We are soon approaching the spring 2006 semester and while most of us, including students, are focusing on disbursements for spring, please do not forget to think about your financial aid for 2006-07. By the end of January 2006, most families will have received W2’s and other income statements for 2005 and will soon be filing federal tax returns. As soon as you and your family know what your earnings and/or adjusted gross incomes are for 2005, fill out your online FAFSA Application for 2006-07 at: www.fafsa.ed.gov.

Filing your FAFSA Application by March 2nd will ensure that California students meet the deadline for Cal Grant consideration and that all students meet early application deadlines for other limited sources of aid. Completing your application accurately ensures correct calculation of your financial aid eligibility and ensures timely disbursement of funds.

If you are not familiar with the FAFSA Application or if you need assistance with completing your application, we provide computers and assistance at the Career/Transfer Center located in Building #55. You must have your income for 2005 with you in order to receive assistance. We are here to help you succeed in meeting your educational goals so please take advantage of all financial aid opportunities that our trained staff provides to you, absolutely free.

Sharon Groom

Message from the Associate Director:

It’s hard to believe that spring is already upon us! The 2005/2006 School Year is almost at the halfway point, and it’s already time to begin planning for 2006/2007! To that end, we have added many new workshop offerings that I encourage you to make the time to attend. The workshops provide useful information on a variety of topics, and best of all, they are free to attend! You will find information on our Spring 2006 workshop offerings in this edition of the VVC Financial Aid Newsletter.

The Cal Grant deadline for the 2006/2007 Academic Year is March 2nd, 2006. All students who want to be considered for a Cal Grant need to meet this deadline by completing a FAFSA and ensuring their GPA is submitted. There is an informative article in the newsletter on this topic, and you may receive additional information at the February Financial Aid Workshops.

We will also begin to intake files for 2006/2007 Academic Year shortly after spring break. Make sure that you make the time to complete your file early to ensure you receive the maximum amount of assistance. Remember that much funding is limited, and offered on a first-come, first-served basis. As the old saying goes “The early bird gets the worm!”

It’s an exciting time, both on campus in our office and in the world at large. We have made many small changes that hopefully add up to an easier process for you, the student, to apply and complete your financial aid file and application. Some of these changes you undoubtedly notice, such as the computers in the Career Center and FAFSA on the Web Workshop assistance, to the television monitors delivering financial aid information in the Student Services atrium. Other things you may not notice,
**Staff Introductions**

By Greg Ryan, M.A.

We are pleased to announce the addition of two new staff members to assist in serving VVC students!

**Elaine Navarette** began working in our office in October 2005, as a Financial Aid Technician. Elaine currently attends VVC part time, and is close to receiving her AS in Business Education Technologies.

Before coming to work in the Financial Aid Office, Elaine was a student worker for two years in the language lab and the Academic Commons as a computer lab assistant. In 2004, she was also a Classified staff in the VVC Ticket Office.

Elaine grew up in the High Desert, but later moved away to San Diego County for several years. She came back to the High Desert to be near family who live in the area. When not working, Elaine loves snowboarding and rollerblading. She likes working with students and helping them to reach their goals: “I like the feeling of students walking away knowing I helped them through a hurdle. I am a strong believer in remembering to be compassionate to the students needs. I remember being on the other side of the window. I want students to come and ask so they feel more knowledgeable walking away.”

**Ernestine Jordan** started working at VVC in the Financial Aid Office in 1996, when she was hired as a student worker. She accepted a full time position at the College in 2000 and has worked at both the Bursar’s Office and the Switchboard. She joined the Financial Aid Office as a full time Financial Aid Technician in January 2006. Ernestine is a former VVC student, having received her AA in 1997 and her AS in 1998 in Child Development and Liberal Arts. She went on to earn a BS in Child Development from the University of La Verne. Ernestine is currently working towards an MA in Educational Administration at Grand Canyon University and plans to graduate in December 2007. She would like to become a Director or Coordinator in a Student Services Division with the ultimate career goal of becoming a Dean of Student Services.

When not working, Ernestine loves to travel, and looks forward to traveling to Hawaii one day. “I want to give back to students what VVC gave to me. I look forward to meeting students needs, just as someone did for me when I was a student here.”

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**CCCSF AAA Scholarship Winner is VVC Student!**

By Greg Ryan, M.A.

Cccsfaaa (California Community College Student Financial Aid Administrators Association) offers an annual scholarship to students attending one of the 108 California Community Colleges may apply and compete for. 24 students applied locally who were currently enrolled Victor Valley College students. Out of the top two applicants were nominated and sent to the regional competition. (Each California Community College is part of a region, VVC is part of Region IX.) Statewide, there were 20 scholarships, with two scholarships awarded per region. One of the two recipients from our region was a Victor Valley College student named Kirsten Andries! Kirsten, 30, has come a long way during her time spent at VVC. She came from an abusive home and was placed in foster care at the age of 16. The oldest of three children, she never felt she could attend college, let alone have a future. However, she did have the will to make a better life, and overcame addiction to alcohol. “I fought hard to be different from the example I was given as a little girl. After becoming a parent herself, Kirsten’s goal is to become a Probation Officer and to help other children in the system. After completing her education at VVC, she intends to transfer to California State University-San Bernardino to work towards a BA in Administration of Justice, with a minor in Liberal Arts. “The thing I like most about education is it is something that no one can take away. I have not had many things in my life, and things I have had I lost, so I am most proud of my education. My goal is to break the cycle of poverty in my family.” Kirsten feels her time spent at VVC has been life-changing for her: “VVC has been very good to me. I have been enriched so much by this college. I am thankful and grateful for all the staff and the work they do behind the scenes, which I know nothing about.”

Kirsten wants to encourage all students to apply for financial aid and take advantage of it: “I did not know about this scholarship until I saw the flyer outside financial aid. I received a notice in the mail for a Cal Grant that I did not apply for. I took the notice to financial aid, and found out that they had submitted my GPA automatically for me. Financial aid has been a tremendous benefit to me. I still cannot believe that someone will pay me to get an education and make a better life for me and my family.” This is the first scholarship that Kirsten applied for, and now she has begun to search for additional resources and funding opportunities, and encourages all students to seek scholarship assistance “I am proof that you can do it! If I can do it, anyone can!” All of us in the VVC Financial Aid Office say “Way to Go Kirsten!!!”
Though the recent budget crisis has forced the state of California to propose drastic changes in the campus based assistance at colleges and universities throughout the state, students should not be discouraged from applying for Cal Grants.

Applications for Cal Grants have not been as high as the state expected, possibly due to the concerns students have that the programs may be cut to make up the budget shortfall. What students should realize is that these are only proposed cuts and haven’t been officially adopted at this time. With the average cost of a Bachelors degree hovering around $43,000.00, students should be utilizing every possible source for grant monies. Since grant money does not have to be repaid it may help a student reduce the amount of loans or out of pocket expenses to fund their educational expenses.

Students applying for a Cal Grant A, B, or C must complete the FAFSA (Free Application for Federal Student Aid) and submit it to the federal processor by the March 2nd deadline. There is also another deadline for community college students of September 2, but the best chance for receiving a grant is the March deadline. New applicants must also send a verified Cal Grant GPA to the California Student Aid Commission by the stated deadline.

As a service to our students, Victor Valley College electronically uploads the GPA data for our eligible students.

Victor Valley College will pay out approximately $840,000.00 this school year in Cal Grant “B” and “C” awards. Awards range in amounts from $1551.00 for a full time Cal Grant “B” student to $576.00 for a full time Cal Grant “C” student.

Students applying for a Cal Grant A, B, or C must complete the FAFSA (Free Application for Federal Student Aid) and submit it to the federal processor by the March 2nd deadline. There is also another deadline for community college students of September 2, but the best chance for receiving a grant is the March deadline. New applicants must also send a verified Cal Grant GPA to the California Student Aid Commission by the stated deadline.

As a service to our students, Victor Valley College electronically uploads the GPA data for our eligible students.

Students should check with the Financial Aid Office during the last week of February to verify individual GPA submissions.

Message from the Associate Director  
continued from page 1

such as additional staff members to process paperwork faster, and keep the lines shorter. For example, this year a change was made to our disbursement schedule, so that our first disbursement for fall and spring semester occurred 10 days prior to the start of classes. In the past, the first disbursement was after classes began. In order to ensure that you are able to benefit from these changes, you need to do your part by making certain your financial aid file is complete in a timely fashion, as we are not able to award you until your financial aid file is complete.

Separately, in the financial aid world at large, in the coming months the Title IV programs (Pell Grant, campus based aid such as Federal Work-Study and SEOG, and the Student Loan Programs-FFELP and Direct Loans) are up for Reauthorization. Reauthorization occurs every five years, and all student aid programs are evaluated and any necessary changes are made. To date, we know that the Federal Pell Grant dollar amount is staying the same, however there are also proposals to make sweeping changes to the student loan programs, such as instituting a fixed interest rate and increasing the annual maximum students may borrow. As soon as any changes have been formalized, we will announce these to you in a future edition of the VVC Financial Aid Newsletter. Until then, I wish you continued success in your spring classes. I hope to see you at one of our upcoming workshops this spring, and thank you for taking the time to read this newsletter.
On Wednesday January 18th, 2006, prospective college students and their parents attended the return of Parent Night on the VVC campus. The event was held in the Performing Arts Center (PAC) from 6:30 to 8:00 pm. Dee Snead, Jim Murray, Starla Underwood and myself conducted a one hour presentation to help parents and students understand the differences between high school and college, the fees and costs associated with attending college, the differences between a California Community College, CSU, UC, Private Independent Colleges, Career Colleges and the financial aid available to them.

The Workshop also featured an in-depth look at the FAFSA and included tips on how to complete the application process. The workshop concluded with a 30 minute Q&A session that featured the aforementioned financial aid panel, along with Juanita Chou from Counseling who answered Academic related questions.

Students who attended and completed an evaluation form were entered into a drawing for a $1000 scholarship. One winner will be announced from each of the Cash for College locations statewide, which means one of the participants from the VVC workshop will be a lucky winner! The scholarship can be used at any college or university the student may ultimately decide to attend (although we hope they attend VVC!)

Thanks to everyone who participated for making this a terrific event!
Application Renewal for 2006/2007

By Greg Ryan, M.A.

Students who complete a FAFSA or Renewal FAFSA and list VVC’s School Code (001335) on their application should receive a tracking postcard from our office after Spring Break.

It is important to remember that there are additional steps in addition to completing the FAFSA application in order for students to be awarded financial aid. The postcard will outline those steps for each student. Until you complete the additional steps as outlined on the postcard, your financial aid file will remain incomplete in our office.

Since campus based funding is limited, you are potentially missing out on monies by delaying the completion of your file.

Once you receive your postcard, print out the requested forms, complete them, along with any additional requested documentation, and submit them in person to our office as soon as possible. In the meantime, if you have already completed your FAFSA, review your SAR (Student Aid Report) to ensure that VVC is listed on your application. If not, make a correction immediately.

If you need additional information, or have not yet applied for financial aid, consider attending our upcoming financial aid workshops, noted elsewhere in this issue.

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. This 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 are contact names and e mail addresses.
By Greg Ryan, M.A.

We are pleased to announce our new Financial Aid Workshop offerings this spring. All workshops are offered free to both current and prospective Victor Valley College students. There is no need to sign up, just show up! All workshops are offered in the Student Activities Center (SAC.)

**Scholarship Workshop, Part I**  
February 8th, 2006  
9-10 AM  
SAC C

Find out what scholarships are offered, the differences between Internal and External Scholarships, Scholarship search tools, and much more!

**Scholarship Workshop, Part II: The Autobiography**  
February 15th, 2006  
9-10 AM  
SAC C

Nothing makes a student procrastinate more with a scholarship application than the Autobiography. Also known as a personal statement, come find out what to include, where to go for assistance, and tips for saving you time!

**Financial Aid Workshop: Apply now for Fall 2006**  
February 14th, 2006  
February 23rd, 2006  
9-10 AM  
SAC C

Two workshops are offered this spring on completing or renewing the FAFSA for the 2006/2007 school year. You only need to attend one of the two dates offered. Find out application tips, deadline dates, and an overview of what has changed. This workshop is beneficial whether you are new or returning to VVC or even if you are planning on graduating this spring and transferring to a university.

**Money Management Workshop**  
March 16th, 2006  
9-10 AM  
SAC C

At this lively, interactive workshop, students will learn the basics of their credit reports, identity theft, establishing and maintaining their 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**  
April 19th, 2006  
9-10 AM  
SAC B

This workshop is designed for students considering taking a loan, or as a refresher for those who have already taken one. Students wanting to know their options in terms of educational financing should plan on attending this workshop. Find out the difference between a Stafford Loan and a PLUS Loan. We will also cover changes to the student loan program looming on the horizon, and how they affect you as a student loan borrower.

Mark your calendar now to attend one or all of the spring workshop series and find out what you need to know to make informed decisions and choices for your academic career!
When you enroll for class and receive payment from the Department of Education (DOE) for your entitlement in the Pell Grant Program or Loan Program and you drop all of your classes prior to the 60% date (which we calculate – Spring 2006 the date is April 27, 2006) you will owe money back to the DOE. You are given 45 days in which to make payment in full to Victor Valley College (VVC) by cash, credit card or money order at the Bursars Office. If you do not make payment in full, you will be turned over to the DOE for collections. This may adversely affect your credit report. It will also hinder you from receiving aid from any school until you have made payment arrangements with the DOE. You will have to petition to receive further aid from VVC and you can only petition once. PLEASE THINK BEFORE YOU DROP ALL OF YOUR CLASSES.

NO-SHOW or Non Attendance in Classes
When you enroll in classes and do not show up to the first day of class, the instructor will report you as a No Show. If you later go to that class to add it, make sure you go to Admissions and Records to add the class as well. If the class is cancelled; you did not attend it, but are paid for it, you will owe that money back. The money you owe back for no attendance or No-Show is 100% per Department of Education (DOE) regulations. Please think of it this way, if you were charged on your credit card for a purchase you did not make, you would not want to pay for it. It is the same way with the DOE; they paid you for something that you did not attend. Please make sure you keep money aside to return payment in full to Victor Valley College (VVC) by cash, credit or debit card or money order only. If we do not receive payment in full by the due date you will be turned over to the DOE for collections. This may adversely affect your credit report. It will also hinder you from receiving aid from any school until you have made arrangements with the DOE.

Before you withdraw, please view information located on our web site at www.vvc.edu and click on “Financial Aid.” You may also want to check with our office in person to see how dropping classes or withdrawing completely will affect you.

Scholarships 2006-2007

Welcome to Victor Valley College! Let’s talk about one of my favorite subjects, scholarships! Scholarships are a very helpful resource in securing funds to aid in your educational endeavors. The VVC financial aid department awarded over $385,000.00 in scholarships last year. The average scholarship award was $1500.00 while the least amount awarded was $500.00. I encourage you to take a moment to look into our Scholarship Program available online at our VVC website.

There are a number of “on-campus” or internal scholarships available each year from various donors in the High Desert and Victor Valley community, Victor Valley College, and VVC District Foundation. In addition, there is a list of “off-campus” scholarships available from external sources. These generous scholarship donors want to help VVC students succeed in their educational goals.

Many students do not apply for scholarships as they believe that they will not meet the criteria or some others think you must be receiving financial aid to apply. These are scholarship myths. Scholarship criteria are determined by the donor and vary with each scholarship. The criteria may be based on academic merit, major course of study, career goals or life circumstances while some others may be based on financial need.

Let me assure you that you have a good chance of receiving a scholarship, if you apply. Please, take a few minutes out of your busy student schedule, to fill out the online scholarship application for “on-campus” and “off-campus” scholarships available at http://www.vvc.edu/offices/financial-aid/index.htm. This is the first step that may lead to a single scholarship or several scholarship opportunities. Good Luck!

Note: The Financial Aid Office is also presenting two scholarship workshops this semester on February 8th and February 15th in the SAC. Please see the Workshop article in this newsletter for more information.
**Important Dates**

**Wednesday, February 8th**
Financial Aid Scholarship Workshop Part 1 in the SAC

**Friday, February 10th**
Last day of regular registration/Winter Session ends

**Monday, February 13th**
Spring Semester begins

**Tuesday, February 14th**
Valentine’s Day...Financial Aid Workshop 06/07 in SAC

**Wednesday, February 15th**
Financial Aid Scholarship Workshop Part 2 in SAC

**Friday, February 17th**
President’s Day  Campus Closed/No Classes

**Monday, February 20th**
President’s Day  Campus Closed/No Classes

**Tuesday, February 21st**
Instructor permission required to add 16 week classes.

Ram Talk/WebAdvisor can only be used to drop classes

**Thursday, February 23rd**
Financial Aid Workshop 06/07 in SAC

**Monday, February 27th**
Last day to pay registration fees

**Thursday, March 2nd**
Cal Grant priority deadline

**Tuesday, March 7th**
Last day to drop a 16 week class without receiving a “W” grade

**Thursday, March 16th**
Financial Aid Money Management Workshop in SAC

**Friday, March 17th**
St. Patrick’s Day

**Friday, March 24th**
Last day to submit a CR/NC grade for 16 week classes

**Monday, April 10th** to **Friday, April 14th**
Spring Break/No Classes

**Friday, April 14th**
Campus Closed

**Monday, April 17th**
Beginning of 2nd 8 week classes

**Wednesday, April 19th**
Financial Aid Student Loan Workshop in SAC

**Thursday, April 27th**
60% point for calculating refunds/repayments for R2T4

**Wednesday, May 3rd**
Last day to drop a 16 week class and receive a “W” grade. Last day to submit a Loan Application for the 2005/2006 Academic Year (including summer.)

**Sunday, May 14th**
Mother’s Day

**Monday, May 29th**
Memorial Day Holiday  Campus Closed/No Classes

**Friday, June 9th**
Commencement

**Saturday, June 10th**
Spring Semester Ends