A Message from the Director…..Sharon Groom

Hello everyone,

We have begun the fall 2006 semester and everyone is working very hard to make sure that students’ financial aid needs are met. Having our applications and required forms on the web has helped to streamline the financial aid process, which speeds up processing time for disbursements.

I would like to take this time to emphasize to students that applying for financial aid early each year is very important. All of our FA information is now on the VVC website and on the monitors that are located in the Student Services Atrium. Students need to begin applying for financial aid at the beginning of each calendar year to ensure early processing, award eligibility based on early application, and timely disbursements. Please take the time to be familiar with our policies and procedures that are derived from the Department of Education Regulations.

We remind students that good academic and progress standards are required by the Department of Education, to retain continued financial aid. The VVC Counseling Staff helps students develop an educational plan of study to achieve certificates, degrees, and transfer units toward a bachelor’s degree. It is important to utilize the services of the Counseling Department in order to stay on track so that your financial aid is not interrupted or canceled for lack of progress toward meeting an academic goal.

Do not procrastinate. Go on-line instead of standing in line. We are here to serve students in a timely and efficient manner and we can help each other accomplish this task if students take the time to plan their financial needs for education as early as possible.

Best wishes for a successful fall semester,
Sharon Groom
Director, Financial Aid

A Message from the Associate Director….Greg Ryan, M.A.

It’s hard to believe that another summer has passed and the fall semester is upon us! We have implemented several changes in our office over the course of the last year, and I hope returning VVC students are able to see some of the positive changes.

First, we overhauled our student loan delivery system, which now allows all students to apply from beginning to end on the website, without the need to pick up a loan packet in person, or submit any paperwork to our office. Everything is processed on line, in real time, and students who complete everything will receive their funds much quicker, as we are currently disbursing loan funds weekly.

Next, we recently implemented on line access to a student’s award letter using the Webadvisor system. If you have a log in for Webadvisor, you may now view your award letter on line and print it out if you would like to keep a record.

Also new this year was on line forms for the Verification process in order to complete your financial aid file. These forms are set up in a simple step-by-step process, and allow the user to type the information in on the computer, print it out, sign the forms, and submit to our office, so that your paperwork is complete the first time you stand in line.

We are working on several additional technology enhancements for later this academic year. Among them include automations to the Scholarship Process and the Federal Work-Study and Student Employment programs. You will find articles in this issue on the new loan process, checking your award letter on line and the forthcoming scholarship changes. An article on the new Federal Work-Study and Student Employment program changes will be highlighted in the spring 2007 financial aid newsletter.

The Financial Aid Workshop series that debuted last spring also is continuing this fall. Any interested students may attend any or all of the workshop offerings, however attendance of at least one workshop is required for student loan applicants before your loan will be certified by our office.

Financial Aid Planners are also available once again for 2006-2007. If you have not received a planner, but have already completed your financial aid intake and been awarded, please come by our office to pick yours up. It contains many important deadline dates for financial aid, along with the Financial Aid Handbook. You may also

continued on page 2
benefit from study tips, notes, a calendar/date book, and a reminder of holidays, mid terms, and final exams.

Finally, last year we launched a financial aid email address. You can reach us at financialaid@vvc.edu. Whether you have a question, concern, or complaint, or just want to let us know what you think of the many changes in our office, please email us to let us know how we are doing. If you would like to write an article or a student testimonial for inclusion in a future newsletter, please email that to us as well. We would love to hear from you!

On behalf of everyone in the VVC Financial Aid Office, I hope your fall classes are off to a positive start, and I wish each of you a pleasant and rewarding semester.

Greg Ryan, M.A.
Associate Director of Financial Aid

2nd Annual Financial Aid Awareness Event held at VVC

By: Greg Ryan, M.A.

This past May, VVC held it’s second annual Financial Aid Awareness event as part of a statewide effort by the California Community Colleges to increase financial aid awareness and participation. Once again, Hot Dog on a Stick catered the event, providing free lemonade to students. Food was also available for a nominal fee. Additionally, financial aid staff was on hand to answer any questions about financial aid, and students could also enter a drawing to win a pair of tickets to any of the three Knott’s Soak City U.S.A. water parks in Buena Park, San Diego, or Palm Springs. Thank you to everyone who participated in our event and for making it a success!

VA Update

By: Robbie Richards

The VA Office is excited to announce the Veteran Administration Website will be updated very soon and one of the new features are Chapter 30 Veterans and Chapter 35 Dependents of Veterans will have access to all Montgomery G.I. Bill documents in PDF and Microsoft Word online. The new online feature will hopefully cut down the long lines and continuous trips to the Financial Aid Office.

Please continue to check the Veterans Website at http://www.vvc.edu/offices/financial-aid/veterans.htm for more updates.
The mission of the California Community College System (CCCCS) has always been to meet the needs of our students and the community. This mission statement encompasses a myriad of different programs that CCCCCS has made available and a key factor has always been to maximize access, affordability, diversity and equal opportunity for all Californians.

The Lynchpin to accessibility for a large portion of the student population is cost and CCCCCS has put affordability to the top of the list. Many essential items such as books have continued to climb in price and with no end in sight, the future of a college for many was looking unsure for many college students. The only positive news in recent months was that the cost per unit was being reduced. Starting in the spring semester 2007 the unit rate will be reduced from the current $26 per unit to $20, a 23% reduction. The students that will feel the most relief are one who pay all of the cost for tuition and receive no financial aid.

The amount of savings may seem insignificant to many, but it could be the difference to some students as to their ability to have college within their grasp, or not. What all students need to accomplish prior to the start of school, or as soon as possible to apply for the Free Application for Federal Student Aid (FAFSA) is the easiest way to qualify for the tuition and fee waiver from the state (BOGG.) Many students are surprised to find out that they can qualify for the grant and still have earned income from employment. For more information on the tuition and fee waiver please contact the Financial Aid Office, or visit our website: http://www.vvc.edu/offices/financial-aid/index.htm.

Good news! Financial Aid students may now view their award letter online! Your award letter is accessible after logging in to WebAdvisor. After logging in just select the year (“2006” equals the current 06-07 school year) and you’ll be presented with your award letter! Although the Financial Aid office mails your award letter once we’ve completed your aid package, you may also view it online at any time. Please keep in mind, though, that your award letter only reflects the aid for which you are currently eligible. For example, if you have completed your FAFSA but haven’t yet come to the Financial Aid office to complete your paperwork, your award letter likely only displays your Board of Governors Grant (BOG) fee waiver, if eligible. Other awards, such as the Pell Grant, Cal Grant, GI Bill awards and student loans only appear once you’ve been packaged for them by the Financial Aid office. You can log in to your award letter at http://www.vvc.edu/offices/financial-aid/index.htm and click on “View Your Financial Aid Award Letter.”
## Fall 2006 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 semester. Workshops are limited to the first 50 people. Please email financialaid@vvc.edu to sign up. You will not be allowed to enter more than 5 minutes late, so please show up on time.

### Our fall 2006 Financial Aid Workshop offerings are as follows:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Workshop Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 17th, 2006</td>
<td>9:30 am – 10:30 pm</td>
<td>Student Loan Workshop</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>July 24th, 2006</td>
<td>3:30 pm – 4:30 pm</td>
<td>Scholarship Workshop: Part I</td>
<td>SAC B</td>
</tr>
<tr>
<td>July 31st, 2006</td>
<td>3:00 pm – 4:00 pm</td>
<td>Money Management Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>August 1st, 2006</td>
<td>10:30 am – 11:30 am</td>
<td>Scholarship Workshop: Part II</td>
<td>SAC B</td>
</tr>
<tr>
<td>August 10th, 2006</td>
<td>1:30 pm – 2:30 pm</td>
<td>Financial Aid Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>August 25th, 2006</td>
<td>9:30 am – 10:30 am</td>
<td>Money Management Workshop</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>September 19th, 2006</td>
<td>9:30 am – 10:30 am</td>
<td>Student Loan Workshop</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>September 21st, 2006</td>
<td>9:30 am – 10:30 am</td>
<td>Scholarship Workshop: Part I</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>September 27th, 2006</td>
<td>1:30 pm – 2:30 pm</td>
<td>Scholarship Workshop: Part II</td>
<td>SAC B</td>
</tr>
<tr>
<td>October 4, 2006</td>
<td>8:30 am – 9:30 am</td>
<td>Financial Aid Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>October 9, 2006</td>
<td>2:00 pm – 3:00 pm</td>
<td>Money Management Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>October 18, 2006</td>
<td>9:00 am – 10:00 am</td>
<td>Scholarship Workshop, Part I</td>
<td>SAC B</td>
</tr>
<tr>
<td>October 23, 2006</td>
<td>2:00 pm – 3:00 pm</td>
<td>Scholarship Workshop, Part I</td>
<td>SAC B</td>
</tr>
<tr>
<td>November 1, 2006</td>
<td>8:30 am – 9:30 pm</td>
<td>Student Loan Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>November 13, 2006</td>
<td>2:00 pm – 3:00 pm</td>
<td>Financial Aid Workshop</td>
<td>SAC B</td>
</tr>
<tr>
<td>November 15, 2006</td>
<td>9:00 am – 10:00 am</td>
<td>Money Management Workshop</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>November 27, 2006</td>
<td>2:00 pm – 3:00 pm</td>
<td>Scholarship Workshop, Part I</td>
<td>SAC B</td>
</tr>
<tr>
<td>November 29, 2006</td>
<td>9:00 am – 10:00 am</td>
<td>Scholarship Workshop, Part II</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>December 6, 2006</td>
<td>9:00 am – 10:00 am</td>
<td>Student Loan Workshop</td>
<td>Quiet Room</td>
</tr>
<tr>
<td>December 11, 2006</td>
<td>2:00 pm – 3:00 pm</td>
<td>Financial Aid Workshop</td>
<td>SAC B</td>
</tr>
</tbody>
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### 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!)
Congratulations to the following students who won our drawing for Knott’s Soak City U.S.A. tickets!

Julie Grey

Julie Grey is majoring in teaching. She formerly attended East Los Angeles College for two years, and began at VVC in the spring 2006 semester. “I wanted to make a change”, said Julie. “I love the diversity and the teachers!” Julie might look out of state when she is ready to select a University to complete her Bachelor’s Degree.

Maria Gaspar

Maria Gaspar is also a CARE and EOPS student. She graduated in spring 2006 as a Computer Science and BET major. Maria began at VVC in 2002.

Yvette Noriega

Yvette Noriega was a new student in fall. She is interested in Criminal Justice. She called financial aid for questions and was referred to the parent night event. Yvette graduated high school in December. Her immediate goals are to get a better job and Yvette knows in order to do that, she needs to get an education.

Melissa Varner

Melissa Varner has been attending VVC since 2000, off and on. She took time off for raising a child but came back in spring 2006. Melissa hopes to complete an AS in Business and to one day open her own business. Her goal is to graduate with her AS in 2008. When not attending VVC, Melissa loves to spend time with her two sons.

VVC Financial Aid Scholarship Winners

Two recipients were chosen from the several excellent candidates who applied for our annual Financial Aid Office scholarship. Manuel Gomez and Sheida Khosravi were the winners this year.

Manuel Gomez started his academic career at VVC in summer 2005, with a major in Business Administration. He is a first-generation college student and is planning on continuing his education at CSU San Bernardino and majoring in Management. Manuel says he chose VVC “so that I can graduate one year early...in high school I was missing the arts requirement to transfer to a CSU.” Manuel saw the sign for the Financial Aid scholarship and applied on the web. Scholarships are nothing new to Manuel. He previously received the Key Club scholarship for $1000 while a senior in high school.

Sheida Khosravi started at VVC in summer 2004. She came to the United States from Iran in 2002 and relocated to the High Desert immediately. Sheida’s brother and husband are also VVC students. She is studying for a dual major in Computer Integrated Design Graphics and BET (Business Education Technology.) Upon completion of that, she would like to transfer to UC Berkeley, after she takes time off to raise her family. Sheida’s brother in law was a former VVC student who has since transferred. It was he who informed Sheida about the scholarship opportunity after looking on the Web site. Sheida received a total of two scholarships for 2006/2007.

Congratulations to Manuel and Sheida and all VVC scholarship recipients!!!
Outreach Update

By Dee Snead, Financial Aid Specialist-Bilingual, Outreach

The “Outreach” efforts have been very successful and rewarding; a number of facilities have expressed such interest in Financial Aid Workshops and they have scheduled us to visit them on a weekly, biweekly and monthly basis.

We are adding new facilities to our list and the word is going out with positive results. Last semester we began working with a new organization in the High Desert, the Foster Youth Resource Center, which serves the needs of Foster Youth. Currently, we are conducting financial aid presentations three times per month. We also participated in the California Cash for College Workshop, which was held on campus at VVC in January (see related article in newsletter.) In December 2005, we also began monthly presentations at the Desert View Correctional Facility in Adelanto.

We also have “In-reach” available on campus to inform and serve our current students. Last summer, we spoke about financial aid resources to students attending the Cal-WORKS orientations, as well as at the Fall EOPS Orientation. We also conducted brief, five minute presentations at classrooms on campus, such as Automotive and Music. If you are interested in having the Outreach team speak at your class, ask your instructor, and if they are interested, your instructor can contact us directly to arrange a date and time.

Finally, we have also launched a financial aid outreach page on the VVC website. The page may be accessed at http://www.vvc.edu/offices/financial-aid/outreach.htm and lists our contact names and e-mail addresses.

New Loan Process

By Greg Ryan, M.A.

Beginning this fall, students applying for loans will find a new, streamlined process. Our old process consisted of picking up a paper loan packet, completing it, and then returning to the financial aid office to submit it. Beginning this past June, students now can complete the entire process from beginning to end online. Better still, the students are in control of your loan: you can request the dollar amount you want, you can return to see the status of your loan, or a future scheduled disbursement all online. This is possible by creating a borrower account the first time you login to the system. Be sure to write down your username and password, as you will need it to check your loan status, and will even use the same login if you reapply for a student loan next academic year.

We have revised our Preferred Lender list, by listing lenders who are waiving not only the origination fees, but the new 1% Default Fee as well. You will be able to access a list of these lenders online. It will put more money back in your pocket, instead of paying it out in loan fees.

But that’s not all! Funds are now disbursed weekly, and arrive at the campus via Direct Deposit. From there, the college will cut a check for you. And no more waiting in long lines to pick up your student loan check, as all loan checks will be mailed to the address on file with Admissions and Records!

If you already applied for a loan, you might have noticed the shorter form this year, as you do not need to complete the Student Budget or Petition for an Unsubsidized Stafford Loan. However, in an effort to keep our Cohort Default Rate low and to meet the Department of Education’s philosophy of the need to educate students on financial literacy, students applying for a student loan will need to complete a workshop from our many offerings before their loan will be certified. Please see accompanying article for more on the financial aid workshop series, dates, and times.

If you have already applied for your loan, please let us know what you thought of the revised process. The VVC Financial Aid Office is always looking for ways to streamline and expedite the delivery of student financial aid. You can email us your comments at financialaid@vvc.edu.

New Scholarship Process

By Greg Ryan, M.A.

Students will note a new scholarship process this winter, when our new software, called Scholar X, comes online. Similar to what we already rolled out for student loans, any student interested in applying for a scholarship will now be able to complete the entire process: from search to application to letters of recommendation- all online.

Gone will be the lines of students submitting a printed application to the VVC Financial Aid Office. One of the best features of the new software is the ability to use one scholarship application for all the scholarships currently available. In the past, students needed to complete a new application for each scholarship they were interested in applying for.

Students will also have a high school diploma. The GED is not recognized for the ACG, although it is still recognized for the other Federal programs. The student must also remain Pell grant eligible to receive the ACG.

We are adding new facilities to our list and the word is going out with positive results. Last semester we began working with a new organization in the High Desert, the Foster Youth Resource Center, which serves the needs of Foster Youth. Currently, we are conducting financial aid presentations three times per month. We also participated in the California Cash for College Workshop, which was held on campus at VVC in January (see related article in newsletter.) In December 2005, we also began monthly presentations at the Desert View Correctional Facility in Adelanto.

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Finally, we have also launched a financial aid outreach page on the VVC website. The page may be accessed at http://www.vvc.edu/offices/financial-aid/outreach.htm and lists our contact names and e-mail addresses.

New Federal Grant for 2006-2007!

By Greg Ryan, M.A.

Some VVC students may find they are receiving a new grant for the fall semester. The new grant, called an ACG, is an acronym for Academic Competitiveness Grant. Eligible students can receive the grant a total of two years. The first year grant is $750, while the second year grant is $1300. In order to be considered, students needed to have completed a rigorous course of study in high school such as the Golden State Seal Merit Diploma. The student must also be a U.S. Citizen. Eligible non-citizens are not eligible for the ACG, even though they may be eligible for other Federal aid, such as Pell and SEOG Grants.

Students must also have a high school diploma. The GED is not recognized for the ACG, although it is still recognized for the other Federal programs. The student must also remain Pell grant eligible to receive the ACG.

Students who receive the ACG must maintain a 3.0 or better GPA in order to receive the second year grant. The process for the ACG is students who appear to be eligible should ensure that they read the comments on their SAR (Student Aid Report.) If the student appears eligible, the comments on the SAR will refer the student to a web questionnaire to complete to see if they still may be eligible.

If you have any questions on the ACG, please consider attending our “Financial Aid Workshop.”
The Victor Valley College annual scholarship awards ceremony was held on June 14, 2006 in the Student Activities Center (SAC). The annual event was hosted by the VVC Financial Aid Department. The local High Desert community and VVC sponsored 168 scholarships for a total of $123,665.00. These generous scholarship funds will aid in the educational endeavors of the 106 students who were awarded certificates at the scholarship ceremony. There were approximately 200 participants and invited guests at the awards ceremony, to honor the scholarship recipients and sponsors. The event hosted a student orientation followed by a delightful reception for guests, prior to the actual awards ceremony. The scholarship reception and ceremony were sponsored by Colleague, Nellie Mae, Southwest Student Services, and Pepsi Cola. The scholarship ceremony was honored to have Mrs. Diana O’Malley, President of VVC District Foundation as Master of Ceremonies. Dr. Patricia Spencer, Superintendent/President of Victor Valley College, offered a special appreciation tribute to honor the scholarship recipients and sponsors. The VVC Financial Aid department coordinated the scholarship application process, student orientation, reception, and ceremony.

Congratulations to all scholarship award winners and thank you to all scholarship sponsors!
FALL 2006

Monday, September 18   Last day to drop 16 week class without receiving a “W” grade

Thursday, November 2nd    60% point for calculating refunds/repayments for Financial Aid under R2T4

Friday, November 10    Veterans Day

Thursday, Friday, Saturday, Sunday - November 23, 24, 25, 26  Thanksgiving Holiday (No Classes/Campus Closed)

Saturday, December 16   Fall Semester Ends

Thursday, December 21 through Monday, January 1st – Winter Break (No Classes/Campus Closed)

Tuesday, January 2   Winter Session Begins