Never assume you are not eligible for financial aid. If you do not qualify for low income grants, you may still qualify for other kinds of financial assistance. Approximately 70% of Merced College students qualify for the BOG Fee Waiver which means they pay NO enrollment fees!
We realize financial aid paperwork is often considered complicated and intimidating. With this in mind, the goal of the financial aid staff is to assist you throughout the entire process in an efficient and friendly manner. Please contact us with your questions and concerns. You will find individual contact information in our staff directory (page 16) of this handbook. We also welcome your comments at our office email, financialaid@mccd.edu. A financial aid staff member will respond promptly to your inquiry. We are here to help you and wish to make this a pleasant and successful experience for you.

-Your Financial Aid Staff

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Approximately 70% of Merced College students qualify for some form of financial aid. You could be one of them! Contact the Financial Aid Office for more information.

The chart on this page provides figures from some of our larger financial aid programs for the 2014-2015 academic year.

In addition, many Merced College students receive cash awards through Merced College Foundation Scholarships and the Merced College Extended Opportunity Programs & Services (EOP&S).

Financial Aid Programs at Merced College

<table>
<thead>
<tr>
<th>AWARD</th>
<th>2016-2017 MAX AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$ 5,815</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant</td>
<td>$ 800</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$ 1,648</td>
</tr>
<tr>
<td>Cal Grant C</td>
<td>$ 547</td>
</tr>
<tr>
<td>Child Development Grant</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Chafee Grant for Foster Youth</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Federal Work-Study Program (student jobs on &amp; off campus)</td>
<td>varies</td>
</tr>
<tr>
<td>Board of Governors’ (BOG) Fee Waiver</td>
<td>waives the per unit enrollment fee</td>
</tr>
<tr>
<td>Merced College Foundation Scholarships</td>
<td>available every March – we typically award more than $100,000 per year</td>
</tr>
</tbody>
</table>

At Merced College we awarded over $30 Million in Financial Aid in 2014-2015

Federal Programs          Total Disbursed
Pell Grants               $ 20,103,776
Supplemental Educational Opportunity Grants (SEOG) $ 344,948
Work-Study                $ 464,548

State Programs           Total Awarded
Cal Grants                $ 1,766,322
Board of Governors BOG Fee Waivers $8,040,925

Don’t assume that you don’t qualify... APPLY!
THE POWER OF EDUCATION

Education pays. The more education you have, the more choices you have!

LEVEL OF EDUCATION / 2014 MEDIAN WEEKLY EARNINGS

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Median Weekly Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctorate degree</td>
<td>$1,591</td>
</tr>
<tr>
<td>Professional degree</td>
<td>$1,639</td>
</tr>
<tr>
<td>Master’s degree</td>
<td>$1,326</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$1,101</td>
</tr>
<tr>
<td>Associate degree</td>
<td>$792</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>$741</td>
</tr>
<tr>
<td>High school graduate or GED</td>
<td>$668</td>
</tr>
<tr>
<td>Not a high school graduate</td>
<td>$488</td>
</tr>
</tbody>
</table>

Source: www.bls.gov

THE COST OF LEARNING IN CALIFORNIA

AVERAGE COLLEGE COSTS FOR 2015-2016*

<table>
<thead>
<tr>
<th>College</th>
<th>Living at home and commuting</th>
<th>Living off campus</th>
<th>Living on campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Community Colleges</td>
<td>$ 12,221</td>
<td>$ 19,619</td>
<td>$ 13,929</td>
</tr>
<tr>
<td>California State University</td>
<td>$ 15,996</td>
<td>$ 20,364</td>
<td>$ 22,726</td>
</tr>
<tr>
<td>University of California</td>
<td>$ 25,825</td>
<td>$ 27,748</td>
<td>$ 35,584</td>
</tr>
<tr>
<td>Independent Colleges</td>
<td>$ 42,451</td>
<td>$ 48,397</td>
<td>$ 50,470</td>
</tr>
</tbody>
</table>

This chart shows the average annual costs for single students during the 2014-15 school year, including tuition and fees, room and board, books and supplies, transportation, and personal expenses such as clothing, laundry and entertainment.

*Fees vary based on College/University.

By Going to College …
Not only can you earn more during your lifetime than someone with only a high school diploma, but you’ll also have a better chance of earning it in a career you enjoy.
THE FINANCIAL AID PROCESS

Applying for financial aid...

1. Complete and submit the Free Application for Federal Student Aid (FAFSA) to the federal government. Be sure to list Merced College on your FAFSA. Our school code is 001237. File your FAFSA online at www.fafsa.gov. Before filling out your FAFSA create an FSA (Federal Student Aid) ID for yourself at www.fsa.ed.gov or www.FAFSA.gov, which will consist of a Username and Password. You will use your FSA ID to sign your online FAFSA. If you must provide parental information, your parent will be required to create an FSA ID as well. If your parent is married, only one parent is required to have an FSA ID. You do not need to create a new FSA ID every year. If your parent does not have a Social Security number, you may print out a signature page from your FAFSA and mail it in.

2. The government analyzes your FAFSA information and creates your Student Aid Report (SAR). Your SAR summarizes the data you reported on your FAFSA.

3. 1 to 3 weeks after submitting your FAFSA, you will receive a letter from the Merced College Financial Aid Office (MCFAO). This is your “Welcome” letter. The letter lists the documents you will be asked to provide. Take your letter to the MCFAO. When you take your letter to the Financial Aid Office, you will be given a packet of our school’s financial aid forms and a checklist of required documents. Some forms are available online at www.mccd.edu. (Admission & Aid, Financial Aid, Forms.)

4. You will need to complete Merced College financial aid forms and bring in required documents. Bring in your Merced College ID card, your Social Security card and immigration card, if applicable. You may also need to bring in other documents, such as verification of benefits received, federal tax transcripts and W-2 forms from the prior year. Since we can no longer accept paper copies of tax returns, the only acceptable verification of tax information is now a tax transcript from the IRS or use of the IRS Data Retrieval option on the FAFSA.

5. Submit all your completed paperwork to the Merced College Financial Aid Office. At that time you will speak with an advisor who will review all your documents and paperwork and either award you, if possible, or, if not, advise you what still needs to be done. The sooner you submit all paperwork to our office, the sooner we will be able to complete the verification process and the sooner you will be able to receive funding, if qualified. At this point, if your SAR needs corrections, we will make them electronically. (You must submit all documents in person. We cannot accept financial aid packets via mail or email or from a person other than the student. Always bring your Merced College ID card with you.)

6. You can access your financial aid award information through the MC4Me portal on the Merced College home page, www.mccd.edu. 1 week prior to your first disbursement you will receive notification of the upcoming disbursement at your MC email address. You are able to access financial aid information, such as disbursement dates and our satisfactory academic progress policy, at www.mccd.edu/resources/financial aid. You can also view this entire handbook online.

NEW

IMPORTANT DATES & DEADLINES

October 1 File your FAFSA or CADA for the next school year as soon as possible after October 1st.

March 1 Pick up your Merced College Foundation Scholarship application and booklet in the Financial Aid Office or access it online at www.mccd.edu/resources/financial aid.

March 2 Postmark deadline for Cal Grants. Both the GPA Verification Form and the FAFSA or CADA must be postmarked by this date. (Merced College submits GPAs electronically for all qualifying students who have completed 16 or more degree applicable units at the time of submission. Check with Admissions & Records.)

March 31 Deadline for turning in your Merced College Foundation Scholarship application. If March 31st is on a weekend, the deadline is 4:00pm on the last school day in March.

September 2 Second chance postmark deadline for Cal Grants for community college students only. Both the FAFSA and the GPA Verification Form must be postmarked by this date. (Merced College submits GPAs for all qualifying students who have completed 16 or more degree applicable units at the time of submission. Check with Admissions & Records.)
Submit your FAFSA...

WHAT IS A FAFSA?
The Free Application for Federal Student Aid (FAFSA) is the basic application form for student financial assistance. Apply online at www.fafsa.gov. Please make sure you are on this web site, which is the official Department of Education web site. There are other web sites with the word, “FAFSA”, in the title but they will charge you to submit your application. Never pay to have your FAFSA submitted.

You will need your parents’ (if you are a dependent student) and your income information from the prior year. You can print out a pre-application worksheet at www.fafsa.gov and that will help you complete the FAFSA faster and more accurately. We also have the pre-application worksheets in our office.

FAFSA applications and instructions are available in English and Spanish.

SIGNATURES REQUIRED
FAFSAs must be signed by the student and also by one parent, if parents’ information is required. To sign your online FAFSA, create an FSA ID at www.fsaid.ed.gov or www.FAFSA.gov. Your parent must create an FSA ID as well. The FSA ID does not need to be recreated each year. If your parent does not have a Social Security number, you can print out a signature page from your FAFSA, have your parent sign it, and mail it to the Federal Government.

APPLY EVERY YEAR
You must complete a new FAFSA for every school year. At Merced College our financial aid year begins in August with the Fall semester, continues through the Spring semester and ends with the Summer term.

Apply as soon as possible after October 1st for the following Fall. To be considered for Cal Grants you must submit your FAFSA no later than March 2nd every year. It is important to meet this deadline. (The March 2nd deadline only applies to Cal Grant eligibility. You can still file your FAFSA after March 2nd.)

HELP IS AVAILABLE!
If you want help completing the FAFSA, printing out your SAR or applying for an FSA ID, the Merced College Financial Aid Office has computers and a staff member to assist you. If you apply online, help is built into the program or you can go to www.studentaid.ed.gov/completefafsa.
Mistakes to avoid when completing the FAFSA...

1. Make sure you and your parent, if required, sign your online FAFSA. You sign by using your FSA ID. If a parent signature is required, one parent will use his or her FSA ID as well. If your parent does not have a Social Security number, you may print out a signature page, have your parent sign it, and mail it to the Federal Government.

2. When completing your FAFSA, use your legal name as it appears on your Social Security card.

3. Answer this question correctly: “Have you ever been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid?” This question will not appear if you have never received federal student aid.

4. If you and/or your parents filed taxes, pay attention to the question which asks for the tax paid. Tax paid is never the same as the Adjusted Gross Income. Utilize the IRS Data Retrieval option on the FAFSA if possible. This one step may prevent you from having to provide other IRS documentation.

5. One question asks if you will be working on a master’s or doctorate degree for the current school year. This refers to work at the graduate school level (usually after you have a 4-year bachelor’s degree). Unless you have a bachelors degree, you would answer ‘No’ to this question.

6. Another question asks what degree or certificate you will be working on in the coming school year. Merced College students can answer: “associate degree”, “certificate program” or “undecided”. This question is not asking what your long term educational goal is; it refers to where you will be in the upcoming school year.

7. Many students incorrectly report having a dependent. Having a dependent is not the same as having a child. A legal dependent is a person for whom you provide and will continue to provide more than half of his or her financial support during the entire school year.

8. Students should only report biological or adoptive parents’ information. You cannot use grandparents’ or other relatives’ information. If you have questions or concerns about this section of the FAFSA, you should contact the Financial Aid Office.

9. If you indicate on your FAFSA you are a foster youth, a ward of the court, an emancipated minor, or in legal guardianship, you must provide court documentation. If you indicate you are homeless, you must provide documentation from the appropriate authorities. A legal guardian is not your parent. A legal guardian is a court-appointed person who has legal responsibility for you.

10. On your FAFSA there is a section for “Additional Financial Information” and “Untaxed Income”. Untaxed income includes child support, state disability, workmen’s compensation, etc. Please report totals for the appropriate year. You do not need to report Social Security, SSI, SSDI or welfare benefits.

11. When submitting your FAFSA online, be sure to click the “Submit”
WHAT IS A SAR?
When you submit a FAFSA, the federal government analyzes the information you provide and creates a document called a Student Aid Report (SAR).

You should receive a paper SAR in the mail if you applied using a paper FAFSA and did not provide a valid email address. You will receive a SAR Information Acknowledgement in the mail if you applied online but did not provide a valid email address. If you provided a valid email address on your application, you will receive an email containing a secure link so you can access your SAR on the Web.

Every school you list on your FAFSA will also receive a copy of your SAR.

You should correct your SAR, if necessary, before submitting it. However, we can also make electronic corrections to your SAR. When you come in, please advise our personnel if information is incorrect.

WHAT IS AN EFC?
At the top of your Student Aid Report there should be the letters “EFC” followed by number(s). The number can be zero. If there are no numbers after the “EFC”, it means a correction is needed. EFC stands for Expected Family Contribution, the amount you and your family are expected to contribute to your education for the school year. Your EFC is the number used to determine the amount of financial aid you are eligible to receive for the designated school year.

HOW DOES A SCHOOL FIGURE OUT HOW MUCH MONEY YOU RECEIVE?
Every school has a Cost of Attendance (COA) per year. These college costs can include tuition, fees, books, supplies, housing, food, transportation, personal expenses and other costs. The school then deducts your contribution (EFC). The result is your Financial Need or Financial Eligibility.

COA – EFC = NEED

Because Cost of Attendance can vary among schools, you may have a different financial need at different schools. Your COA will also depend on where you live (with parents, on or off campus) and the college you attend.

YOUR FINANCIAL AID PACKAGE
Your financial aid package is the combination of awards a school offers you. Your Merced College package might include: grants, work-study, fee waiver and scholarships. Refer to descriptions of all these awards on the next pages of this handbook.
THE FINANCIAL AID PROCESS

Applying for Financial Aid using the CADA (CALIFORNIA DREAM ACT APPLICATION)

APPLYING IS EASY!

1. Complete and submit your California Dream Act (CADA) application at www.caldreamact.org. Be sure to list Merced College on your CADA. Our school code for CADA is 00123700.

2. Apply for admission to Merced College.

3. The state processes your information and creates a CalSAR which summarizes the data you reported on your CADA. This information gets sent to the college.

4. Visit Admissions and Records to verify your California Residency and submit your AB 540 form if not already on file.

5. The Financial Aid office will contact you via letter or email within two weeks of receiving your CADA information. When you are contacted, the Financial Aid Advisor will let you know what items you need to bring in to the office.

6. Once all documentation has been submitted you may access your financial aid award information on your MC4ME portal on the Merced College home page, www.mccd.edu.

Important Information for CADA Students

- Before starting your CADA you will be required to create a username and password. It is important to make sure you write these down and keep them in a secure location. You will use them every year when you renew your CADA.
- When filling out your CADA, if you have a DACA Social Security card, make sure you use the Social Security number and full first and last name exactly as it appears on the card.
- Males ages 18-25 must register with Selective Service for Cal Grant and other state aid. This can be done on the CADA or pick up a form at any U.S. Post Office.
- Students and parents who file U.S. tax returns may be required to provide a copy of the tax transcript to the Financial Aid office if selected for verification (The Selective Service and IRS does not share data. CADA student and parent information is protected by the same privacy and information security laws).

APPLY NOW! HELP IS AVAILABLE!

If you want help completing the CADA the Merced College Financial Aid FAFSA Lab has computers and a staff member to assist you. For more information about CADA you can contact Student Support Services at the California Student Aid Commission at 1-888-224-7268 or visit www.caldreamact.org.

CADA is the application for eligible undocumented students.

In 2011, California began allowing undocumented students who meet certain requirements to apply for and receive state financial aid. CADA can offer to eligible students:

- Privately funded scholarships at public colleges and universities (starting January, 2012)
- Institutional financial aid like UC Grants, State University Grants, EOPS grants and Community College BOG fee waivers (starting January, 2013)
- State financial aid like Cal Grants and Chafee Grants (starting with the 2013-2014 academic year)

Eligible undocumented students should complete the CADA October 1 – March 2. The CADA is very similar to the FAFSA, except it is for students who either don’t have a Social Security number, or who have obtained a Social Security number during the DACA (Deferred Action for Childhood Arrivals) or work authorization process. CADA application information is confidential. CADA students and their parents are protected by the same privacy and information security laws as all other Cal Grant applicants.

WHO IS ELIGIBLE FOR CADA?

Eligible students are those who meet all of the following criteria:

- Ineligible for Federal Financial Aid (not a US Citizen, US National, or Eligible Non-Citizen)
- California Resident
- Attended a California school for at least three years
- Graduated from a California high school or passed the California High School Proficiency Exam or have earned a General Equivalency Diploma (GED)
- If required, complete an affidavit (AB 540 form) saying you have filed (or intend to file) for legal immigration status
- Enroll in an accredited California institution of higher education
At Merced College...

There are several types of financial aid available to students at Merced College. Our financial aid awards include federal and state grants, state fee waivers, work-study jobs and scholarships. We do not currently participate in the federal student loan program so students completing their studies at Merced College do not finish here with a student loan debt. You can receive multiple forms of financial aid. Many of our students receive an award which is a combination of several forms of financial aid.

You do not need to be a full-time student to receive financial aid. Your award can be prorated for three quarter-time (9 through 11.5 units), or half-time (6 through 8.5 units). At less than half-time (under 6 units) you may or may not receive an award. It depends on your Expected Family Contribution (EFC).

You cannot receive grant funds at more than one college during the same term. If you are enrolled in two schools in one semester, you can receive your grants at only one of the schools. You can, however, request a Consortium which enables you to combine most units at both eligible schools to reach a higher enrollment status (for example, from three-quarter time to full-time). For more information, please contact the Financial aid office.

FEDERAL GRANTS

FEDERAL PELL GRANT
Pell Grants are usually the foundation of federal student aid to which aid from other federal and non-federal sources might be added. Pell Grants are based on demonstrated financial need and awarded to every undergraduate student who qualifies. When you file the FAFSA, you are automatically considered for a Pell Grant. The amount of your award is based on your need and your enrollment status.

The maximum Pell Grant award at Merced College for the 2016-2017 school year is $5,815. Students receive grants on scheduled disbursement days. We have two main disbursement dates for Fall and Spring. If you do not make the first main disbursement date, there are supplemental disbursements and correction/make-up disbursements. Please see our schedule of Fall 2016 and Spring 2016 disbursement dates on page 13 of this Handbook.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)
SEOG is a federal grant for undergraduate students with the greatest need. The only application for the SEOG is the FAFSA. The difference between the federal Pell Grant and the federal SEOG is that SEOG funds are limited and there is no guarantee every eligible student will receive one. You must be enrolled at least half-time to be considered for SEOG. At Merced College you can receive up to $800 per year in SEOG money. SEOG funds are included with the second main disbursements.

Pell Grant Eligibility Limit:
Students can only receive the Federal Pell Grant for the equivalent of 12 full-time semesters. This is a lifetime limitation.

For more information on your Pell Lifetime Limit visit www.nslds.ed.gov

8
TYPES OF FINANCIAL AID

Cal Grants...

CAL GRANTS B AND C
AND CAL GRANT TRANSFER ENTITLEMENT AWARDS

Cal Grants are state-funded, need-based competitive grants. Students receiving Cal Grants must be California residents attending a California college, be enrolled at least half-time and meet the necessary income requirements. A Cal Grant A or B is available for up to four years of education. If students plan to transfer to a four year school from a community college, they should not use all of their Cal Grant at the community college level.

Cal Grant B is for students who have at least a 2.0 GPA (possible GPA changes pending) and whose course of study is for at least one year. Cal Grant B may be used at a community college or a university for up to four years. Students receive up to $1656 per year at the community college level.

Cal Grant C is for students who are pursuing career or technical education. Course work must lead to a recognized career goal—diploma, associate degree or certificate. Courses of study must be at least four months and funding is available for up to two years. At Merced College the Cal Grant C award is up to $547 per year. Students must complete a Cal Grant C Supplement Form as part of the competitive application process.

The California Community College Transfer Entitlement Award is for college students who graduated from a California high school after June 30, 2000, were California residents when they graduated from high school, attended a California community college, plan to transfer to a qualifying four year college, and who did not receive a Cal Grant within one year of graduating from high school. Eligible students must have at least a 2.4 (possible GPA changes pending) community college GPA (of at least 24 semester units), meet other Cal Grant criteria, be under 28 years of age as of December 31st of the award year, and apply by the March 2nd deadline before the fall term when they plan to transfer.

Cal Grant A is for use at a 4-year school. Students who are awarded a Cal Grant A but will be attending a California Community College will have their award reserved for up to three years until they transfer to a 4-year college. (To reserve their award for the third year, students must make their request in writing.)

Applying for a Cal Grant requires two forms, the Free Application for Federal Student Aid (FAFSA) or CADA and the Cal Grant GPA Verification Form. To be considered for a Cal Grant students must meet the Cal Grant deadlines. For priority consideration for a Cal Grant, students must submit their FAFSA or CADA and GPA Verification Form by March 2nd for the following academic year. There is a second chance deadline of September 2nd for community college FAFSA students only.

If you have 16 or more degree applicable units completed at Merced College at the time your GPA is to be submitted and you have a qualifying GPA, Merced College will submit your GPA electronically. Check with Admissions & Records to verify electronic submission of your GPA.
Full-Time Student Success Grant
The Full-Time Student Success Grant (FTSSG) is a new financial aid program for Cal Grant B recipients attending a California Community College full-time. The FTSSG is designed to encourage students to maintain full-time status. On top of the $1,656 annual Cal Grant B award paid at community colleges, the FTSSG pays full-time Cal Grant B recipients an additional $600 annually. All full-time community college students receiving Cal Grant B will be offered this assistance, and only full-time students can receive this benefit.

Child Development & Chafee Grants, Bog Fee Waiver and Work-Study...

CHILD DEVELOPMENT GRANT
These grants are for students who are pursuing a child development permit at the teacher, site supervisor or program director level. Students at a 2-year college may receive $1,000 per year up to the program maximum. To qualify, students must be enrolled at least half-time. In return for this award, students must work full-time at an eligible California children’s center for one year for each year they receive grant funds. (They will also earn a paycheck.) To apply, students must submit the FAFSA and the Child Development Grant Application by June 1st. Applications can be obtained at the Merced College Child Development Center or by contacting the California Student Aid Commission.

CHAFEE GRANT FOR FOSTER YOUTH
This grant is for current or former foster youth to use for career and technical training or college courses. To qualify, students must be eligible, or have been eligible, for foster care between their 16th and 18th birthday and not have reached their 22nd birthday as of July 1st of the award year. In addition, they must be enrolled at least half-time in a course of study at an eligible institution and maintain satisfactory academic progress. Maximum award is $5,000 per year and funding depends on the federal government. Students must file a FAFSA or CADA and also submit a Chafee Grant Program Application, which is available online at www.csac.ca.gov. Click on Chafee Grants for Foster Youth and then Chafee Grant application online. Foster care eligibility certification forms can be obtained from the Independent Living Program at 1577 W. Main Street, Merced, CA 95341, phone (209) 385-7590.

Merced College has a Foster Youth Liaison who will:
• listen to your concerns and answer your questions;
• help complete your financial aid paperwork;
• assist you in filling out the FAFSA and Chafee Grant Application;
• refer you to support services and resources both on and off campus, including priority registration.

Contact: Traci Veyl, 209-384-6032, traci.veyl@mccd.edu or Lucia Lara, 209-386-6650, lucia.lara@mccd.edu

BOARD OF GOVERNORS FEE WAIVER PROGRAM (BOG)
The BOG Fee Waiver is a program that waives the per unit enrollment fee at California Community Colleges for all eligible students. Because this is a state-funded program, students must be California residents. Students apply for the BOG by submitting the FAFSA or CADA. The BOG does NOT waive the mandatory semester health fee which must be paid by all students. New standards of eligibility for the BOG Fee Waiver program will include academic standards. Students must meet a minimum of a 2.0 cumulative GPA and a minimum of 50% completion rate. Failure to meet these standards for two consecutive semesters will result in loss or ineligibility of a fee waiver. These standards will be enforced starting with the Fall 2016 registration period.
Scholarships...

Scholarships are sources of free money and usually not based on financial need. Instead they may recognize your grades or test scores, athletic ability, major, special talents or community service. Check out the Internet, the library and career centers for information on scholarships. Talk to your teachers or counselors about the availability of scholarships in your field of study. Often local organizations will advertise scholarships in the newspaper.

If you have received a scholarship, you need to see the Scholarship Coordinator in the Financial Aid Office. Outside scholarships include Bloss and Golden State Scholar Share Trust.

MERCED COLLEGE FOUNDATION SCHOLARSHIPS

The Merced College Foundation Scholarships are offered once a year. The application period is March 1st to March 31st (or the last school day in March). No applications will be accepted after the deadline. You can pick up your scholarship booklet and application form in the Financial Aid Office. You can also view the application booklet and download the application online at www.mccd.edu/resources/financialaid/scholarships.html When you return your application, you must attach an autobiographical statement including your educational goals and career aspirations. Tips on writing this statement are included in the booklet.

Academic transcripts from incoming high school freshmen are required. Students who have attended other colleges may submit their transcripts if they want them to be considered. Merced College students must include an unofficial copy of their MC transcripts. Some scholarships have additional requirements, such as an essay or an interview.

For all students who receive a Merced College Foundation Scholarship an awards ceremony is held in May. For the last couple of years we have been able to award more than $100,000 to our students.

BEWARE OF SCHOLARSHIP SCAMS

We suggest do not pay a scholarship search firm to look for scholarships. First of all, you can do the research and save money. On this page we list a few web sites where you can begin your search. Secondly, do not fall for claims you are “guaranteed” a scholarship. If you do receive a list of possible scholarship opportunities, you still have to apply and compete for the money. And, third, never give your credit card information to hold a scholarship.

Financial aid does not automatically transfer from one school to another. If you plan to transfer, contact the Financial Aid Offices at both the school you will be leaving and the one to which you will be transferring. YOU CAN ONLY RECEIVE FINANCIAL AID AT ONE SCHOOL DURING A TERM. If you are attending two schools in the same term, talk to the Financial Aid Office at the school where you want to receive your financial aid and ask about a Consortium Agreement.

CHECK OUT:
www.fastweb.com
www.collegenet.com/mach25
www.collegeboard.com/pay
www.scholarships.com
FINANCIAL AID VERIFICATION AND AWARDING PROCESS

A financial aid advisor reviews your completed financial aid packet, including Merced College transcripts. Your advisor then determines if:

(a) All information is accurate and you are “packaged” or awarded.
(b) More information is needed and you are given a Missing Documentation Form which details the information you must supply.
(c) Corrections must be made and our office will make them electronically.
(d) You are not eligible because of grades, excessive college units, possession of a degree/certificate. You will be advised of our appeal process.
(e) You are not eligible for other reasons and again your advisor will notify you.

VERIFICATION

Financial aid students may be required to supply verification of income and/or benefits received. If so, they must complete a Verification Worksheet and may also need to fill out an Agency Certification depending on their circumstances. DUE TO NEW FEDERAL REGULATIONS WE CAN NO LONGER ACCEPT PAPER COPIES OF TAX RETURNS. The only acceptable methods of verifying tax return information are using the IRS data retrieval option on the FAFSA or supplying an IRS tax return transcript.

YOUR AWARD

After you have been awarded, you can view your award information by going to the Merced College home page, www.mccd.edu, and logging in through the MC4Me portal. Select “Financial Aid”. You can then choose to view your award by Term, by Year or as an Award Letter.

The award amounts shown are based on full-time enrollment. If you are enrolled in less than 12 units, your award amount will differ from the amount stated.

Awards are pro-rated for three quarter-time (9 through 11.5 units) or half-time (6 through 8.5 units). At less than half-time (under 6 units) you may or may not receive an award.

Your award letter will usually list both Fall and Spring semesters and your annual amount will be divided accordingly. Unless you have been awarded for only one semester, there should be amounts in both terms.

When you view your financial aid award, you will see a dollar amount for the BOG fee waiver. You do not receive that money; it is the dollar value placed on the BOG for the current school year.

Students are notified of disbursement dates through their campus email. There is also a list of 2016-2017 disbursement dates on the following page.
**DISBURSEMENT DATES**

**Important dates & deadlines...**

**FALL 2016**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 18</td>
<td>First Main Disbursement</td>
</tr>
<tr>
<td>August 18</td>
<td>First ½ Pell, Cal Grant, FTSSG</td>
</tr>
<tr>
<td>September 1</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>September 1</td>
<td>First ½ Pell, Cal Grant, FTSSG (Only for students not paid in August)</td>
</tr>
<tr>
<td>September 15</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>September 15</td>
<td>First ½ Pell, Cal Grant (Only for students not paid in Aug. or Sept.)</td>
</tr>
<tr>
<td>September 29</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>November 3</td>
<td>Second Main Disbursement</td>
</tr>
<tr>
<td>November 3</td>
<td>Second ½ Pell, All other grants (Cal, FTSSG, SEOG, EOPS, CARE)</td>
</tr>
<tr>
<td>November 17</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>December 15</td>
<td>Supplemental Disbursement Corrections and Make-Ups</td>
</tr>
</tbody>
</table>

**SPRING 2017**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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</thead>
<tbody>
<tr>
<td>January 19</td>
<td>First Main Disbursement</td>
</tr>
<tr>
<td>January 19</td>
<td>First ½ Pell, Cal Grant, FTSSG</td>
</tr>
<tr>
<td>February 2</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>February 2</td>
<td>First ½ Pell, Cal Grant,FTSSG (Only for students not paid in January)</td>
</tr>
<tr>
<td>February 16</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>February 16</td>
<td>First ½ Pell, Cal Grant, FTSSG (Only for students not paid in Jan. or Feb 2)</td>
</tr>
<tr>
<td>March 2</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>March 2</td>
<td>First ½ Pell, Cal Grant, FTSSG (Only for students not paid in Jan. or Feb)</td>
</tr>
<tr>
<td>April 13</td>
<td>Second Main Disbursement</td>
</tr>
<tr>
<td>April 13</td>
<td>Second ½ Pell,</td>
</tr>
<tr>
<td>May 2</td>
<td>All other Grants (Cal Grant,FTSSG, SEOG, EOPS, CARE)</td>
</tr>
<tr>
<td>May 11</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>May 11</td>
<td>Corrections and Make-Ups</td>
</tr>
</tbody>
</table>

**SUMMER 2017**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 8</td>
<td>Main Disbursement</td>
</tr>
<tr>
<td>July 13</td>
<td>Supplemental Disbursement</td>
</tr>
<tr>
<td>July 13</td>
<td>Corrections and Make-Ups</td>
</tr>
</tbody>
</table>

**FINANCIAL AID DISBURSEMENTS**

Once you have applied for financial aid and registered for your classes at Merced College, you will receive a green envelope in the mail at your primary address on file with Merced College. Inside you will find your Merced Blue Card instructions about how to create your account and choose how you would like to receive your financial aid disbursements. **DO NOT throw away the Merced Blue Card instructions when you receive it in the mail.** You will receive a Pin number with the instructions that you will need when you log on to www.mercedbluecard.com to create your account and choose your disbursement preference.

**BEFORE YOU START**

- Make sure your current mailing address is updated with Merced College. You can check or change your address with Admissions & Records or Student Fees.
- Your Merced Blue Card instructions will be mailed to your address on file with Merced College.
- Your Merced Blue Card instructions are processed for mailing only after you have applied for financial aid AND registered for classes.
- If you have not received Merced Blue Card instructions, contact the Student Fees Office.

**Getting Started**

- Go to www.mercedbluecard.com
- Once there, you will create an account and choose one of three options for your financial aid disbursements: direct deposit to your own existing bank account, receive a check in the mail, or open an account and receive a debit card.

Once you have an account created, you can log in at any time to change your disbursement preference, update your information, or check your account. Additional information regarding establishing and using an account can be found at MercedBlueCard.com

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**For Financial Aid**

**DISBURSEMENT INFORMATION**

you can check the website at [http://www.mcced.edu/recources/financial/payment-schedule.html](http://www.mcced.edu/recources/financial/payment-schedule.html)

The Merced College Financial Aid Department sends email alerts to update students of their upcoming Financial Aid disbursements.

*It is also important to make sure your mailing address is correct. This can be checked by logging in to your Web Portal. Click on Web Advisor for students, then Academic Profile, then My Profile. If the address needs to be changed you can make the change with Admissions and Records, or Student Fees.*
R2T4 – RETURN OF TITLE IV FUNDS AND REPAYMENT POLICIES

Financial aid students who withdraw/drop/stop attending all classes after receiving financial aid can be required to repay part or all of the financial aid disbursed to them. If students fail to repay this obligation, they will be reported to a national student financial aid database and will be blocked from receiving future financial aid anywhere in the country.

Per federal regulations, any student who receives financial aid and then stops attending or withdraws from all classes prior to completing 60% of the semester/program will be required to repay a portion of any unearned federal financial aid received. The Financial Aid Office will calculate the amount of unearned federal aid and notify the student of the amount to be returned, the due date and the procedure.

When the determination is made that an eligible student who completely withdrew did not receive all of his/her earned federal aid, the Financial Aid Office will send the student a letter offering the undisbursed financial aid.

The factors used to determine the total amount of Title IV aid earned by the student, the amount to be repaid by the student, or the amount of funds to be disbursed to the student are: 1) percentage of the term attended; 2) enrollment status at final withdrawal; 3) amount of aid the student was eligible to receive.

Financial Aid students who are considering dropping all their classes should first consult with the Financial Aid Office to understand the implications of a complete withdrawal. Financial aid students who do not officially withdraw but stop attending all their classes will also be evaluated under the school’s R2T4 policies.

SATISFACTORY ACADEMIC PROGRESS

How to keep your financial aid...

VERY IMPORTANT!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

The financial aid money you receive from private and government sources is intended to ensure you are successful in your college studies. If you fail to maintain good grades or make timely progress toward your educational goal, you are not eligible for financial aid.

Students receiving financial aid must be enrolled in a program to obtain a degree or certificate or to fulfill transfer requirements, and must complete a specified academic goal within the allowable time frame. **All financial aid students must declare and have on record with Merced College an academic program or educational goal.** They must also have an educational plan which details their major and the courses necessary to accomplish their goal. Students can only receive financial aid for courses required for their program of study and that are on their ed plan.

At Merced College we allow students to attempt units up to 150% of the units required for their degree or certificate program (not including up to 30 remedial units) before discontinuing their financial aid. For most AA/AS/AAT/AST degrees this equates to approximately 90 cumulative units. For certificate programs the allowed time frame is less. These are attempted, not completed, units and include all classes for which a “W”, “FW”, “F”, “NP” or “I” was received.

Before students are awarded financial aid, and after each school term, their academic transcripts are reviewed. Students must maintain at least a 2.0 G.P.A. (a “C” average). They must also successfully complete 67% of all attempted units. Note: for financial aid we consider all attempted units (even repeated courses).

If students have already earned an AA/AS/AAT/AST degree or certificate, they will need to appeal for financial aid.

Students who have been denied financial aid for any of the above reasons may appeal to have their financial aid reinstated. There are two reasons for a financial aid appeal. Appeal for Reinstatement which must be submitted if satisfactory academic progress standards are not being met due to poor academic performance. Appeal for Extension which is submitted when students have attempted more than 150% of the required units for their academic program or when students already have an AA/AS degree or a certificate.

Appeal forms are available online at the Merced College web page, [http://www.mcc.edu/resources/financialaid/academic-progress.html](http://www.mcc.edu/resources/financialaid/academic-progress.html). Click on “Forms”. Before you print the appeal you will need to review the SAP information provided. Then click on “Appeal Instructions & Form”. The appeal has specific instructions on what must be included with the appeal form. Incomplete appeals will be denied. Appeal packets are reviewed by a committee. Students are notified by return mail of the decision.

For more information refer to our web site, [www.mccd.edu/resources/financialaid](http://www.mccd.edu/resources/financialaid). Click on Satisfactory Academic Progress on the left side of the screen.
FINANCIAL AID TIPS

Helpful information...

Never assume you are not eligible for financial aid. If you do not qualify for low income grants, you may still qualify for other kinds of financial assistance. For example, approximately 70% of Merced College students qualify for the BOG Fee Waiver which means they pay no enrollment fees.

- You must reapply for financial aid and complete a new FAFSA or CADA for every school year. Applications are available October 1st of each year. Merced College’s academic year begins in August with the Fall semester and continues through the following Spring and Summer terms.

- When you do your FAFSA online, be sure you are on the Department of Education web site, www.fafsa.gov. There are other web sites with the word, FAFSA, in the title that are not run by the federal government. If you enter your information on these web sites, they will charge you to submit your FAFSA. Never pay money to submit your FAFSA.

- Apply for an FSA ID at www.fsaid.ed.gov or www.FAFSA.gov before you submit your online FAFSA. If you are a dependent student, one of your parents will also need to get an FSA ID or, if your parent does not have a Social Security number, mail in a signature page. Write down your FSA ID (and parent’s FSA ID). You will use the same FSA ID every year.

- In California you increase your chances of receiving the most money by applying between October 1st and March 2nd of every year. Do not wait until you have been accepted into college or registered for classes to apply for financial aid. REMEMBER APPLY FOR FINANCIAL AID EVERY YEAR AND APPLY EARLY!

- Pay attention to deadlines. Know and meet your school’s deadlines and any other financial aid and scholarship deadlines.

- Financial aid does not automatically transfer from one school to another. If you plan to transfer, contact the Financial Aid Office at both the school you will be leaving and the one to which you will be transferring.

- Create a file for all your financial aid paperwork and keep copies of everything. For example, include in your financial aid file your FSA ID or CADA username and password, copies of your SAR, letters of recommendation for scholarships, etc.

- Check out all available sources of financial aid. You can pick up some excellent guides, workbooks, pamphlets and brochures in the Financial Aid Office. The Fund Your Future Workbook published annually by the California Student Aid Commission is very informative. You will also find sources of financial aid information in libraries and high school and college career centers. And, of course, go online for a wealth of information about various financial aid subjects.

- Ask questions. The financial aid process and paperwork can be confusing but the staff in the Merced College Financial Aid Office is available to help you through the process. Please contact us with your questions or concerns.

If you have unusual circumstances, such as a job lay-off or termination, contact the Financial Aid Office for an appointment. You will be advised what documents to submit when your appointment is scheduled.
FINANCIAL AID STAFF

Contact Information...

Financial Aid Director
Sharon Allred
reinhartt.s@mccd.edu

FAFSA Lab & Outreach Coordinator
Shawn McCall
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(209) 384-6038

Cal Grant/Financial Aid Advisor
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Financial Aid Technician
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Financial Aid Advisor
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Financial Aid Advisor
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(209) 386-6681

Financial Aid assistant
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Financial Aid Coordinator
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Student Suppor Coordinator/ Scholarship
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Financial Aid Advisor
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Financial Aid Advisor
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(209) 384-6033

Financial Aid Advisor
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(209) 384-6325

Financial Aid Advisor- Los Banos
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delia.regalado@mccd.edu
(209) 381-6435

Financial Aid advisor- Los Banos
Daniel Ruiz
daniel.ruiz@mccd.edu
(209) 381-6435

FINANCIAL AID MISSION STATEMENT
The mission of the Merced College Financial Aid Office is to assist in the recruitment and retention of students by providing financial resource information and access to funding.

FINANCIAL AID GOALS
Provide quality customer service from a knowledgeable and professional staff.

Work collaboratively with our campus community to better serve our diverse student population.

Award financial aid in an equitable, consistent and timely manner adhering to federal, state and college regulations.

Empower students to reach their potential in a supportive and positive environment.

Provide accessibility and opportunities for students to apply for and learn about financial aid.

WEB SITE
www.mccd.edu/resources/financialaid

E-MAIL
financialaid@mccd.edu

FINANCIAL AID OFFICE LOCATIONS:
Merced Campus:
3600 M Street, Merced, CA 95348-2806

Los Banos Campus:
22240 Highway 152, Los Banos, CA 93635

FINANCIAL AID OFFICE HOURS:
Monday, Tuesday, Thursday – 8 am to 4:30 pm
Some Wednesdays – 8 am to 7 pm
Closed Fridays

Check with the Financial Aid Office for summer and Wednesday night schedules.
We realize financial aid paperwork is often considered complicated and intimidating. With this in mind, the goal of the financial aid staff is to assist you throughout the entire process in an efficient and friendly manner. Please contact us with your questions and concerns. You will find individual contact information in our staff directory (page 16) of this handbook. We also welcome your comments at our office email, financialaid@mccd.edu. A financial aid staff member will respond promptly to your inquiry. We are here to help you and wish to make this a pleasant and successful experience for you.

-Your Financial Aid Staff
Never assume you are not eligible for financial aid. If you do not qualify for low income grants, you may still qualify for other kinds of financial assistance. Approximately 70% of Merced College students qualify for the BOG Fee Waiver which means they pay NO enrollment fees!

FINANCIAL AID WEB SITES

FINANCIAL AID

- Federal Student Aid
  www.studentaid.ed.gov
- FAFSA on the Web
  www.fafsa.gov
- FinAid® The SmartStudent Guide to Financial Aid
  www.finaid.org
- U.S. Department of Education
  www.ed.gov
- California Student Aid Commission
  www.csac.ca.gov
- Cal Grants
  www.caigrants.org
- Foster Youth
  www.csac.ca.gov (Chafee Grants for Foster Youth)
  www.fosteryouthhelp.ca.gov
  www.calypothorn.org
  www.fc2success.org

COLLEGES AND UNIVERSITIES

- Merced College
  www.mccd.edu
- California Colleges
  www.californiacolleges.edu
- California Community Colleges
  www.cccco.edu
  www.icanaffordcolleges.com
  www.cccapp.org
- California State Universities
  www.calstate.edu
  www.csumentor.edu
- University of California
  www.universityofcalifornia.edu
- Independent California Colleges & Universities
  www.alccu.edu

SCHOLARSHIPS

- Latino Scholarships
  www.hsf.net
  www.hispanicfund.org
  www.maldef.org
  www.latinocollegedollars.org
- African American Scholarships
  www.uncf.org
- Native American Scholarships
  www.blia.edu
  www.collegefund.org
- Gates Millennium Scholarships
  www.gmsp.org

OTHER

- www.KnowHow2Go.org
- www.mappingyourfuture.org
- www.going2college.org
- www.e4fc.org