

VI.
FINANCING YOUR EDUCATION

“If you think education is expensive, try ignorance...”

-Derek Bok

INVESTING IN YOUR EDUCATION

A college education is one of the best investments in the future that many students will make. Some experts say a college degree has the potential of adding hundreds of thousands of dollars to an individual's lifetime earnings.

In a world that is daily becoming more complex, more and more occupations require specialized training and educational and learning skills.

As with any investment, there are financial considerations in earning a college degree.

VVC offers a number of financial aid programs, scholarships, special awards, and work-study programs to help students finance their educations.

Eligibility and Qualifications

Each financial aid program has specific requirements. However, the programs described in this section of the catalog share the following eligibility criteria:

- U.S. citizenship or permanent resident visa.
- Enrollment in courses in accordance with the VVC Educational Program Plan and regular attendance in VVC classes.
- Satisfactory academic progress (financial aid satisfactory progress policy will be given to you during the initial financial aid counseling).
- Financial need as determined by the information listed in the Free Application For Federal Student Aid (FAFSA).
- Ability to Benefit (refer to page 38).

Financial Aid

The Financial Aid Office assists students who are seeking financial help to pay for the costs of attending Victor Valley College. Money may be provided to cover the cost of tuition and/or enrollment fees, books, transportation, and partial living expenses. Students may be working and still qualify to receive financial aid. The Renewal Application and the FAFSA are the preferred forms used in applying for financial aid. Applying on time is critical.

You may begin the FAFSA application process anytime after January 1 for the upcoming year.

The processor will forward the Student Aid Report (SAR) to the student. Additional documentation may be required to support the data submitted on the application. It is important that all requested documentation be returned as soon as possible.

Financial Aid awards are not made until a student's file is complete.

The Financial Aid Office is available to help with the process. Students may find applying for aid difficult and confusing. Those

needing help or advice are encouraged to contact the Financial Aid Office (760) 245-4271, extension 2277 or visit us on the Web at www.vvc.edu. We offer workshops to assist you.

TYPES OF FINANCIAL AID

Board of Governors Fee Waiver

This waiver is available to cover the additional cost due to fees initiated on July 1, 1985. Students must demonstrate financial need and complete the FAFSA or Board of Governors Fee Waiver Application. The maximum waiver covers the community college enrollment fee.

State Grants

California, through the Student Aid Commission, offers state-funded grants for undergraduate students. There are grants for both academic and vocational higher education programs, including the new entitlement program.

Cal Grant A, B or C applicants must have financial need, be legal California residents attending an eligible school in California, be in a program of study leading directly to an undergraduate degree or certificate, be enrolled at least half-time and not possess a baccalaureate degree prior to receiving an award. A student can accept only one Cal Grant. The Financial Aid Office has complete Cal Grant eligibility and application information.

Cal Grant A helps students with tuition/fee costs. The minimum eligible course length is two academic years and is held in a reserve status at the community college level.

Cal Grant B provides a living allowance for very low-income students. More than half of all new Cal Grant B recipients begin at a public community college. The Cal Grant B award for freshmen is usually limited to the nontuition costs of attending college such as living expenses, books and supplies, transportation, etc. When renewed by sophomores and above, a Cal Grant B may also cover all or part of tuition/fee costs. The minimum eligible course length is 12 months.

Cal Grant C helps vocational education students with tuition and training costs. Recipients must be enrolled in a vocational program at a community or independent college or a vocational school course of study from 4 to 24 months in length.

How to Apply for State Grants

To apply for a Cal Grant, complete the Free Application for Federal Student Aid (FAFSA) and file it between January 1 and the Cal Grant March 2 deadlines. Also complete any additional application requirements such as providing the Student Aid Commission with a verified grade point average or test scores. **NOTE:** Second chance; community college students have until September 2, 2005 to apply for a Cal Grant B award.

The Financial Aid Office has complete application materials and information.

Cal Grant B Entitlement Awards

Award Description:

- Provide grant funds for access costs for low-income students in an amount not to exceed \$1551. This grant is to be used for living expenses and expenses related to transportation, supplies and books. Beginning with the second year of Cal Grant B benefits, Cal Grant B also helps pay for tuition/fees for California residents attending qualifying institutions offering undergraduate academic programs of not less than one academic year.
- Awards are guaranteed for those who meet the program eligibility criteria.

General Cal Grant Eligibility Requirements

All Cal Grant applicants must:

- Be California residents
- Be U.S. citizens or eligible non-citizens
- Meet U.S. Selective Service requirements
- Attend an eligible California qualifying postsecondary institution
- Be enrolled at least half-time
- Maintain satisfactory academic progress as defined at school of attendance
- Have family income and assets below the established ceilings
- **Not** be in default on any student loan
- **Not** owe any federal or state grant refund

Federal Pell Grant

This is the primary grant for eligible undergraduate students; it ranges from \$400.00 for the academic award year.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is available to assist undergraduate students. The standard award is \$200 per year based upon the availability of funds. This grant is awarded to students who have a great financial need.

FFLEP Loans

Federal Family Education Loan Program allows students to borrow low interest loans to assist with educational and living expenses. Please inquire at the Financial Aid Office for more information.

Return of Title IV Funds

There is a federal law about repaying money back if you leave school. If you receive any TITLE IV Funds (Pell Grant, FSEOG, Direct Loans) you may owe money back to the Federal Programs.

Here is how it works: According to the day that you withdraw, the Financial Aid Office will calculate the part of the grant that you have earned and what you may owe. NOTE: If you withdraw after you have earned 60% of your Title IV Funds, you will not owe any repayment.

Federal Work Study Program (FWS)

FWS is a form of federally funded financial aid which provides paid work experience as part of the financial aid package. If interested, please check with a college representative in the Student Employment Office located in the Career Development Center, relative to the availability of FWS job positions, after you receive your award letter.

Bureau of Indian Affairs

The Bureau of Indian Affairs (BIA) funds a financial aid program for full-time students of American Indian descent who demonstrate financial need.

To be eligible for a BIA Grant, students must be at least 25 percent American Indian, Eskimo or Aleut by blood, as recognized by a tribal group.

Phone numbers to obtain applications are available from the Financial Aid Office.

Veterans' Benefits

Normally, for active duty veterans, active service of at least 181 days or more and an honorable discharge is required to receive Chapter 30, 32 or 34 GI Bill; you must also be within 10 years of your discharge date. You can call 1-888-442-4551 to verify your GI Bill eligibility with the Veterans Administration. Additionally, dependents of veterans who are 100% disabled (or deceased) from service-related causes may be eligible for Chapter 35 GI Bill benefits. Guard/Reserve six-year enlistees may also have access to the GI Bill through Chapter 1606.

Dependents of veterans with 0% or greater disability from the VA may be eligible for a tuition and fee waiver. Parents should contact the County VA office at (760) 843-2790 for further information and an application.

Active duty military may be eligible for tuition assistance from their respective branch of service. Contact your base/post education office for further information.

With few exceptions, the entire curriculum (including online classes) of the college is approved for GI Bill use. See the Veterans representative for further information.

GI Bill students assume full liability for overpayment of benefits. To avoid this, students must report to the Veterans representative when they drop classes.

As required by the VA, GI Bill students must have a current education plan on file by the end of the second semester of attendance. The education plan must show the student's declared program and must have all previous college work and military experience properly evaluated. The Veterans office can provide the necessary forms to order military transcripts.

GI Bill students must stop by the office at the start of each semester to inform the office of their enrollment and verify that their classes meet requirements.

Veterans may not receive benefits for repeating a course that was previously completed successfully. Grades necessary for "successful completion" are defined by a "D" for non-transfer or

non-prerequisite classes and by a "C" for transfer or prerequisite classes as outlined in this catalog.

To receive veteran's benefits, students must maintain a 2.0 or higher cumulative GPA (Grade Point Average) and show satisfactory progress in their program. For V.A. purposes, your GI Bill benefits will be terminated under either the following two conditions:

- You fail to maintain an overall (cumulative) 2.0 GPA for three consecutive semesters.
- You fail to complete more than half your attempted units for three consecutive semesters. (For example, if you've attempted 20 units but have withdrawn from 11.)

If you fall into either of the preceding categories, the V.A. will not allow further certifications for GI Bill until you again meet the standards. You must also meet with, and be approved for re-certification by your counselor.

For further assistance, please call (760) 245-4271, extension 2211.

Scholarships and Awards

A number of private/sponsored scholarships and awards are given each year to students at Victor Valley College.

The amounts of these awards vary, depending on the individual or organization giving the awards. Interested students are encouraged to print out an online application, available on the VVC website Financial Aid link and follow the provided instructions.

Eligibility requirements for these awards vary and may be based on academic excellence, financial need, or other criteria of the organizations which issue the scholarships.

Ability to Benefit

Effective July 1, 1991, federal regulations require students seeking Title IV student financial aid for the first time to have either a high school diploma or its equivalent, or demonstrate the **Ability to Benefit** from a college education. Non-high school graduates will be provided the opportunity to demonstrate the ability to benefit by scoring at or above designated scores on the Victor Valley College assessment tests. These scores are in compliance with the United States Department of Education guidelines. **Non-high school graduates scoring below the designated scores will be ineligible to receive Title IV student financial aid.** This includes, among others, the Federal Pell Grant, the FSEOG Federal Work Study, and the FFLEP Loans. Such students will be counseled into the appropriate remedial courses to improve their educational level. When the student is able to achieve satisfactory scores, he or she will meet the educational criteria for financial aid eligibility. **This policy does not pertain to eligibility for the Board of Governors fee waiver or the Extended Opportunity Programs and Services (EOPS).**

Part-Time Jobs For Students

In addition to financial aid programs, many Victor Valley College students find part-time jobs off campus with private employers.

A listing of jobs available to students may be found in the Student Employment Office, located in the Career Development Center.

TUITION AND FEES

Students are encouraged to plan their educational budget to cover basic college costs while attending Victor Valley College: tuition, fees, books, and supplies. Fees listed are subject to change.

Enrollment Fee

Enrollment fees for California residents are set by the California Legislature for all of the state community colleges. Refer to the current schedule of classes for enrollment fees.

Enrollment Fee Refunds

Excess enrollment fees resulting from program changes in regular classes may be refunded during the first two weeks of a semester. Refunds for short-term classes are prorated.

A student who is a member of an active or reserve United States military service and who has withdrawn from classes due to military orders may file a petition with the district requesting refund of enrollment fees. The district will refund the entire enrollment fee unless academic credit has been awarded.

A \$10 processing fee for withdrawals is charged no more than once each term.

Student Center fee is refunded for students withdrawing from all their classes prior to the first day of the semester.

Parking fees are refunded in full after complete withdrawal from classes prior to the first day of the semester. After classes begin, no refund will be given.

A full refund will be given for ASB fees upon complete withdrawal and surrender of the ASB card prior to the first day of the semester.

Parking permits and ASB cards must be surrendered upon withdrawal from school in order to receive refunds.

Refunds are typically processed beginning after the deadline for refunds has passed. Students should allow 3-4 weeks after that deadline before refund checks are mailed.

NonResident Tuition

Students who are not considered residents of California pay all regular in-state fees plus a non-resident tuition fee, charged on the number of units taken. Refer to the current schedule of classes for more on charges.

AB 540 Nonresident Tuition Waiver

Any student other than a nonimmigrant alien, who meets all of the following requirements, shall be exempt for paying nonresident tuition at the California Community Colleges, the California State University and the University of California.

- The student must have attended a high school (public or private) in California for three or more years.

- The student must have graduated from a California high school or attained the equivalency in California prior to the start of the term.
- An alien student who is without lawful immigration status must file an affidavit with the college or university stating that he or she has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so.
- Students eligible for this exemption who are transferring to another California public college or university must submit a new request (and documentation if required) to each college under consideration.
- Nonresident students meeting the criteria will be exempted from the payment of nonresident tuition, but they WILL NOT be classified as California residents. Therefore, students WILL NOT be eligible for any state supported financial aid such as the Board of Governors Waiver, CalGrant, etc.
- AB540 does not provide student financial eligibility for undocumented students. These students remain ineligible for state and federal financial aid.
- This exemption IS NOT available to students who are absent from California and taking distance education classes from California community colleges.

Please see Admission and Records for the Exemption Request form.

Nonresident Tuition Refunds

Nonresident tuition assessments will be refunded if the student is subsequently determined to be a California resident. Residency claims must be supported by documents that prove residency during the time that nonresident tuition was paid.

Nonresident tuition assessments may be refunded in part upon a student's withdrawal from school, or refunded in part when programs are reduced.

Nonresident tuition will be refunded in full prior to the beginning of classes. During the first week of classes, 75% will be refunded. During the second week, 50% of nonresident tuition will be refunded. During the third week, a 25% refund is allowed. No refunds of nonresident tuition are allowed after the third week of classes.

Full refunds of nonresident tuition are made prior to the beginning of class for winter/summer sessions. Refunds of 50% of nonresident tuition will be made until 20% of class sessions are held. No refunds are made after 20% of classes are held.

Students seeking a refund of nonresident tuition and fees must apply for a refund in writing.

Parking Fees/ASB Fees

Parking lots located around the campus are provided for students displaying valid parking permits.

Semester permits are available from the Bursar. The parking fee is \$40 per vehicle, per semester, for the fall and spring semesters. The parking fee for Financial Aid students is \$20 per vehicle per semester. Motorcycle permits are \$5 in addition to the purchase of a vehicle permit. The parking fee for Summer/Winter is \$20 per vehicle. Parking fees are subject to change. Permits are required Monday through Saturday.

Alternative Parking Options

In addition to semester parking permits, the College offers students and visitors two alternate parking options:

1. *Daily parking permits* are available for \$2.00 per day (machines accept quarters only) through vending machines located on campus.
2. *Parking meters* are located in Lot #6. They are intended to meet short-term parking needs. The cost is 25 cents for each 15 minutes (meters accept quarters only). Student permits are not valid in metered stalls.

Student Center Fee

During the 1992 Spring Semester, the student body approved a Student Center Fee of \$1 per semester unit, up to a maximum of \$10 per year.

Student Representation Fee

Each student is charged \$1.00 per semester (Fall/Spring). The student representation fee is authorized by Education Code Section 76060.5 and implementing Title V regulations commencing with Section 54801. Section 54805 requires a notice to be provided to students stating that: "the money collected pursuant to this article shall be expended to provide support for students or representatives who may be stating their positions and view points before city, county, and district government, and before offices and agencies of the state and federal government."

Textbooks and Small Supplies

Students enrolled in classes will need textbooks and other supplies for most of the courses in which they are enrolled.

The cost of textbooks purchased by the student at the beginning of each course and supplies varies from course to course.

For financial planning purposes, a full-time student at Victor Valley College should plan on spending approximately \$500 per year for books and small supplies such as notebooks, pens, and pencils.

Textbooks and supplies may be purchased at the college bookstore, located in the Student Activities Center (SAC) or purchased online at www.vvcRams.com.

Textbooks may be bought back by the college bookstore at the end of the semester. A book "buy-back" is held at the bookstore during Finals Week, the last week of each regular semester.

Book buy-backs are conducted on the last two days of the 6-week summer sessions.

The bookstore's refund policy is attached to every receipt at the time of purchase. Students should read the policy carefully to determine what may be refunded.

Fee Review

Fees are subject to review without notice due to budgetary considerations in the state legislature, the California Board of Governors, and/or the Victor Valley Community College District Board of Trustees.

Refund Policies

In the event of a withdrawal from classes, a portion of the fees paid may be refunded to the student.

Refunds for withdrawals from class(es) must be requested by the student using a **Request For Refund** form. A \$10 processing fee will be charged for student-initiated refunds. Students not requesting refunds may apply their credit balance toward their student fees in the next semester provided the withdrawal deadlines are met.

Refunds resulting from class cancellations or class rescheduling by the District will also be refunded automatically.