



Ramblings

THE VICTOR VALLEY COLLEGE FINANCIAL AID NEWSLETTER

A Message from the Director

by Sharon Groom



Hello everyone. We have successfully finished the fall 2006 semester and I am happy to report that disbursements went pretty smoothly thanks to all of the great efforts and expertise of the financial staff. As with all other financial aid programs, information and documents, you are now able to apply for scholarships on the web. We are still making great strides to streamline all of the financial aid programs that we offer and we strive to create the online programs as user friendly as possible. Please go to our website at FinancialAid@vvc.edu, click on the Victor Valley College 2007 Scholarship Drive link, and follow all of the instructions. We offer numerous scholarships thanks to the generous donations that we receive from local businesses, service organizations, and private donors. We have a community who cares about higher education for our local students and they believe in the abilities and success that their donations bring to students, so don't let these dollars go to waste. Start applying now! You may be surprised at what you could be eligible to receive. Have a great and successful spring 2007 semester.

A Message from the Associate Director

by Greg Ryan, M.A.



We've just returned from the holiday break and 2007 has just begun, as I write this. Winter Intersession classes are already going on, and spring classes are just around the corner. Several changes and enhancements touched on in the fall 2006 newsletter are now "Live."

First, we have redesigned our FAFSA Workshops into FAFSA and Internet Labs to better serve the needs of both current and prospective VVC students. Our annual scholarship drive opened over the holiday break, and continues until mid March. This year, we have redeveloped the application process with the use of Scholar X software. Students should find the process streamlined, simpler and easier than in years past. Be sure to check it out and be sure to apply for a scholarship! The process should not take more than a half hour to complete, and you never know how much you might be awarded. One thing is certain: you will not be awarded any scholarship if you do not apply! We are just about to launch the same redeveloped process for Student Employment and Federal Work-Study. You will read about all these technological enhancements in this issue of the newsletter.

Second, we have some new faces in financial aid as well as some familiar faces who have new responsibilities. A welcome is in order for Elizabeth Duarte, who is now the Student Placement Specialist. Elizabeth comes to VVC with many years of experience in Student Services. She replaces Sheree Caldwell, who accepted the Cal-WORKS Coordinator position last spring. Congratulations to Elaine Navarrete, formerly a Financial Aid Technician in our office, has been promoted to Financial Aid Specialist. Elaine replaces Douglas Foxworthy, who accepted a new position in Admissions and Records.

On the Outreach front, we continue to offer weekly Financial Aid Workshops on campus in the Student Activities Center. These continue to surpass even my expectations, and have proved very popular with students. Although one workshop is required in order to receive a student loan, any prospective or current student is welcome and encouraged to attend, and several students have attended more than one workshop, since the subject matter varies. For example, for those of you applying for a scholarship, we do offer two different scholarship workshops designed to assist you in your search and application. You will find a current schedule in this newsletter. We are also offering our 2nd Annual Cash-For-College workshop in February, where one lucky participant will win a \$1,000 scholarship to use at the school of their choice!

Many changes were made to financial aid under the HERA (Higher Education Reconciliation Act) signed by President Bush last year. We highlighted some of these changes, such as the new Academic Competitiveness Grant, in the fall issue. Jim Murray, Financial Aid Specialist, has written an excellent article about the SNT (Simplified Needs Test) changes to the FAFSA application. Be sure to read it, as it might benefit you in determining your financial need. All of the various HERA changes are discussed in greater detail at all the financial aid workshops, so I again encourage you to check them out and attend, if you have not already done so.

Further down the road this semester, we will have our 3rd Annual Financial Aid Awareness Event in May and our annual Scholarship Ceremony in June. Details on both will be announced on our web site nearer the date.

I wish you all a successful spring semester. If there is anything I can do to assist you, feel free to email me at ryang@vvc.edu. I hope to see you at the financial aid labs, workshops, and at the Scholarship ceremony!

Financial Aid Labs

By Greg Ryan, M.A.



Are you intimidated by the computer and afraid to file your FAFSA application on your own? Did you know that the Financial Aid Office offers Financial Aid Labs every day of the work week?

The Labs began in October 2006, and are the successor to the FAFSA Workshops previously offered the past several years. The Labs are held in the Career Center and are held as a "class" in that a facilitator from the Financial Aid Office walks students through as a group step-by-step in completing the FAFSA application. Student participants sit at an individual computer workstation in order to enter their FAFSA application on the web.

For those students who are not familiar in working a computer, we also offer a pre-lab twice a week called "Internet Basics." This one hour Lab features an overview in using the computer and internet for educational expenses, and upon completion, students should feel confident in attending the next offering of the FAFSA labs.

Schedules are posted for each month, and are arranged at different times to accommodate work and class schedules. The schedule is posted on the main financial aid website, <http://www.vvc.edu/offices/financial-aid/index.htm>, and from there select the "FAFSA and Internet Labs" button for the appropriate month you are interested in. You don't have to file your FAFSA alone! The Financial Aid Labs are designed to assist you in completing your financial aid application quickly and accurately the first time you attempt it.

What's New in Student Employment?



By: Elizabeth Duarte

The Student Employment Office at Victor Valley College is excited to introduce its newest automated student employment software - JobX & TimesheetX. This software is a powerful Web-based tool that will help automate and administer the student employment process more efficiently.

What is JobX?

JobX is a Web-based software that will help automate job posting, hiring and the reporting process for students, employers, and administrators. This online software will facilitate the employment process for our students, employers and our college. JobX goes above and beyond other online job search software by allowing students to perform every task related to student employment from their own computers.

JobX Benefits for students:

- View available positions
- Automated notices
- Online applications
- 24-hour service
- Web accessibility
- Eliminated paper forms
- Job search skills development

What is TimesheetX?

TimesheetX is also a Web-based software that will help automate the time sheet submission and approval process for students, employers, and administrators. This online software complements JobX by administering time sheet processes electronically. With TimesheetX time sheets can travel from students, to their supervisors, to the student employment office in a matter of minutes - making the process quick and efficient.

TimesheetX Benefits for students:

- Automated notices
- Award balance display
- Never lost time sheet
- Web accessibility
- Eliminated paper forms
- Full work history
- Deadline reminders

For more information, please contact Elizabeth Duarte in the Student Employment Office at (760) 245-4271 Ext. 2244.



Bye Bye Paper Award Letter!

By Robbie Richards

The Financial Aid Department is proud to announce, as of Winter 07, Award Letters will no longer be mailed.

Award Letters will be available on Web Advisor only (www.vvc.edu). Financial Aid advises students to check their Award Letter periodically in case of changes or updates to their Awards.

We began offering the ability to view your award on line last fall. Once you are at the college website, click on "financial aid". From there select the "View Your Award Letter" link.



New Scholar X software at VVC!

By Greg Ryan, M.A.

The Victor Valley College Scholarship Drive runs from January 1st through March 16th. This year, we are pleased to announce a complete revamp of the scholarship application process, thanks to our new software, Scholar X.

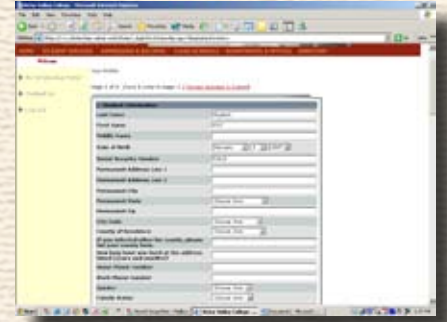
In prior years, students had to search on their own, reading each requirement for all the scholarships available at VVC. If interested in applying, the student would need to come complete one application packet for each scholarship. Then the student needed to come to the financial aid window to submit the scholarship packets.

This year, thanks to Scholar X, students will be able to apply from beginning to end on line. Better still, the Scholar X software will do the matching for you, so you do not need to search for scholarships! You will simply follow these steps:

1. Go the Victor Valley College website at www.vvc.edu and click on "Financial Aid."
2. At the Financial Aid webpage, click on the Banner in the middle of the screen that announces the Scholarship Drive.



9. Be sure to click to continue to the second page. This is where you will write your essay. If you need assistance completing your essay, the Financial Aid Office offers Scholarship workshops to assist you. These offerings are listed elsewhere in this newsletter, as well as on our website.



3. Read the instructions that are listed on the page. Primarily, be sure to have the email addresses for yourself and for those whom you select to write letters of recommendation on your behalf.
4. After reading the instructions, click the "Click here to begin" link (see above.)
5. At the next page, select the "First Time Users Log In Here" link. (Later, you can go back and select the "Scholarship Search" link which will display some of the outside (non VVC) scholarship you can apply for separately.)



Be sure to take your time completing your essay. You do not need to rush. Remember, you can always save your application and return later to complete it.

10. Lastly, you will enter your reference names and email addresses.
11. After you submit, you will be shown a summary of your application. At this point, you can review, make any necessary changes, and then do a final submit.
12. Be sure to click "Submit Application" to finish.



6. Next, you will create a Scholar X account in order to begin the application process. This will allow you to save your application to continue at another time, or to go back into your account to check on your status throughout the application cycle.



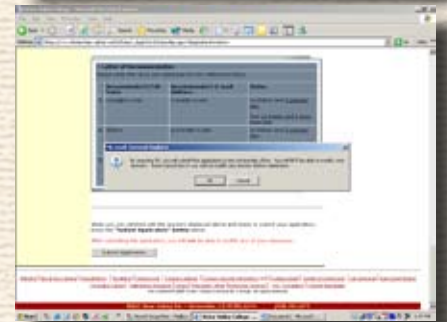
13. You will be asked if you are sure you wish to submit your application. Select "Cancel" if you need to make additional changes. Otherwise, click "OK" to continue submitting.



7. After you create your account, you will see a menu, which lists the time remaining to complete the scholarship application. Click "Start Application" to begin the application process.



14. Your application is submitted!



8. Complete the first page of the application. Your references will be contacted automatically by Scholar X, and asked to submit their letter of recommendation on line on your behalf.



If you are a current VVC student, we will automatically verify your VVC Grade Point Average and transcripts. However, you may be contacted to submit additional documentation, depending on the individual scholarships that you match with. If you are a prospective VVC student, or have attended other colleges, plan to submit a transcript from that institution.

15. You will be contacted in May with the results of your scholarship application.



Winter/Spring Financial Aid Workshop Series:

Any interested current or prospective student may attend one or more financial aid workshops.

However, if you are taking a student loan, attendance of at least one workshop is required each academic year.

Workshops are limited to the first 50 people. You must sign up in advance by emailing financialaid@vvc.edu. You will not be allowed to enter more than 5 minutes late, so please show up on time. Please make childcare arrangements in advance, as children can not be allowed in the workshops.

Our Winter/Spring 2007 Financial Aid Workshop offerings are as follows:

January 2 nd , 2007	4:00 pm – 5:00 pm	Financial Aid Workshop	SAC C
January 10 th , 2007	1:00 pm – 2:00 pm	Money Management Workshop	SAC C
January 17 th , 2007	6:00 pm – 7:00 pm	Student Loan Workshop	SAC C
January 23 rd , 2007	2:00 pm – 3:00 pm	Scholarship Workshop: Part I	SAC C
January 29 th , 2007	9:00 am – 10:00 am	Scholarship Workshop: Part II	SAC C
February 6 th , 2007	9:00 am – 10:00 am	Financial Aid Workshop	SAC C
February 15 th , 2007	6:00 pm – 7:00 pm	Money Management Workshop	SAC C
February 20 th , 2007	3:30 pm – 4:30 pm	Student Loan Workshop	SAC C
February 26 th , 2007	1:00 pm – 2:00 pm	Scholarship Workshop: Part I	SAC C
March 6 th , 2007	9:00 am – 10:00 am	Scholarship Workshop: Part II	SAC C
March 14 th , 2007	5:00 pm – 6:00 pm	Financial Aid Workshop	SAC C
March 20 th , 2007	9:00 am – 10:00 am	Money Management Workshop	SAC C
March 27 th , 2007	9:00 am – 10:00 am	Student Loan Workshop	SAC A
April 2 nd , 2007	9:00 am – 10:00 am	Scholarship Workshop: Part I	SAC C
April 12 th , 2007	5:00 pm – 6:00 pm	Scholarship Workshop: Part II	SAC C
April 17 th , 2007	9:00 am – 10:00 am	Money Management Workshop	SAC C
April 23 rd , 2007	9:00 am – 10:00 am	Student Loan Workshop	SAC C
May 1 st , 2007	9:00 am – 10:00 am	Scholarship Workshop: Part I	SAC C
May 10 th , 2007	9:00 am – 10:00 am	Scholarship Workshop: Part II	SAC C
May 16 th , 2007	6:00 pm – 7:00 pm	Financial Aid Workshop	SAC C
May 22 nd , 2007	9:00 am – 10:00 am	Money Management Workshop	SAC C

Description of Workshops:

Scholarship Workshop: Part I (Find out what Scholarships are, what are offered, the differences between internal and external scholarships, scholarship search tools, and much more!)

Financial Aid Workshop (Find out application tips, deadline dates, and an overview of what has changed. This workshop is beneficial whether you are new to VVC or planning on graduating and transferring to a university.)

Money Management Workshop (At this lively, interactive workshop, you will learn the basics of credit reports, identity theft, establishing and maintaining your credit, and other money management issues. Learn how to create a budget you can stick to, and still enjoy life at the same time!)

Student Loan Workshop (This workshop is designed for students considering taking a loan, or as a refresher to those who have already taken one. You will learn about repayment options in terms of educational financing, the differences between a Stafford loan and a PLUS loan. We will also discuss the changes to the student loan program on the horizon, and how they affect you as a student loan borrower.)

Scholarship Workshop: Part II: The Autobiography (Nothing makes a student procrastinate more than the Autobiography. Also known as the Personal Statement, come find out what to include, where to go for assistance, and tips for saving you time!)



Movement among Departments!!!!



Congratulations Douglas Foxworthy!!!

Douglas Foxworthy has accepted the Admissions and Records Specialist position as of October 10, 2006. Mr. Foxworthy worked in Financial Aid for over 9 years and will be greatly missed.



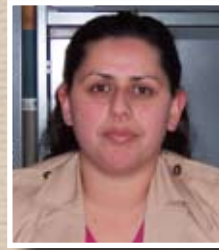
Financial Aid is Proud to Announce

that Elaine Navarrete has been promoted from Financial Aid Technician to Financial Aid Specialist. Elaine started working at Victor Valley College as a work-study student from 2002-2005. She obtained the

Financial Aid Technician position in October 2005. Hurray Elaine welcome to Financial Aid

***Please join us in congratulating
Douglas and Elaine
on their new positions!***

Welcome Elizabeth Duarte



My name is Elizabeth Duarte and I am the Placement Specialist for the Student Employment Office at Victor Valley College. I began my new professional adventure here at Victor Valley College a few months ago in November of 2006. Prior to joining the VVC team I was working at Santa Ana College where I gained 7 years of professional experience in job placement,

student services and transfer assistance. Within those years, I worked as a Student Services Coordinator for the University Transfer Center and as a Transfer Center Specialist for the Center for Teacher Education. In addition I worked as a Program Specialist for the Service Learning Center where I matched college students with various non-profit organizations throughout the Santa Ana community keeping in mind their major and their academic goals. At Victor Valley College my role as a Placement Specialist is to maintain an effective job placement program to meet student and community needs. I handle the daily operation of the Student Employment Office and specifically work with Federal Work Study student placements. Outside of work I enjoy spending time with my family, cooking and music. In June 2001, I earned my Associate of Arts Degree in Liberal Arts at Santa Ana College and graduated last year in May 2006 with a Bachelor of Science in Occupational Studies from Cal State Long Beach. I thank those of you that I have already met for the warm welcome, and I look forward to meeting more Victor Valley College students, faculty and staff. The Student Employment Office is a job resource center for all VVC students. Please let me know how I can help you with job placement!

How would you be affected if your Pell Grant Award was cut in half? Would you still be able to go to school?

By: Student Tammy Brown

Did you know there are 11,000 full time students at VVC and a little over 54% receive Pell Grants.

Several of our Victor Valley College student leaders will be attending the American Student Association of Community Colleges Conference (ASACC), March 17, 2007. ASB President Michael Koenig, Vice President Sara Sgarlata, Political Relations Senator, Heena Mehra, Athletics Senator Clyde Williams, and Student At Large, Tammy Brown will help set the legislative priorities for ASACC for the 2007-2008 academic school year.

Our Associated Student Body Council fights for student rights each year by meeting with our Congressmen and California Senators to lobby for higher education, increasing Pell Grants, and continuation of the National Tuition Endowment Act. VVC Students and their growing needs are important topics that the ASB Council shares with our elected officials.

We want to ensure that our VVC students needs are being heard and you can help us to accomplish this by participating in the ASB Council sponsored: "CONTACT WASHINGTON CAMPAIGN".

This campaign will be held during the week of February 12-16, 2007. The ASB Council would like all VVC students who receive financial aid to write letters, postcards and emails to our State Senators & National Representatives. All materials, stamps and sample letters will be provided to assist in making sure our VVC students are heard and therefore can make a difference for future VVC students.

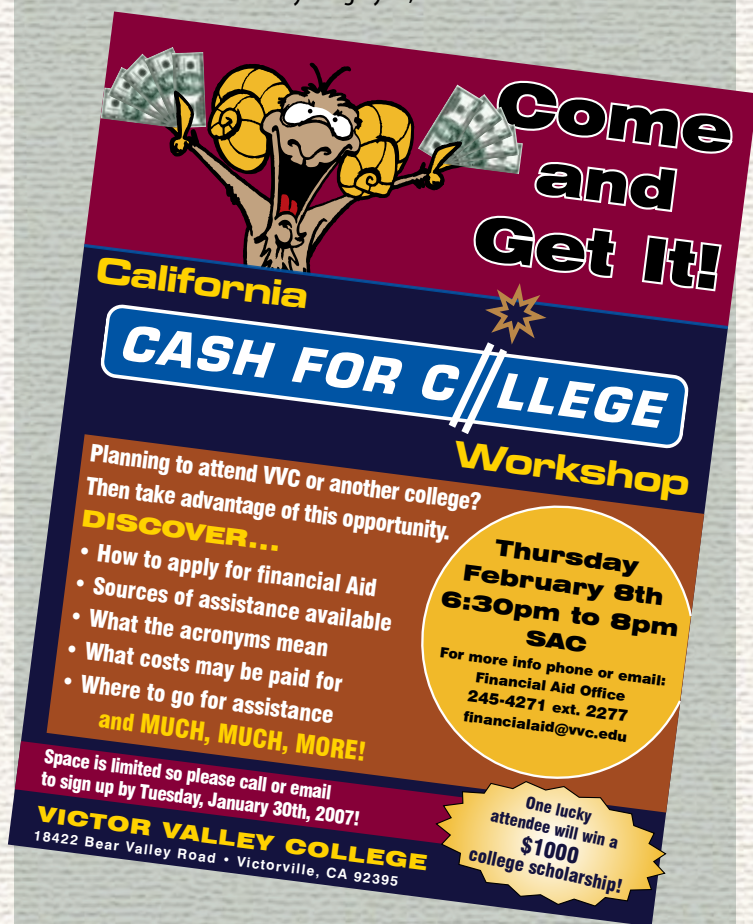
Please look for the flyers regarding this event and help us . . .

For additional information contact asb@vvc.edu or drop by the ASB Office in the Student Activities Center to learn more about CONTACT WASHINGTON WEEK.



2nd Annual Cash-For-College Workshop to be held at VVC

By Greg Ryan, M.A.



Come and Get It!

California

CASH FOR COLLEGE

Workshop

Planning to attend VVC or another college?
Then take advantage of this opportunity.

DISCOVER...

- How to apply for financial Aid
- Sources of assistance available
- What the acronyms mean
- What costs may be paid for
- Where to go for assistance

and MUCH, MUCH, MORE!

Thursday
February 8th
6:30pm to 8pm
SAC

For more info phone or email:
Financial Aid Office
245-4271 ext. 2277
financialaid@vvc.edu

Space is limited so please call or email
to sign up by Tuesday, January 30th, 2007!

VICTOR VALLEY COLLEGE
18422 Bear Valley Road • Victorville, CA 92395

One lucky attendee will win a
\$1000
college scholarship!

Last year, the VVC Financial Aid Office brought back its long running Parent Night and re-introduced it as a Cash-For-College Workshop. Cash-For-College workshops are held throughout the state between January 1st and the March 2nd Cal Grant deadline. Victor Valley College is the location for the High Desert.

The event is designed primarily for junior and senior high school students and their families, although anyone may attend. Participants will learn how to finance a college education, the application process, and what sources of assistance are available, both specifically at VVC and more generally, in the event that they are considering other colleges or universities.

This year, the event will be held in the SAC (Student Activities Center) on Thursday February 8th, 2007, from 6:30 pm to 8:30 pm. Participants will be entered into an opportunity drawing, and one lucky participant will win a \$1,000 scholarship to use for educational expenses at the college or university of their choice!

If you are interested in learning more about the event, or would like to sign up to participate, please email financialaid@vvc.edu or call us at (760) 245-4271 x.2277 before January 30th, 2007.



STUDENT PROFILE:

Charles Butler,
Winner of
Sallie Mae Fund Scholarship

By: Robbie Richards

Congratulations to Charles Butler, who is the recipient of The Sallie Mae Fund Scholarship and several other scholarship awards this academic school year 2006-2007.

Charles Butler received his Associate Science in Business Real Estate and Escrow in August 2006 and Business Real Estate Apprentice Certificate in June 2005 and has maintained a 4.0 grade point average throughout his education at Victor Valley College.

Before the dynamic accomplishments stated above, Mr. Butler had a job to support himself like most Americans. However, due to an injury and several surgeries on his shoulder, Mr. Butler had to stop working. "The day I was injured on my job, I thought the world had ended. This was my livelihood. The only real job that I had ever known was now gone, so I decided I had plenty of time for a formal education. The only problem now was financial." After reviewing every budget possible Mr. Butler discovered he would not be able to afford school. Mr. Butler stated, "I have been supported by every available side job, financial aid, student loan and scholarships." He will be transferring to Cal Baptist University Fall 07 to obtain his Bachelor of Science Degree in Business.

Throughout Mr. Butler's struggles and achievements he has expressed, "I want to be an example to the rest who follow me, that it is never too late to achieve our dreams. I want so much to be able to give back to all those whom have supported me and my dream."

Mr. Butler also stated that Starla Underwood was an inspiration and encouraged him to visit the VVC website and apply early for scholarships. After attending his first scholarship ceremony and hearing testimonies from other students, Mr. Butler was determined to become a success.

The Financial Aid Office congratulates Charles Butler on his outstanding achievements, and along with Charles, we encourage each of you to seek out and apply for scholarships to assist you in reaching your dreams!



Calculating Your EFC



By: Jim Murray

The Department of Education (DOE) has for many years been trying to simplify the way they process financial aid awards by streamlining the process. For the school year 2007-2008 DOE has made some changes in two of the three ways your EFC is calculated.

The Expected Family Contribution (EFC) is a familiar number to many of our students receiving financial aid and directly affects the amount and type of grant money and loans a student can receive each school year. The EFC is the amount that the government says the family can contribute to the student's education. If a student has a "0" EFC this would mean that a student will qualify for the maximum Pell Grant, which is currently \$ 4050 per school year, versus a student who has \$1050 EFC who would be eligible a Pell Grant of \$3000. The difference in these amounts is substantial and calculations need to be done properly to ensure that the student receives the maximum grant that they are entitled to.

There are three formulas used for calculating the EFC: regular, simplified and automatic zero. Simplified and automatic zero are the two that have changed and students should be made aware of how the changes may affect them. The regular formula is the one most students will use and is based on the assets and income and determines how much your family can contribute.

The Simplified Formula or Simplified Needs Test is income based only and ignores your assets altogether. You may qualify for this formula if you meet these criteria:

- * ***Your parents filed or could have filed a 1040A or 1040EZ or don't have to file.***
- * ***Your parent's adjusted gross income was less than \$49,999.00 on their return.***

As you can see, what matters here is ***whether or not your parents were eligible to file a 1040A or 1040EZ- not if you actually filed one.***

The third formula is Automatic-Zero EFC and is a straightforward test.

- * ***You or your parents filed or can file a 1040A or 1040EZ or you your parents are not required to file any return at all; and***
- * ***You or your parent's adjusted gross income on their return is \$20,000 or less.***

Additionally, independent students with dependents other than a spouse automatically qualify for a zero EFC if the following are true:
(1) Anyone in the student's household (as defined by the FAFSA)

received benefits from any of the following benefits programs; Supplemental Security Income (SSI), Food Stamps, Free or Reduced Price School Lunch Program, Temporary Assistance for Needy Families (TANF) and the Special Supplement Nutrition Program for Women, infants and children (WIC); or the student (and the student's spouse, if any) filed or is eligible to file a 1040A or 1040EZ or not required to file any tax return form and adjusted gross income was \$20,000 or less.

Dependent students will qualify for a zero EFC if anyone included in the parents household receives benefits from any of the programs listed in #1 above and their adjusted gross income was less than \$20,000 on their 1040A or 1040 EZ tax return form.

All students should keep in mind that it is important that information reported on the FAFSA is correct to the best of the students' knowledge and if there are any questions on filling out the application please stop by the Financial Aid Office and a specialist will be happy to assist.

"Will I get Paid!?"



By: Pearl Bandringa

You may owe money when you drop classes. You may not be paid for adding classes. Why? Please read the following:

The newly implemented recalculation policy went into effect with the Fall 2006 term. If classes are added prior to the census date, which is determined by admissions and records, awards will be recalculated and additional payment will be made if necessary. However, if classes are dropped prior to the census date, the award will again be recalculated and you will owe money back dollar for dollar per the Department of Education's (DOE) recalculation policy. Please make sure that if you are switching classes, for example one section number to the other, that you do these on the same day. If you drop a class one day and then add it again on the next day and the day of the drop was the census date, you will owe money back and the added class will not be considered for the recalculation. Another example of this is if you are currently in 6 units and want to add a class for 3 units (going from 1/2 time to 3/4 time) but the class is added after the census date, you will not be paid for the 3 units. The same is true if you were in 9 units and dropped a 1 unit class prior to the census date; you will drop from 3/4 time and to 1/2 time and will owe money back.

Please carefully consider what classes you want to enroll in prior to your registration date. Consider the hours of homework, family time, employment requirement, etc so that you can adequately give your schooling the time necessary. We want you to succeed and receive all the benefits that are available to you; however you must do your part as well.



SPRING 2007

February 12	Spring Semester Begins
February 14	Valentine's Day
February 16	Lincoln Day Holiday (no classes, campus closed)
February 17	No Saturday Classes
February 19	Washington's Day Holiday (no classes, campus closed)
March 2	Cal Grant Deadline
March 16	VVC Scholarship Drive Ends
April 6	Spring Break Holiday (no classes, offices closed)
April 7-8	No Classes – College Closed
April 9-13	Spring Break (no classes, offices open)
April 14-15	No Classes – College Closed
April 26	60% point for calculating refunds/repayments for financial aid under R2T4
May 18	Campus Closed From 12:00 p.m. – 2:00 p.m. (CSEA Luncheon)
May 28	Memorial Day Holiday – Campus Closed
June 8	Commencement Ceremony
June 25	Semester Ends



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VICTORVILLE, CA

Victor Valley College
Financial Aid Office
18422 Bear Valley Road
Victorville, CA 92392

