

## LOANS

**FEDERAL SUBSIDIZED OR UNSUBSIDIZED STAFFORD LOAN(S)**: This type of aid is a loan and must be repaid. All students will be required to attend **mandatory** Entrance and Exit loan workshops. If awarded, an Entrance workshop schedule should be included with your award letter. You will be notified of the Exit workshops at a later date. **You must maintain at least half-time enrollment status each semester (6 units or more) to remain eligible for this type of aid.** **NO LOAN WILL BE CERTIFIED UNTIL YOU ATTEND AN ENTRANCE WORKSHOP.**

You will be notified by mail when your loan check has arrived. Loan checks are disbursed at the Student Business Office. **Loan checks are normally disbursed once per semester.**

The deadline to submit loan applications for students enrolled both Fall and Spring semester is: **APRIL 23, 2009. NO EXCEPTIONS!!**

*The following deadlines apply to students enrolled one semester only:*

**FALL 2008: NOVEMBER 21, 2009**

**SPRING 2009: APRIL 23, 2009**

**\*\*NOTE \*\*** Students who apply late in the semester, or fail to complete their file before deadline dates, will **NOT** be able to process a loan application, regardless of eligibility. The Financial Aid Office will make every effort to process files on a timely basis; however, the above applies to all students.

## WORK STUDY

**FEDERAL WORK STUDY**: This type of aid is "earned" and does not have to be repaid. The only requirement is that you work your awarded amount through campus employment. If you are awarded work-study, ***it is your responsibility to stop by the Financial Aid Office to secure a job. Failure to do so will result in cancellation of this aid.*** Work is usually limited to 20 hours per week at a fixed hourly rate. Students must maintain at least a half-time status (6 units or more) to remain eligible. Work Study checks are disbursed at the Business Office on a bi-monthly basis for actual time worked. Paydays usually fall on the 10th and 25th of each month.

## AND FINALLY...

In order to ensure the financial aid process is as smooth as possible, you need to contact us when you have problems with class enrollment, class or school withdrawals, change of financial circumstances or change of address. You also must follow all written instructions completely.

Please be assured that the Financial Aid Office Staff is here to serve your needs as best we can. If you have any questions, please feel free to contact our office.

## CONTACT INFO

Ventura College – Office of Financial Aid  
4667 Telegraph Road, Ventura CA 93003  
phone: 805-654-6369 fax: 805-654-6383  
website: [www.vcccd.net/finaid.nsf](http://www.vcccd.net/finaid.nsf)



## Ventura College Financial Aid Office

4667 Telegraph Rd, Ventura, CA 93003

(805) 654-6369

FAX: (805) 654-6383

website: [www.vcccd.net/finaid.nsf](http://www.vcccd.net/finaid.nsf)

## AWARD DATA For School Year 2009-2010

**PLEASE READ THE ENCLOSED INFORMATION VERY CAREFULLY. THIS INFORMATION WILL ANSWER QUESTIONS YOU MAY HAVE REGARDING FINANCIAL AID ELIGIBILITY.**

**IF YOU NEED ADDITIONAL INFORMATION, PLEASE STOP BY OUR OFFICE.**

**Office Hours:**  
**Monday, Wednesday, Thursday:**  
**8:30 am – 3:30 pm**

**Tuesday: 8:30 am – 7 pm**  
**CLOSED FRIDAY**

## ENROLLMENT STATUS

**ENROLLMENT STATUS:** Your award package is based on the enrollment status you reported to our office. If your enrollment status will be different from your **award letter**, please notify this office immediately. You must be enrolled in at least one unit to be eligible for financial aid. ***Some funds require at least half-time enrollment.***

**NO AWARDS WILL BE REVISED AFTER THE LAST DATE TO DROP A FULL SEMESTER CLASS WITHOUT A 'W'.**

Enrollment status breakdown:

Full-time (FT)	12 units or more
Three-quarter-time (3/4)	9 – 11½ units
Half-time (1/2)	6 – 8 ½ units
Less than half-time (<1/2)	1 – 5 ½ units

**NOTE: If you are enrolled at two or more colleges within the Ventura County Community College District (VCCCD), you must receive your financial aid from the college where you have the majority of your units. For example: If enrolled in 8 units at Oxnard College and 5 units at Ventura College, then you must receive your aid at Oxnard. Please notify our office immediately if you enroll in more units at either Moorpark or Oxnard Colleges. Please note that you may only receive aid at one school.**

## RETURN OF TITLE IV FUNDS

**BE AWARE:** Federal law requires that if you leave school, you may have to reimburse funding received. If you receive a **GRANT or LOAN and then WITHDRAW, FAIL, OR RECEIVE NO CREDIT** for all attempted classes, you may **OWE MONEY BACK** regardless of the reason you withdraw. See Financial Aid Office for further information.

## TYPES OF AID

### **BOARD OF GOVERNOR'S FEE WAIVER**

**(BOGW):** The Board of Governor's Fee Waiver pays enrollment fees. ***It does not cover books, health, material, or any other associated fees.*** If you registered and paid your enrollment fees, you may be eligible for a refund. Please contact the Student Business Office for a refund.

**FEDERAL PELL GRANT:** This type of aid does not have to be repaid. Grant eligibility is based on Expected Family Contribution (EFC) and unit enrollment. ***Your award will be divided into four payments. Checks are usually mailed twice per semester.***

### **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG):**

This type of aid does not have to be repaid. This grant is for undergraduate students with exceptional financial need [priority is given to students who are Pell recipients with a "0" Expected Family Contribution (EFC)] ***Your award will be divided into four payments. Checks are usually mailed twice per semester.***

### **ACADEMIC COMPETITIVENESS GRANT**

**(ACG):** The ACG grant program is for students who completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student). The student must be a Pell Grant recipient.

**CAL-GRANT (B & C):** Cal Grants are State funded programs for low and middle-income students. Grant eligibility is determined by the California Student Aid Commission. Cal Grants are used to pay for educational expenses for programs that lead directly to an undergraduate degree (Cal Grant B) or a vocational training objective (Cal Grant C). Your award will be determined by your unit status at the time of disbursement. ***You must maintain at least half-time status to remain eligible. Checks are usually mailed once per semester.***

**EXTENDED OPPORTUNITY PROGRAM AND SERVICES (EOPS/CARE):** These are State funded programs designed to offer services to eligible students. Your disbursement is contingent upon fulfilling your EOPS responsibility. The EOPS Office determines eligibility. For more information, please contact the EOPS Office at (805) 654-6302. **Checks are generally mailed once per semester.**

### **GRANT DISBURSEMENT SCHEDULE:**

Generally, checks are mailed twice per semester, in accordance with the following:

#### **Fall Semester:**

1 <sup>st</sup> Disbursement:	August 16 <sup>th</sup>
2 <sup>nd</sup> Disbursement:	November 9 <sup>th</sup>

#### **Spring Semester:**

1 <sup>st</sup> Disbursement:	January 10 <sup>th</sup>
2 <sup>nd</sup> Disbursement:	April 4 <sup>th</sup>

Late applicants should refer to their award letter for first disbursement date. It is **YOUR** responsibility to keep this office informed of any address changes. **Failure to do so may result in lost or stolen checks.**

## FERPA

**DUE TO THE FAMILY EDUCATIONAL RIGHTS TO PRIVACY ACT (FERPA), THIS OFFICE WILL NOT DISCUSS INFORMATION OVER THE TELEPHONE. ONLY GENERAL INFORMATION REGARDING FINANCIAL AID WILL BE PROVIDED. IF YOU HAVE QUESTIONS, PLEASE VISIT OUR OFFICE AND BRING VALID STATE-ISSUED IDENTIFICATION WITH YOU.**