### Dates to Remember

**November 27-30**  
Holiday, Campus Closed

**December 10-16**  
Final Exams

**December 24 - January 1, 2016**  
Campus Closed

**January 1, 2016 - March 2, 2016**  
2016-2017 FAFSA/CA Dream Application Priority Filing Deadline, Submit Cal Grant GPA Verification

**January 11, 2016**  
First Day of Spring 2015 Semester

**January 12, 2016**  
Spring 2016 - 1st Financial Aid Disbursements

**January 18, 2016**  
Holiday, Campus Closed

**February 1, 2016**  
Spring 2016 Freeze Date

**February 5, 2016**  
Spring 2016 - 2nd Financial Aid Disbursements

**March 15, 2016**  
SAP Appeal Deadline - 1st Level

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**VC FINANCIAL AID NEWSLETTER | Issue 19**

**Ventura College Financial Aid Newsletter November 2015**

**Important Dates**

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**COMPLETE YOUR FILE!**

It’s not too late to receive financial aid for the Fall 2015 semester. Check your portal and complete your requirements today!
Satisfactory Academic Progress (SAP)

The Fall 2015 semester will soon be over. Now is the time for the Financial Aid Office to remind students regarding Satisfactory Academic Progress (SAP). In order for students to be eligible to receive financial aid, students need to be meeting the Qualitative, Quantitative, and Max Time components of SAP. Each component is made up of the following:

Qualitative Standard: A 2.00 minimum cumulative grade point average (GPA) in all coursework attempted.

Quantitative Standard: A 70% minimum course completion of all coursework attempted.

Max Time Standard: Attempted units may not exceed 150% of the number of units required to complete your educational objective.

Financial Aid Warning:

If a student fails to achieve a minimum 2.00 cumulative GPA his/her pace is a minimum of 70% he/she will be placed on Warning. If a student is placed on Warning, financial aid is available during that semester. At the end of the Warning semester, a student must have a minimum GPA of 2.00 and must also complete a minimum of 70% of all attempted units.

Financial Aid Suspension:

If a student does not raise to a 2.00 cumulative GPA and/or bring their completion rate back up above 70% at the end of the warning semester, he/she will be Suspended. During Suspension, a student is not eligible to receive any financial aid other than the Board of Governor’s Waiver (BOGW), if they qualify. A student can Reinstatetheir eligibility by completing coursework without financial aid to bring up their GPA and/or completion rate. The student must notify the Financial Aid Office if they Reinstates themselves. The student can also appeal to receive financial aid during Suspension by completing an appeal through the Financial Aid Office.

Financial Aid Probation:

If an appeal is approved, the student will be placed on Probation. Students will be required to follow the terms of Probation which will include following an educational plan and completing all attempted units. Students on Probation can be eligible for financial aid while following the terms/conditions.

If you were approved for Fall Probation & all of your Fall Grades have posted:

1. Review appeal decision letter & educational plan
2. If you met the conditions outlined in the letter:
   a. Enroll in classes on your educational plan
   b. Submit an Appeal Course Approval Form
3. If you did not meet the conditions of your probation, and there are documented extenuating circumstances:
   a. Submit an Appeal to be considered for financial aid

CHECK YOUR PORTAL!!!

After you’ve filed your FAFSA or Dream Act Application, you will need to follow up with the Financial Aid Office to complete the rest of your requirements. Students should monitor their portals regularly for updates to financial aid requirements and awards. Log in to my.vccd.edu and click on the “Financial Aid” tab. From there you can see what you are required to do.

⇒ Requirements listed with ☑ need to be completed.
⇒ Requirements listed with ✓ are done.

Once your file is complete (all green check marks), your financial aid awards will be determined. You can check your award status by clicking on the “Financial Aid Awards” link in the “Financial Aid Award Info” channel.

CHECK YOUR EMAILS!!!

Financial Aid will send important notices to your my.vccd.edu email address.

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CHECK YOUR EMAILS!!!

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**Spring 2016 Disbursement Dates:**

January 12, 2016 **
March 20, 2016 **

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

Please Remember:

1. Students who have reached maximum time frame (e.g. 90 attempted units for AA/Transfer; Certificate programs vary) will be Suspended from financial aid and required to appeal to continue receiving aid.
2. Students must be fully enrolled at the time of disbursement. Waitlisted classes will not be counted toward the student’s units.
3. Classes starting after the first week of spring will be paid after the student begins attending the class.
4. Students must meet all requirements listed on my.vcccd.edu. Any outstanding requirements will delay disbursement.
5. Please visit venturacollege.edu/finaid for more information.

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**ATTENTION!!!**

*Students must re-apply for financial aid beginning January 1, 2016!*

All students attending VC for Fall ‘16, Spring ‘17, and/or Summer ‘17 are required to reapply for the FAFSA or California Dream Act Application to qualify for financial aid!

All students should complete an application between:

⇒ January 1, 2016 - March 2, 2016

Follow up on my.vcccd.edu to complete any remaining requirements during Spring 2016!

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**FAFSA Update**

**FSA ID:**

Beginning May 10, 2015, the Federal Student Aid PIN was replaced with the FSA ID. The new FSA ID consists of a user-created username and password.

Students and parents (if dependent) are required to create a FSA ID to sign and submit the FAFSA.

Students and parents are encouraged to create the FSA ID now to prepare for the 2016-2017 FAFSA application cycle.

To create your FSA ID now visit:

www.fsaid.ed.gov

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HAVE YOU REGISTERED FOR AN FSA ID YET?
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 off 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!

Financial Literacy Corner

Apply for Scholarships:
⇒ www.fastweb.com
⇒ www.scholarships.com
⇒ https://bigfuture.collegeboard.org/scholarship-search
⇒ www.scholarshipmonkey.com

Search and apply year-round, every little bit can help

Scholarship Scam Tips:
1) Don’t pay to apply for scholarships
2) Check for valid and active contact information (real phone number, actual mailing address)
3) When in doubt if it is legitimate, do not apply

Use your student ID for student discounts and save money on: movies, transportation/travel, certain local restaurants, shops, and services, events, etc. Always ask if student discounts are offered. Student ID cards cost $10 per year but with the amounts you save, it can pay itself off quickly.

Tip: Don’t live like a professional when you are a student, so you don’t live like a student when you are a professional.

HOLIDAY SPENDING TIPS

Avoid borrowing loans and using credit cards, especially during the holidays when the pressure to shop feels high:
• Plan ahead and budget! You know that the holidays always come once a year- you can plan a year ahead; set a cost limit and save throughout the year.
• You don’t have to purchase expensive gifts for everyone you know to show you care. You can make thoughtful gifts or purchase inexpensive gifts on sale; use coupons. Decide to do a fun gift exchange (Secret Santa) instead of purchasing gifts for everyone or don’t exchange gifts at all and enjoy a fun, low-cost activity together instead (time is a priceless gift)!
• Don’t start the New Year in debt!
• Log-on to Cash Course to create a budget: www.cashcourse.org