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!

SCHOLARSHIPS

- www.collegeboard.com/pay
- www.fastweb.com
- www.collegenet.com/mach25
- www.scholarships.com
  - Latino Scholarships
    - www.hsf.net
    - www.hispanicfund.org
    - www.maldef.org
    - www.latino路虎dollars.org
  - African American Scholarships
    - www.uncf.org
  - Native American Scholarships
    - www.bia.edu
    - www.collegefund.org
  - Gates Millennium Scholarships
    - www.gmsp.org

OTHER

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

FINANCIAL AID

- Federal Student Aid
  - www.studentaid.ed.gov
- FAFSA on the Web
  - www.fafsa.gov
- Personal Identification Number
  - www.pin.ed.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.caifyouthconn.org
  - www.fc2success.org

COLLEGES AND UNIVERSITIES

- Merced College
  - www.mccd.edu
- California Colleges
  - www.californiacolleges.edu
- California Community Colleges
  - www.cccco.edu
  - www.icanaforcollege.com
  - www.cccapply.org
- California State Universities
  - www.calstate.edu
  - www.csumentor.edu
- University of California
  - www.universityofcalifornia.edu
- Independent California Colleges & Universities
  - www.alccu.edu
Welcome to Merced College!

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 2012-2013 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>2014-2015 MAX AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$ 5,730</td>
</tr>
<tr>
<td>Federal Supplemental Educational</td>
<td>$ 800</td>
</tr>
<tr>
<td>Opportunity Grant</td>
<td></td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$ 1,473</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</td>
<td>varies</td>
</tr>
<tr>
<td>jobs on &amp; off campus)</td>
<td></td>
</tr>
<tr>
<td>Board of Governors’ (BOG) Fee Waiver</td>
<td>available every March - we typically award more than $100,000 per year</td>
</tr>
<tr>
<td>Merced College Foundation Scholarships</td>
<td></td>
</tr>
</tbody>
</table>

At Merced College we awarded over $30 Million in Financial Aid in 2012-2013

<table>
<thead>
<tr>
<th>Federal Programs</th>
<th>Total Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grants</td>
<td>$ 19,580,744</td>
</tr>
<tr>
<td>Supplemental Educational Opportunity</td>
<td></td>
</tr>
<tr>
<td>Grants (SEOG)</td>
<td>$ 261,300</td>
</tr>
<tr>
<td>Work-Study</td>
<td>$ 464,548</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State Programs</th>
<th>Total Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grants</td>
<td>$ 1,474,617</td>
</tr>
<tr>
<td>Board of Governors Fee Waivers</td>
<td>$ 7,628,838</td>
</tr>
</tbody>
</table>

Don’t assume that you don’t qualify… APPLY!
Education pays. The more education you have, the more choices you have!

LEVEL OF EDUCATION / 2013 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>$1,630</td>
</tr>
<tr>
<td>Professional degree</td>
<td>$1,735</td>
</tr>
<tr>
<td>Master’s degree</td>
<td>$1,365</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$1,101</td>
</tr>
<tr>
<td>Associate degree</td>
<td>$785</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>$747</td>
</tr>
<tr>
<td>High school graduate or GED</td>
<td>$659</td>
</tr>
<tr>
<td>Not a high school graduate</td>
<td>$479</td>
</tr>
</tbody>
</table>

Source: www.bls.gov

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 COST OF LEARNING IN CALIFORNIA

AVERAGE COLLEGE COSTS FOR 2013-2014*

<table>
<thead>
<tr>
<th>Institution</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>$11,684</td>
<td>$18,323</td>
<td>$13,929</td>
</tr>
<tr>
<td>California State University</td>
<td>$15,536</td>
<td>$22,568</td>
<td>$22,218</td>
</tr>
<tr>
<td>University of California</td>
<td>$23,600</td>
<td>$29,200</td>
<td>$32,400</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 2013-14 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.
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 a Personal Identification Number (PIN) for yourself at www.pin.ed.gov. You will use your PIN to sign your online FAFSA. If you must provide parent information, you can either create a PIN for one parent or print out and mail in a signature page.

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, Line One, 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. (Services for Students, 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 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/services/finaid. You can also view this entire handbook online.

IMPORTANT DATES & DEADLINES

January 1 File your FAFSA for the next school year. File your next year’s FAFSA as soon as possible after January 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/services/finaid.

March 2 Postmark deadline for Cal Grants. Both the GPA Verification Form and the FAFSA 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 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.)
GETTING STARTED

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 a Personal Identification Number (PIN) at www.pin.ed.gov. You can either create a PIN for one of your parents or print out a signature page which your parent signs and mails to the federal government. You do not need to apply for a new PIN each year.

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 January 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, if you and your parents have not filed taxes by this date, mark “will file” and use estimated information. You will need to update your information after taxes have been filed. (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 a PIN, 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/completesfafa.
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 Personal Identification Number (PIN). If a parent signature is required, one of your parents can request a PIN at www.pin.ed.gov or you can print out a signature page before submitting your FAFSA. The signature page is then mailed to the federal government at the address indicated.

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, 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” button after your final check. Then print out your confirmation page.

The following link will also provide you with excellent information and assistance in completing your FAFSA correctly.

http://www.finaid.org/fafsa/errors.phtml

This web site explains errors involving: taxes, Social Security numbers, marital status, assets, dependent/independent status, signatures and other miscellaneous mistakes.
FAFSA FOLLOW UP

Your SAR...

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.

IMPORTANT!
One to three weeks after submitting your FAFSA come into the Merced College Financial Aid Office with your Welcome letter. If you have not received your letter, you can use the FAFSA lab computers to print a SAR. Do not delay or wait until classes begin to come into the Financial Aid Office. Even if you are still in high school, you need to come in as soon as possible.

SUBMITTING YOUR FAFSA TO THE FEDERAL GOVERNMENT IS ONLY THE FIRST STEP IN OUR FINANCIAL AID PROCESS.

The next step is taking your SAR to the Financial Aid counter and picking up a packet of our school’s financial aid paperwork and a checklist of required documents. The third step is returning to the Financial Aid counter with your completed packet. Steps 2 and 3 must be done in person by the student only. We cannot accept paperwork from anyone but the student and we do not accept financial aid packets in the mail or by FAX.
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 your units at both schools to reach a higher enrollment status (for example, from three-quarter time to full-time). You select one school as the grant paying school and then that school sends the Consortium request to the Financial Aid Office at the other school.

**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 2014-2015 school year is $5,730. Students receive grants on scheduled disbursement days. We have two main disbursement dates for Fall (in August and October) and Spring (in January and April). If you do not make the first main disbursement date, there are supplemental disbursements (in September and October in the Fall and February and March in the Spring) and correction/make-ups (in December in the Fall and May in the Spring). Please see our schedule of Fall 2014 and Spring 2015 disbursement dates on page 12 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.
**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 $1473 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) 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 and GPA Verification Form by March 2nd for the following academic year. There is a second chance deadline of September 2nd for community college 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.
**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 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. The BOG does NOT waive the mandatory semester health fee which must be paid by all students.

**FEDERAL WORK-STUDY PROGRAM**
The Federal Work-Study (FWS) Program offers students the opportunity to earn money through part-time employment. Jobs are located both on-campus and at off-campus locations with non-profit, for-profit and governmental agencies that contract with Merced College. The FWS Program allows students to gain work experience and also earn money they can use to help pay educational expenses. Work-study wages will be at least minimum wage. Work-study students receive their payroll checks once a month.

**DREAM ACT**
The Dream Act 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, EOP and EOPS grants and fee waivers, 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 students are those who meet all of the following criteria:
- Ineligible for Federal Financial Aid
- California Resident
- Attended a California high school for at least three years
- Graduated from a California high school, or attained the equivalent
- If required, complete an affidavit saying you have filed (or will file when you are eligible to do so) for legal immigration status
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/services/finaid/scholarships. 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 you 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.
AWARDING PROCESS

Your award letter...

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 LETTER

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 are based on full-time enrollment so, 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 (9-11.5 units) or half-time (6-8.5 units). At less than half-time, 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 2014-2015 disbursement dates on the following page.

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.


**DISBURSEMENT DATES**

### Important dates & deadlines...

#### FALL 2014

- **August 14**
  - First Main Disbursement
  - First ½ Pell

- **September 11**
  - Supplemental Disbursement
  - First ½ Pell (Only for students not paid in August)

- **October 2**
  - Supplemental Disbursement
  - First ½ Pell (Only for students not paid in Aug. or Sept.)

- **October 30**
  - Second Main Disbursement
  - Second ½ Pell
  - All Other Grants (Cal, SEOG, EOPS, CARE)

- **November 20**
  - Supplemental Disbursement
  - Corrections and Make-Ups

- **December 11**
  - Supplemental Disbursement
  - Corrections and Make-Ups

#### SPRING 2015

- **January 15**
  - First Main Disbursement
  - First ½ Pell

- **February 12**
  - Supplemental Disbursement
  - First ½ Pell (Only for students not paid in January)

- **March 19**
  - Supplemental Disbursement
  - First ½ Pell (Only for students not paid in Jan. or Feb.)

- **April 2**
  - Second Main Disbursement
  - Second ½ Pell
  - All Other Grants (Cal, SEOG, EOPS, CARE)

- **May 7**
  - Supplemental Disbursement
  - Corrections and Make-Ups

#### SUMMER 2015

- **June 11**
  - Main Disbursement

- **July 16**
  - Supplemental Disbursement
  - Corrections and Make-Ups

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**Financial Aid Disbursement Information**

You can check the website at [http://www.mccd.edu/services/finaid/payments.htm](http://www.mccd.edu/services/finaid/payments.htm)

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.*
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 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), both cumulative and for the last 2 semesters attended. 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 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, www.mccd.edu/services/finaid. Click on Forms. 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/services/finaid. Click on Satisfactory Academic Progress on the left side of the screen.

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 withdraws 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.
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 for every school 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 a Personal Identification Number (PIN) at www.pin.ed.gov before you submit your online FAFSA. If you are a dependent student, one of your parents will also need to get a PIN or mail in a signature page. You create a PIN which consists of four numbers of your own choosing. (Your PIN cannot be a series such as 1-2-3-4 or the same number repeated four times.) Write down your PIN (and your parent’s PIN). You can use the same PIN every year.

- In California you increase your chances of receiving the most money by applying between January 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 PIN, 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.
Repeating Courses
Students can receive funds only one additional time for classes that have been taken previously and where a passing grade was received. (For financial aid purposes “D” is a passing grade.) In cases where courses are repeatable, financial aid will be disbursed only for two passing grades no matter how many times the course may be repeated. These regulations also apply to equated courses and courses taken while a student was not receiving financial aid. These repeat limitations will apply to all courses on a student’s transcript.

Student eligibility for federal Pell Grants from the equivalent of 18 full-time semesters to the equivalent of 12 full-time semesters. This is a lifetime limitation, not a limitation per school and applies to all students who are receiving or who have ever received the Pell Grant.

Ability to Benefit
All students seeking federal financial aid must: have a high school diploma (not a certificate of completion), a GED, passed the California High School Proficiency Exam, or been home schooled.

College/University Transcripts
All financial aid students who have attended another college/university/trade or career school after high school must provide official transcripts to Merced College. Transcripts are evaluated in Admissions & Records. The Financial Aid Office uses this evaluation in determining the total number of units attempted.

Verification
Financial aid students may be required to supply verification of income and/or benefits received. They must submit verification information and may need to fill out an Income Certification or an Agency Certification depending on their circumstances.

DUE TO 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 offered on the FAFSA or supplying an IRS tax return transcript.

Satisfactory Academic Progress
The Financial Aid Office reviews student grades after every semester. This means that if a student does poorly in Fall, their Spring aid can be removed. See page 13 in the Handbook for a more detailed description of our Satisfactory Academic Progress policies. The complete SAP policy can be found on the Financial Aid Website.

California Dream Act
The California Dream Act of 2011 consists of two bills, Assembly Bill 130 (AB 130) and Assembly Bill 131 (AB 131). AB 130 was signed into law by Gov. Brown on June 25, 2011, and AB 131 was signed into law on October 8, 2011.

• AB 130 was effective January 1, 2012, and allows students who are exempt from paying nonresident tuition under Assembly Bill 540 (AB 540) and are ineligible for federal financial aid, to apply for non-state funded scholarships for public colleges and universities.

• AB 131 (the second part of the Dream Act), went into effect January 1, 2013. It allows students who are exempt from paying nonresident tuition under AB 540 and who are ineligible for federal financial aid to apply for the Board of Governors Fee Waiver (BOG). On January 1, 2014 the 2014-2015 California Dream Act Application became available for AB 131 Institutional grants, community college fee waivers, EOPS Grants and Cal Grants for the 2014-2015 school year.

WHO IS ELIGIBLE TO APPLY
• You must be ineligible for Federal Financial Aid.
• You must be a California Resident.
• You must have attended a California high school for 3 or more years.
• You must have graduated from a California high school or attained the equivalent
• You must apply for and qualify for an AB 540 nonresident tuition exemption in order to be eligible for grants and fee waivers.

APPLYING IS EASY
• You must complete the California Dream Act Application
• You must qualify for an AB 540 nonresident tuition exemption and complete the AB 540 Non-Resident Tuition Exemption Request form and affidavit (this form is available in the Admissions and Records office).
• Merced College will contact you within three to four weeks.

APPLY NOW!
IMPORTANT: Undocumented students cannot complete or submit the Free Application for Federal Student Aid (FAFSA) and should instead submit the California Dream Act Application at www.caldreamact.org
Students who ARE eligible to complete the FAFSA should NOT complete the California Dream Act Application.

For more information about the California Dream Act and Cal Grant, please contact Student Support Services at the California Student Aid Commission at 1-888-224-7268 or visit www.caldreamact.org
FINANCIAL AID STAFF

Contact Information...

Financial Aid Director
Sharon Reinhardt
reinhardt.s@mccd.edu
(209) 384-6031

FAFSA Lab & Outreach Coordinator
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(209) 384-6038

Cal Grant/Financial Aid Advisor
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Financial Aid Technician
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Scholarships/Financial Aid Advisor
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Work-Study/Financial Aid Advisor/Foster Youth Liaison/Guardian Scholars Coordinator
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Financial Aid Student Services Asst. - Los Banos
Daniel Ruiz
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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.

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

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- The Power of Education/College Costs  
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- Important Dates & Deadlines  
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- FAFSA/Mistakes to Avoid  
- Types of Financial Aid – Grants  
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The Merced College Campus
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**

- Federal Student Aid: www.studentaid.ed.gov
- FAFSA on the Web: www.fafsa.gov
- Personal Identification Number: www.pin.ed.gov
- FinAid®: The SmartStudent Guide to Financial Aid: www.finaid.org
- 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.calyouthconn.org
  www.fc2success.org

**SCHOLARSHIPS**

- www.collegeboard.com/pay
- www.fastweb.com
- www.collegenet.com/mach25
- www.scholarships.com
- Latino Scholarships: www.hsf.net
  www.hispanicfund.org
  www.maldef.org
  www.latinalocalcolleges.com
- African American Scholarships: www.uncf.org
- Native American Scholarships: www.bia.edu
  www.collegefund.org
- Gates Millennium Scholarships: www.gmsp.org

**COLLEGES AND UNIVERSITIES**

- Merced College: www.mccd.edu
- California Colleges: www.california.edu
- California Community Colleges: www.cccco.edu
  www.icanaffordcollege.com
  www.cccapply.org
- California State Universities: www.calstate.edu
  www.csumentor.edu
- University of California: www.universityofcalifornia.edu
- Independent California Colleges & Universities: www.alccu.edu

**OTHER**

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