Welcome to Ventura College and the start of Fall semester! The college offers diverse courses and programs to meet your educational goals. Please take the time to connect with our range of student support services including financial aid. There are a number of potential resources available. Financial aid and student services staff can help connect you to programs for which you may qualify.

I am glad that you are here joining with many other students to create your pathway to a career and further education. Feel free to ask any college faculty or staff a question and they will be glad to provide assistance and direct you to an answer. We are glad that you are here and we look forward to supporting your success.

-Greg Gillespie
President, Ventura College
Financial Aid Requirements

You may have noticed that the portal (my.vcccd.edu) has changed over the summer! The new layout makes it easier to access your account on mobile devices and it allows Financial Aid to have its own tab for your information!

If you’ve applied for a FAFSA, you’ll want to check the Financial Aid tab to see your requirements.

⇒ Any requirement listed with 🔄 needs to be completed.
⇒ Any requirement listed with ✔️ is done.

COMPLETE YOUR FILE!

It’s not too late to receive financial aid for the Fall 2013 semester. Check your portal and complete your requirements today!

Awards

So you’ve completed your Financial Aid requirements. So what happens now? Don’t stop checking your my.vcccd.edu portal and email because we’ll send you important updates regarding your financial aid status.

You will be sent an Award Notification email if you are eligible for financial aid.

Disbursements

Federal Pell Grants are disbursed in two disbursements each semester.

Federal SEOG Grants and Cal Grants are disbursed once during each semester.

Federal Direct Loans are disbursed once during each semester (one semester loans have two disbursements).

Ventura College partners with Higher One to disburse financial aid. The Higher One debit card is the key to receiving your financial aid, so you will need your Higher One debit card to select your disbursement option.

Below are the options you may select from for receiving your financial aid disbursement:

⇒ Open a Higher One account and have your aid disbursed directly onto your MyVCCCD debit card
⇒ Directly deposit your refund into your existing bank account
⇒ Receive a paper check

Fall 2013:
1st Disbursement: August 23, 2013 **
2nd Disbursement: October 25, 2013 **

Spring 2014:
1st Disbursement: January 10, 2014 **
2nd Disbursement: March 21, 2014 **

** You will receive your refund from Higher One approximately 7 to 21 days after a payment appears on your MyVCCCD portal account.

Rights & Responsibilities Online:
It’s easier than you think. Follow the steps!

Step 1: MY.VCCCD.EDU
Log in to your account. For assistance logging in or accessing the student portal, please visit the Welcome Center!

Step 2: Financial Aid Tab
Click on the Financial Aid tab. Go to the box marked Financial Aid Award Information and click “Accept Terms and Conditions”.

Step 3: Aid Year
Select the appropriate aid year, this year is 2013-2014.

Step 4: Click Accept!
You’re done.

Completing these steps allows you to accept your Rights & Responsibilities on your portal so you will not need to turn in the paper version of the document. This will also allow you to complete the Title IV Authorizations listed on your requirements.
SAP and Appeals Explained

As you check your financial aid requirements and notice a SAP Appeal or Appeal to Extend red flag listed, you may wonder what that means. Well, you're in luck! This article is going to help you through the appeal process.

By accepting your rights and responsibilities every year, you are agreeing to maintain Satisfactory Academic Progress (SAP) standards. There are a few things we consider when reviewing your "SAP Status". Financial aid requires that you maintain a cumulative 2.0 GPA, complete 70% of the overall units you attempt or enroll in, and that you complete your goal within the "Maximum Timeframe". So, what is maximum timeframe? If you educational goal is to receive an Associate's Degree to transfer to a university, you must complete that goal within 90 attempted units. The number of attempted units will depend on the length of your program.

So let's say something happened and something goes wrong. You didn't maintain a 2.0 cumulative GPA or you didn't complete 70% of your attempted units. What do you do now? Well, you complete an appeal of course!

The appeals process allows us to look beyond the transcript, and take into account other factors that may have influenced your academic progress. The appeal consists of several parts, so here's the breakdown:

Step 1: Write a letter!

Your letter should be detailed and preferably typewritten! The letter should describe the negative parts of your transcript (or why you haven't completed your goal if it is a maximum timeframe appeal). Include the reasons for lack of progress through the semesters. Follow your transcript like a timeline.

Your letter must also include the resolution of circumstances. How have things changed? How will you be able to complete your goals. This is very important.

Step 2: Supporting Documentation

Supporting documentation is anything that backs up what you are writing in your letter. This can include: birth certificates, death certificates, police reports, medical documents, etc. It all depends on what YOUR circumstances are!

Step 3: Visit an academic counselor for a Student Educational Plan (SEP)

You'll need to contact the Counseling Office in the Student Services Center (SSC) in order for them to complete a SEP for you. Be sure to include all the courses you need to complete your goal and attach appropriate check sheets, IGETC or CSU patterns, etc. You can meet with an EAC or EOPS counselor if you receive their services.

Appeals for the Fall 2013 Semester are due in to the Financial Aid Office no later than November 27, 2013.

Understanding Loans

Student loans require a specific application that can be downloaded online at our website: www.venturacollege.edu/finaid

You must have completed all requirements for Financial Aid before you may apply for a loan. Also, if you need to appeal, you must have an appeal approved for a minimum of 6 units before applying for a loan.

Dependent students with a previous loan debt on or above $11,000 and independent students with a debt $19,000 or above will have to complete a Direct Loan Appeal in order to be considered for a loan.

It's important to read ALL pages of the loan packet and follow ALL steps listed on page 2.

Textbooks are available at the Lending Library event. Please see the Library in the LRC for more information.

The Financial Aid Office will turn away a loan packet that is incomplete.

Students must be aware that loans are not guaranteed and the Financial Aid Office reserves the right to deny or reduce a student's loan.

It is encouraged that you start the loan process at home by downloading the paperwork and completing the online components.

Please be sure to bring a valid government issued ID when turning in loan paperwork.

CHECK OUT THIS WEBSITE!

Use the College Board website to search for scholarships! Click on Pay For College and start a scholarship search.

bigfuture.collegeboard.org/pay-for-college

VC student ID cards will not be accepted as valid ID.

Loan debt is very serious business. If you are a first-time borrower, there will be a 30 day delay for the first disbursement after the start of school.

Students must plan accordingly.
STUDY TIPS!

So you’re aware how important it is to keep your grades up and meet the requirements of the SAP policy. We want to see you succeed so here are some helpful hints to help you ace those tests!

Study for small amounts of time!
Be sure to start studying at least a week ahead of time and study a little every day! Taking a break from the information and repeating the study sessions for a small time each day will help convert the information into long term memories!

Don’t limit your studying to textbooks and notes!
Doing a little bit of outside research on the subject at hand will allow you to see the subject in a different way. This could help you gain a better understanding of the subject leading you to retain the information you need to learn!

Two heads are better than one.
Experts agree that studying with a group of peers can aid the learning process. Students in a study group can bounce ideas of each other and explain things in ways that book/professor cannot.

Mix up your study sites!
It’s a good idea to take a break from the library every once in a while. Location has an influence on memories. A change of scenery can provide a quick pick me up that will help your brain process all of that reading material.

Read, write, repeat, repeat!
Don’t be greedy with all of this new information you’ve learned! Take notes and share what you’ve learned. Talking about a subject helps you understand and will make things easier to remember. So speak up!

Thinking of withdrawing? Think again!

Return to Title IV (R2T4) is a federal regulation that all schools must abide by in order to remain in compliance. R2T4 requires the institution to return any unearned funds from a student who completely withdrew or did not successfully complete any classes in a term (i.e. any combination of F’s and W’s). Students who are subject to R2T4 will owe money back and will have holds placed on their VCCCD account. These holds will prevent a student from receiving transcripts or registering for more classes until the financial obligations are resolved.

Types of R2T4

Complete Withdrawal
Any student who completely withdraws will be subject to R2T4. The financial aid office will determine what percentage of the semester a student attended based on when the student withdrew. The percentage that a student attended is the portion of the financial aid that the student earned. The remaining percentage of the semester is the portion that is unearned and those funds must be returned to the federal government. The student must then pay these funds back to the VCCCD.

All F’s or combination of F’s and W’s
Any student who receives all F’s or a combination of all F’s and W’s is subject to R2T4. If a student receives all F’s or a combination of all F’s and W’s, the student is required to provide confirmation that they did in fact attend class the entire semester. This requires a student to have one instructor complete the “Confirmation of Attendance” form that is sent to the student from the financial aid office. This form states that the student attended more than 60% of the semester. If the student does not provide this documentation within the given deadlines, the student will be calculated as 50% completion.

R2T4 also affects a student’s Pell Lifetime Eligibility (Pell LEU).
It is important that when students are receiving their financial aid, they are completing the classes they are receiving aid for. Remember, students are only eligible for 12 full-time semesters of the Pell Grant in their lifetime, including at the university.

As mentioned, R2T4 is a federal regulation that each school who participates in Title IV funding (federal financial aid) is mandated to abide by. R2T4 has very strict deadlines and any paperwork submitted after the deadline will not be accepted due to the institution’s responsibility to meet federal deadlines.

If at any point in the semester you need to completely withdraw, please contact the financial aid office to see what financial obligations you may have.