: [www.sss.gov](http://www.sss.gov)

## Federal Student Aid

An Office of the U.S. Department of Education

Financial Aid information on the Internet  
Website: [www.studentaid.gov](http://www.studentaid.gov)

## IRS

Call: 1-800-829-1040 to request complete transcript of prior tax returns  
Website: [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript)

## I Can Afford College

Website: [www.icanaffordcollege.com](http://www.icanaffordcollege.com)

## HigherOne Customer Support

Call: 1-877-211-2691  
Website: [www.avcdebitcard.com](http://www.avcdebitcard.com)

## CSAC for Cal Grant/Chafee/Dream App

Call: 1-888-224-7268  
or visit Website: [csac.ca.gov](http://csac.ca.gov)

## Office of Ombudsman

1-800-801-0030 (Inquiries)