



ANTELOPE VALLEY COLLEGE

**PRIOR
PRIOR YEAR**

Beginning in 2016 for the 2017-18 academic year, the Free Application for Federal Student Aid (FAFSA) will be available earlier—October 1 rather than January 1—and will use income information from two years prior to the academic year instead of the previous year.



2016-2017 FINANCIAL AID HANDBOOK

FAFSA SCHOOL CODE: 001113
3041 WEST AVENUE K
LANCASTER, CA 93536
PHONE: (661) 722-6300 X6337
FAX: (661) 722-6567
ONLINE: WWW.AVC.EDU

**FINANCIAL AID VIDEOS
NOW ONLINE!**



Introduction from the staff

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



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 also your responsibility to read the information located in the Student Services lobby. If you have questions after you read this information, 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

Antelope Valley College Financial Aid Office

Office Hours

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

Friday: 7:30 a.m. – 11:30 a.m.

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

Location

Student Services Building

3041 West Avenue K

Lancaster, CA 93536

Phone: (661) 722-6300 x6337

Fax: (661) 722-6567

Online: www.avc.edu

Financial Aid Staff

Dr. Jill Zimmerman, Dean, Student Life

Nichelle Williams, Director

Linda Sanchez, Secretary

Vanessa Gibson, Specialist

Yuliana Martinez, Technical Analyst

Annamarie Becerra, Technician I

Ashley Johnson, Technician I

Shant Printzian, Technician I

Geneva Cardinas, Technician II

Jacqueline Cartwright, Technician II

Kendra Doss, Technician II

Ernestine Jordan, Technician II

Gloria Mills, Technician II

Tony Sanchez, Technician II

Tyeisha McCovery, Technician II

Board of Trustees

Mr. Steve Buffalo

Mr. Lew Stults

Mr. Michael Adams

Kimberly Dolatowski

Ms. Barbara Gaines

Dr. Laura Herman

What's Inside

Welcome Students	Page 2
How Can I Pay for College?	Page 4
How Do I Get Financial Aid?	Page 5
Special Circumstances	Page 6
State and Federal Financial Aid Summary	Page 7
Federal Financial Aid	Pages 8–9
Cal Grants	Page 10
BOG Fee Waiver	Page 11
Helpful Hints	Page 12
Other Financial Support/Resource	Page 13
Scholarship Resources	Page 14
Award Information	Page 15
Satisfactory Academic Progress	Pages 16–17
Frequently Asked Questions	Page 18
What is a Net Price Calculator?	Page 19
Be a Responsible Borrower	Page 20
Student Rights and Responsibilities	Page 21
Key Financial Aid Terms	Pages 22–23
Important Dates	Page 24
Key Phone Numbers and Websites	Page 24

“Financial Aid has helped me stay in college” **Yvette Diaz Gomez, Antelope Valley College student**

What are you majoring in?

Registered Nursing

How do you pay for school?

I receive the Board of Governor's Fee Waiver which pays for my tuition. Also being a student worker on campus helps me pay for school.

How does financial aid help you?

Financial aid makes attending school easier. It helps by paying for my classes and being able to buy books and school supplies. The financial aid office is also available for any questions that I have and they are there to help everyone.

What do you like about being a student employee?

I enjoy being able to relate and understand other students at a student level. I also like the flexibility of the hours around my school schedule and how convenient it is to go to class and then walk straight to work.

What advice do you have for other students?

Don't be afraid to ask questions. There are many departments that are more than willing to answer your questions. Sometimes school can get overwhelming but don't give up on your goals!



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.

IMPORTANT! 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 \$5,815 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 5.

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 an option for covering your costs, but should be considered only after you explore all other means of paying for college. 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. Please see www.cashcourse.org for helpful information.

Also, contact the counseling center to make an appointment with a school academic counselor to develop a Student Educational Plan, this will ensure you are choosing 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 does not successfully complete 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



What is the difference between a grant and a loan?



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.

How Do I Get Financial Aid?

1 Fill out the FAFSA

You must fill out the Free Application for Federal Student Aid (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. To complete your application, you will need an FSA ID to electronically sign your FAFSA. This is to ensure your privacy and security. You can create an FSA ID at fsaid.ed.gov. If you are a dependent student, your parent will also need to create an FSA ID.
- 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. **IMPORTANT!** Remember, grants can be free gifts to you.

3 Investigate other options

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

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

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 between the ages of 18-25.
- 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.

Unusual Enrollment History (UEH) flags: 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

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, 2016, 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, 2016, 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, 2016, 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 normally considered 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 within the academic 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

(EOPS Book Vouchers, etc)

— Need

**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.**

Funding Source	Repayment Obligation	Additional Information
Federal Pell Grant	Grant does not have to be repaid*	Available to most undergraduates (students who haven't completed the requirements for a BA or received a BA or BS). Eligible students will receive the amount they qualify for.
Federal Supplemental Educational Opportunity Grant	Grant does not have to be repaid*	For undergraduates (students who haven't completed the requirements for a BA or received a BA or BS) with exceptional financial need.
Federal Work Study	Money earned while attending school; does not have to be repaid	For undergraduate (students who haven't completed the requirements for a BA or received a BA or BS) students.
Subsidized Stafford Direct Loan	Loan must be repaid	U.S. Department of Education pays interest while borrower is in school.
Unsubsidized Stafford Direct Loan	Loan must be repaid	Interest begins to accrue while borrower is in school.
State Cal Grant A	Grant does not have to be repaid	High school senior with 3.00 GPA meets the basic requirements. Apply by March 2, 2016 for consideration in 2016–2017 or September 2 (California Community College deadline).
State Cal Grant B	Grant does not have to be repaid	High school senior with 2.00 GPA meets the basic requirements. Apply by March 2, 2016 for consideration in 2016–2017 or September 2 (California Community College deadline).
State Cal Grant C	Grant does not have to be repaid	Helps vocationally oriented students acquire marketable job skills. Apply by March 2, 2016 for consideration in 2016–2017 or September 2 (California Community College deadline).
California Community College Board of Governors Fee Waiver (BOGFW)	Fee does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
EOPS (Extended Opportunity Programs and Services)	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation. Please visit the EOPS office located in SSV230.
CARE	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation. Please visit the CARE office located in SSV230.
STAR	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation. Please visit the STAR office located in SSV230

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 \$600 to \$5,815 (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.

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. You may view your Pell Grant used by logging into [NSLDS.ed.gov](https://www.nslsds.ed.gov).

Pell Grant Awards and Refunds

Federal Pell Grant awards will be divided in two payments each semester. The first refund will be during the first week of the semester. The second refund will be during 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 units enrolled in 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.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG 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. Student must remain in good academic standing to participate in the FWS program.

Federal Direct Student Loans

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 on page 9.**

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 on page 9.**

Applying for Loans

All students applying for loans for the first time during the 2016–2017 year will be required to attend a loan workshop and be enrolled in six or more units.

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): It is Important that you make sure to do the Entrance Counseling Exam for Antelope Valley College.
- Direct Loans Master Promissory Note (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:

- Exit Counseling (studentloans.gov): Make sure you do the Exit Counseling Exam.

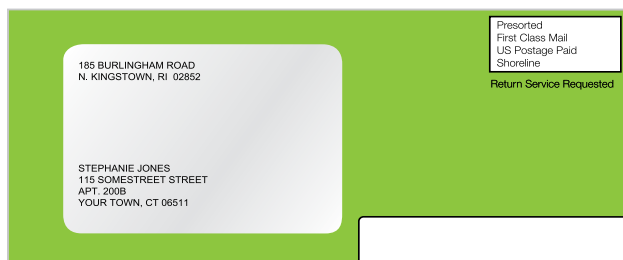
Who is a High Loan Borrower?



A High Loan Borrower is a student that has borrowed more than \$30,000 in direct loans. As a result, student will need to attend a High Loan Borrower loan workshop and complete additional paperwork.

Reminders

- **Disbursement Process:** The disbursement process takes approximately 7 business days to complete, and funds will not be refunded to you until 7 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 as one payment per semester.
- **Refund Selection Kit:** All you need to know about refunds from Bank Mobile! Look for your green envelope in the mail. It looks like this.



Once it arrives, simply follow these steps to make your refund preference selection:

1. Visit **RefundSelection.com**
2. Enter your personal Code
3. Select how you'd like to receive your money.

Please visit www.bankmobilevibe.com for more information about the new refund process.

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.

Did You Know?

It is estimated that someone with an Associate Degree will earn (on average) roughly \$6,500 more a year than someone with only a high school diploma. Similarly, someone with a 4-year degree will make roughly \$17,200 more per year (on average) than someone with only an Associate Degree.

Education Level	Average Annual Income
High School Diploma	\$33,852
Associate Degree	\$40,404
Bachelor's Degree	\$57,616

Source: US Census Bureau (2013 figures)



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 (\$1,670 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 \$1,670 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 \$1,670 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

Check the status of your Cal Grant by visiting Web Grants at www.csac.ca.gov

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

Antelope Valley College will only send the GPA verification to CSAC once the student has completed 16 degree applicable units.

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 (\$5,472 – \$12,240 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.

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 (<https://bog.openccapply.net/gateway/bog?cccMisCode=621>) for Method A or B. Use the FAFSA (fafsa.ed.gov) or California Dream Application (csac.ca.gov) 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	2015 Income
1	\$17,655
2	\$23,895
3	\$30,135
4	\$36,375
5	\$42,615
6	\$48,855
7	\$55,095
8	\$61,335
Each Additional Family Member	\$6,240

The income standards chart is adjusted each year. These standards are for the 2016-17 academic year (beginning Fall 2016) and are to be used to determine BOG B eligibility.

Beginning 2016–17 academic year, the Board of Governors Fee Waiver will be implementing academic standards. All grades will be used to determine BOG eligibility for 2016–2017.

Any combination of two primary consecutive terms (Fall and Spring) of cumulative GPA below 2.0, and/or cumulative course completion less than 50% may result in loss of fee waiver eligibility.

You'll be notified within 30 days of the end of each term if you are being placed on either Academic (GPA) and/or Progress (Course Completion) probation. Your notification will include the information that a second term of probation will result in loss of fee waiver eligibility. After the second consecutive term of probation, you may lose eligibility for the fee waiver at your next registration opportunity.

If you lose eligibility for the BOG Fee Waiver, there are a few ways that you can have it reinstated:

- Improve your GPA or Course Completion measures to meet the academic and progress standards
- Successful appeal regarding extenuating circumstances
- Not attending college in the district for two consecutive primary terms

The appeals process for extenuating circumstances includes:

- Verified accidents, illness or other circumstances beyond your control
- Changes in economic situation
- Evidence of inability to obtain essential support services
- Special consideration factors for CalWORKs, EOPS, DSPS and veteran students
- Disability accommodations not received in a timely manner

Please note that foster youth and former foster youth (age 24 years and younger) are not subject to loss of the BOG Fee Waiver under these regulations.

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.

Helpful Hints



The FSA ID—a username and password—has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to **fafsa.gov**, the National Student Loan Data System (NSLDS) at **www.nslids.gov**, **StudentLoans.gov**, **StudentAid.gov**, and Agreement to Serve (ATS) at **www.teach-ats.ed.gov**.



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 ten 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. Later applicants will still receive financial aid.



To be considered for the second competitive Cal Grant, 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 and Campus Resources

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 or 1-888-224-7268. For further questions, you can contact Kendra Doss, Foster Youth Liaison, at (661) 722-6300, x6750.

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). A list of scholarships is available at www.avc.edu/student-services/financial-aid/scholarships. 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.

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.

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, or visit Student Services, Room SSV230.

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, or visit Student Services, Room SSV2180.

Student Transfer and Academic Retention (STAR): STAR is a Federal Student Support Services program. It is designed to identify promising students and provide instructional support services above and beyond what is currently being offered. For more information contact (661) 722-6300 x6084, or visit Student Services, Room SSV208.

Veteran's Assistance: The Veterans Affairs Program is to provide assistance through education, certification, and guidance to military veterans and their dependents in achieving their educational objectives and to effectively promote the retention, graduation, and transfer of military veteran students and their dependents. For more information contact (661) 722-6300 x6342, or visit Student Services, Room SSV126.

Office of Students with Disabilities: The Office for Students With Disabilities (OSD) program provides support services, specialized instruction, and educational accommodations to students with disabilities so that they can participate as fully and benefit as equitably from the college experience as their non-disabled peers. A Student Educational Contract (SEC) is developed for each student which links student's goals, curriculum program, and academic accommodations to his/her specific disability related educational limitation. For more information contact (661) 722-6300 x6360, or visit building East of Business Education building, T100, in parking lot.

Job Placement (JPC): (JPC) is a resource and information center available to current students and alumni. The JPC assists students to become fully prepared to search for employment opportunities that are in line with their educational goals and career objectives. Students are encouraged to apply to employment opportunities, work experience programs or internships that will provide the skills and experience needed to secure permanent employment once they have graduated. For more information please contact (661) 722-6300 x6358, or visit Student Services, Room SSV171.

Student Equity: The Student Success & Equity Committee's mission is to coordinate, improve, create, and monitor Student Equity. For more information, contact (661) 722-6300 x 6375 or visit Student Services, SSV187.

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.

Hispanic Scholarship Fund (AB540 resources)

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.

FastWeb:	www.fastweb.com
Gates Millennium Scholars Program	www.gmsp.org
Military Scholarships	www.myfuture.com
United Negro College Fund	www.uncf.org
College Board	www.collegeboard.com
CollegeNet	www.collegenet.com



International Students Scholarships	www.iefaf.org
MALDEF (do not consider residency)	www.maldef.org
AVC Foundation Scholarships	www.avc.edu/foundation
Enact Your Future, Inc.	www.enactyourfuture.com
AMVETS	www.amvetsnsf.org

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

Scholarship Deadlines

AVC Foundation scholarship applications for 2017-2018 are available online in December 2016. Announcement of date will be in late Fall semester 2016. The deadline to apply for AVC Foundation scholarships is March 3, 2017.

In addition to the AVC Foundation scholarship program, the Financial Aid Office receives information about outside scholarships from donors throughout the year. Outside scholarship deadlines vary. Please read all information regarding deadlines and academic year, semester or college the scholarships(s) can be applied at. Scholarship email

announcements are sent to your MyAVC email account. We also post the information on our scholarship board and information is available at www.avc.edu/student-services/financial-aid/scholarships.

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/scholarship-scams.

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 9th 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 2016 – End of 9th week

Spring 2017 – End of 8th week

Summer 2017 – 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	1,791	1,791
Food & Housing	4,968	12,492
Transportation	1,107	1,242
Personal/Misc.	3,177	2,916
Total	\$12,331	\$19,729

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

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/

Frequently Asked Questions

Are there any deadlines for Financial Aid? Yes, there are deadlines you need to keep in mind. March 2, 2017, is the State of California deadline for Cal-Grant applications and AVC's priority FAFSA applications. March 2, 2017 is the AVC Scholarship application deadline. Also, there is a second Cal Grant filing deadline on September 2, 2017.

Does the Financial Aid Office have any deadlines for submitting necessary paperwork? Yes. If you enrolled in classes during fall semester 2016, but do not plan to enroll in classes for the spring semester 2017, the deadline to submit paperwork necessary for your financial aid file is November 7 2016. If you enrolled in classes during spring semester 2017, but you do not plan to enroll in classes during summer semester 2017, the deadline to submit paper-work necessary for your financial aid file is April 20, 2017. If you enrolled in classes during summer semester 2017, the deadline to submit paperwork necessary for your financial aid file is July 13, 2017.

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, 2016). 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; incomplete file, having a defaulted loan, owing a repayment, or unsatisfactory academic progress will stop financial aid funds.

The FAFSA requires information about my 2015 income. What if my income in 2016 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 2015 income information if you meet certain criteria. If you, your spouse, and/or your parents have experienced a significant loss of income in 2015 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 2015 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.

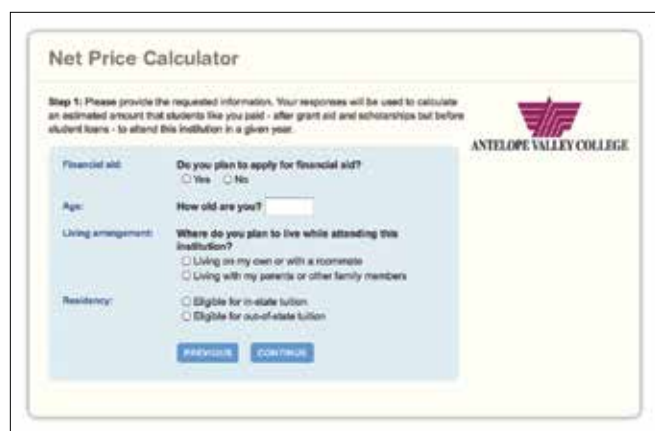
What is a Net Price Calculator?

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.



The screenshot shows the 'Net Price Calculator' interface for Antelope Valley College. It includes a title, a brief instruction, and several sections for data entry: 'Financial aid' with a 'Do you plan to apply for financial aid?' question and radio buttons for 'Yes' and 'No'; 'Age' with a text input field; 'Living arrangement' with a question 'Where do you plan to live while attending this institution?' and radio buttons for 'Living on my own or with a roommate', 'Living with my parents or other family members', and 'Eligible for in-state tuition'; and 'Residency' with radio buttons for 'Eligible for in-state tuition' and 'Eligible for out-of-state tuition'. There are 'Previous' and 'Continue' buttons at the bottom.

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.

Financial Literacy Workshops

Antelope Valley College is pleased to host free quarterly Financial Literacy resource workshops. The California Community Colleges Chancellor's office (CCCCO) has recognized the importance of financial literacy, and is holding all California Community Colleges accountable at providing knowledge in the form of learning healthier skills to better money management for its students.

CCCCO mentions that "Financial literacy training directly impacts the lives of our students, even long after they leave school. Studies show that by receiving financial education lessons people are more likely to save, invest, stay out of debt and have more money saved for retirement. The Department of Education states that financial literacy education lowers the risk of student loan defaults."

Our workshops are enjoyable, interactive and relevant for our daily financial well-being. Financial support and literacy is valuable and applicable to student's success. These workshops focus on financial well-being and we discuss the

importance of managing your money, controlling credit card debt, avoiding identity theft and the ability to build good credit. All presentations utilize AVID strategies that increase student learning outcomes, encourage student engagement and support student success.

- Presenters will provide professional insight on topics such as:
- Building a debt management plan
- Budgeting
- Credit report monitoring
- Identity Theft
- Tips on daily money management
- Please register for free monthly interactive assignments on CashCourse.

Go to www.cashcourse.org/login-page.aspx?returnurl=/home.aspx



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



“Financial Aid helps me reach my goals” Eddie Caldwell, Antelope Valley College student



What are you majoring in?

I changed my major a few times. The major I enjoy is Auto body collision repair specialist.

How do you pay for school?

I receive the Pell grant, Chaffee grant and Board of Governor's Fee waiver (BOG). I am a student worker here on the campus as well.

How does financial aid help you?

Before being a student worker, financial aid made it possible for me to have more opportunities in my life altogether and with the financial aid staff being the best when it came down to helping and being kind.

What do you like about being a student employee?

I love how convenient it is between work and my education to be so close not having to leave the campus so much. I also have a marvelous chance to help fellow students that feel lost when they have problems in college life.

What advice do you have for other students?

To always take a chance to try something new on the campus and look into the resources AVC has to offer. There is no such thing as a stupid question if you don't know.

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. It's faster and easier.

Direct Stafford Student Loan 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.

High Loan Borrower: A High Loan Borrower is a student that has borrowed more than \$30,000 in direct loans. As a result, additional paperwork is required as well as a counseling session with their Financial Aid Technician.

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, 2015 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 2016. Printed in USA. Copyright 2016 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

October 1

Begins the processing cycle for the next school year's FAFSA. Apply as early as you can. Get a FAFSA application or go on the web at www.fafsa.gov to become familiar with the application process. DO NOT submit the FAFSA until **October 1**.

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



Key Phone Numbers & Websites

FAFSA on the Web, Apply for Financial Aid

Website: 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

NSLDS

Default/Student Loans
Call: 1-800-621-3115
Website: www.nsls.ed.gov

US Selective Service Registration

Call: 1-847-688-6888
Website: www.sss.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

HigherOne Customer Support

Call: 1-877-211-2691
Website: www.avcdebitcard.com

CSAC for Cal Grant/ Chafee/Dream App

Call: 1-888-224-7268
or visit Website: csac.ca.gov

Office of Ombudsman

1-800-801-0030 (Inquiries)