

Rogue Central Services for Students

Email: rcc@roguecc.edu

- ◇ Financial Aid
- ◇ Enrollment
- ◇ Cashier

Hours: 8 a.m. to 5 p.m. M-F
and 6 p.m. Tuesdays fall, winter
and spring terms

Redwood Campus
3345 Redwood Highway
Student Services Building

Riverside Campus
117 S. Central Ave.
G Building, 2nd floor

Table Rock Campus
7800 Pacific Ave.
Room 187 (west entrance)
(*limited service hours*)

Financial Aid Processing Center

www.roguecc.edu/FinancialAid

Fax: 541-471-3532

Mailing address:

3345 Redwood Highway
Grants Pass, OR 97527

RCC's Federal School Code: 010071

- Monitor your financial aid status and keep your personal information current at www.roguecc.edu/FinancialAid/status.asp
- Set your internet service provider (ISP) to allow FINANCIAL AID MAIL from myRogueTeam@roguecc.edu.

RCC is an open institution and does not discriminate. For RCC's non-discrimination policy and a full list of regulatory specific contact persons visit the following webpage: www.roguecc.edu/nondiscrimination.



2018-19

Financial Aid Application and Process Information

Welcome to the financial aid application process for 2018-19. Start with a FAFSA on the Web Worksheet from web.roguecc.edu/financial-aid/financial-aid-forms. Use it to gather information to complete an online application for federal and state grants and other types of aid. Submit just one FAFSA for each academic year, as soon as possible on or after October 1, preceding the start of the school year, but at least three months prior to enrollment is recommended. Otherwise, you may need to delay enrollment until you can make payment. For your application to be considered, federal processing must be complete as of your last day of eligible enrollment during the school year. For more consumer information, visit web.roguecc.edu/about-rcc/consumer-information.

Federal Aid Eligibility Requirements

- Be a U.S. citizen or eligible noncitizen*
- Have a valid Social Security number
- Have a high school diploma (not extended) or recognized equivalent (GED, home school completion with an ESD registration if under 18, two-year degree fully transferable to a four-year degree, etc) or have college transcripts prior to 7/1/12 and either meet minimum placement test scores or have 6+ program credits before 7/1/12.
- Enroll in an aid-eligible certificate or degree program and maintain satisfactory academic progress (SAP)** toward the completion of your academic program.
- Not be in default on or owe a repayment of federal aid.

* See <https://fafsa.ed.gov/options.htm> for more information. Those ineligible should investigate scholarship and/or alternative loan resources.

** For RCC's SAP policy, visit web.roguecc.edu/financial-aid/financial-aid-forms.

Nearly all students
enrolled in aid-eligible
academic programs
qualify to receive some
form of financial aid.

Apply now!

A Few Tips Before You Begin

- The 2018-19 FAFSA requires 2016 federal income and tax information. Prior to submitting taxes, use estimated income and tax information to ensure timely application. Corrections can later be submitted after actual figures are available. (IRS Data Retrieval Tool is recommended whenever available).
- To electronically sign your FAFSA on the Web, you (and a parent if parental information is required) need a FSA ID, available during the application process at www.fafsa.gov. For help with your FSA ID, visit www.pin.ed.gov.
- After you submit your FAFSA, federal processors will calculate your expected family contribution (EFC), the main factor in determining need-based aid eligibility.
- Submitting a FAFSA is often the first step in applying for other types of financial assistance that are not limited to applicants with high financial need. These may include some scholarships, student employment or student loans.
- If you do not plan to begin a college program in the 2018-19 school year but would like to estimate your future aid eligibility, use FAFSA4caster at www.FAFSA.gov.
- To estimate out-of-pocket expenses to attend RCC, use the Net Price Calculator at www.roguecc.edu/FinancialAid/NPC.

How to Apply for Financial Aid

- Complete an annual Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Use the FAFSA on the Web Worksheet (web.roguecc.edu/financial-aid/financial-aid-forms) as a tool to get ready to apply online. You (and your parent, if required) can sign the online FAFSA using FSA ID(s) obtained during the application process. Include RCC's school code #010071. Applicants who choose not to file electronically can request a paper FAFSA by calling 1-800-4-FED-AID. (not recommended). Undocumented Oregon students should submit an ORSAA to apply for state aid.*
- Complete scholarship applications:
 - High school (as applicable)
 - RCC Foundation – Approximately \$500,000 available annually. Submit between January 4 and March 1, 2018, at www.rccfoundation.org. A summer window may also be available.
 - State administered – Approximately \$18,000,000 available annually. Submit electronically by March 1, 2018, at www.oregonstudentaid.gov. Early bird is Feb. 15, 2018.
 - Other year-round scholarships – Prime time opportunities in January and February. Visit RCC Scholarship Central at www.roguecc.edu/FinancialAid/scholarships and www.fastweb.com.
- Part-time student employment: Apply at www.roguecc.edu/emp/default.asp.
- Student loans: As early as the week of June 11th, apply at www.roguecc.edu/FinancialAid/FDL/apply1.asp. (Loan Request Form, annual entrance counseling and a Master Promissory Note on file with federal loan servicing.) Refer to RCC's 2018-19 Federal Direct Loan brochure, available June 2018, for information on who is eligible to apply, applicable deadlines, processes and loan origination policies.

What You're Applying for When You Complete a FAFSA

Aid Programs	Eligibility	Max. Annual Value at RCC
Federal Pell Grant (Pell)	<ul style="list-style-type: none"> Financial need-based on EFC and enrollment level No prior bachelor's degree Prorated for less than full-time enrollment New "year-round" availability up through Spring quarter. Aggregate undergraduate limit of 18 full-time equivalent quarters. 	Up to 150% of a \$5920 maximum annual award (up to \$1974 per term)
Federal Supplemental Educational Opportunity Grant (SEOG)	<ul style="list-style-type: none"> \$0 EFC (highest financial need) At least half-time (6+ credits), eligible enrollment 	\$400 (\$100 per eligible term)
Iraq and Afghanistan Service Grant (IASG)	<ul style="list-style-type: none"> Otherwise Pell-eligible No older than 23 (or enrolled in college) when parent died as a result of qualified post-9-11 military service 	Up to a maximum value of a Pell, less up to 7.3%
Oregon Opportunity Grant* (OOG)	<ul style="list-style-type: none"> Financial need (per Shared Responsibility Model, which assumes student work component, modified family contribution and federal aid as initial resources in meeting Cost of Attendance [COA]) Available for fall, winter and spring terms only \$750 for full-time (12+ credits) and \$375 for part-time (6-11 credits) in 2017-18. Tbd for 2018-19 Application/payment deadlines may apply. (Funding limited to early FAFSA applicants and may depend on fall enrollment.) 	Up to \$2,250 for 2017-18. (2018-19 amount is tbd.)
Oregon Promise Grant* (OPG)	<ul style="list-style-type: none"> New as of '16 Fall Must complete CG100 by the 2nd fall/winter/spring term after your cohort term. Application deadline: Revolving. See www.oregonstudentaid.gov/oregon-promise.aspx for more information, including renewal deadlines. Summer enrollment not eligible. Must maintain at least half-time enrollment in all non-summer terms. Renewal recipients must have accessed during their cohort term and maintain at least half time enrollment in all subsequent non-summer terms. Available only toward your 1st 90 attempted college credits. 	Up to \$85 - \$3,390 for 2017-18. Tbd for 2018-19.
Federal Work-Study (FWS) <i>Secondary application process required</i>	<ul style="list-style-type: none"> Inquire about job opportunities and application process at www.roguecc.edu/emp/default.asp. Financial need At least half-time enrollment required. Earnings paid monthly must be reported on FAFSA as taxable income but are 100% excluded on FAFSA. 	Up to \$1,300 for each of up to 4 terms (\$5,200 annual maximum)
Subsidized Federal Direct Loan (SFDL) <i>Secondary application process required</i> Your lender is the federal government.	<ul style="list-style-type: none"> Application instructions provided with Award Letter or Eligibility Notification Need-based eligibility (COA-EFC, aid other resources equals need) Must enroll at least half-time in aid-eligible credits Fees are deducted from disbursement(s) Interest (3.76% through 6/30/17; tbd on/after 7/1/17) that accrues after at least half-time enrollment no longer maintained and is student's responsibility Funding activated with Loan Request form, valid master promissory note and annual completion of loan entrance counseling. New borrowers as of 7-1-13 lose subsidy if program not completed within 150% published length. 	<ul style="list-style-type: none"> Up to \$3,500 for freshman Up to \$4,500 for sophomore
Unsubsidized Federal Direct Loan (UFDL) <i>Secondary application process required</i> Your lender is the federal government.	<ul style="list-style-type: none"> Application instructions provided on Award Letter or Eligibility Notification Non-need-based eligibility (COA-aid, including SFDL, other resources equals need) Must maintain at least half-time eligible enrollment Fees are deducted from disbursement(s) Interest (3.76% through 6/30/17; tbd on/after 7/1/17) that accrues from time of disbursement is student's responsibility; may be paid quarterly or capitalized during deferment and grace periods. 	<ul style="list-style-type: none"> Up to \$5,500 for freshman (less SFDL) plus up to \$4,000 additional if independent Up to \$6,500 for sophomore (less SFDL) plus up to \$4,000 additional if independent
Scholarships <i>Secondary application process required</i>	Many RCC Foundation, state-administered, and private scholarships are based, at least in part, on financial need and often use the FAFSA results as a determination of that need. Therefore, submit a timely FAFSA even if you don't anticipate qualifying for need-based aid. Non-need based scholarships are available based on student merit.	Varies

* Undocumented Oregon residents may apply using the ORSAA instead of the FAFSA. See www.oregonstudentaid.gov/publictools/financialaid/prefilter.

NOTES:

- Other programs include TEACH, grant/loan program for teacher education majors; Perkins, need-based student loan; and PLUS, parental loan for dependent, undergraduates, none of which RCC offers.
- An alternative loan may be available toward unmet need after FDL is maximized. RCC does not recommend alternative loan options but encourages you to thoroughly review terms and conditions.

The Financial Aid Process

1. Submit a 2018-19 **FAFSA** to the federal processor as soon on/after 10-1-17 as possible for evaluation. Allow three days to three weeks for federal processing. An IRS Data Retrieval Tool is available to most federal tax filers. If you have transfer credits or have already earned an associate's degree or higher, submit official transfer transcripts and request a Transfer Credit Evaluation by the RCC Records Office. Undocumented Oregon residents should submit an ORSAA for state aid.*
2. Federal processors determine if your FAFSA is complete, match data with federal agencies (Social Security Administration, Selective Service, Internal Revenue Service, Veteran's Administration and Department of Homeland Security), calculate your **Expected Family Contribution (EFC)** and email a **Student Aid Report (SAR)** to you and to the financial aid offices of the college(s) listed on the FAFSA. Review your emailed SAR and if corrections are necessary, submit them at www.FAFSA.gov.
3. The RCC Financial Aid Office sends you a **Financial Aid Mail** email from myRogueTeam@rogucecc.edu if there are documents you must submit or questions you need to answer. Keep your contact information current, watch for mail and/or email correspondence from RCC and respond promptly to avoid processing delays.
4. To complete your application, submit all requested documentation to RCC. Some FAFSAs are chosen for verification. Avoid the likelihood of being verified by using the IRS Data Retrieval Tool. If you're chosen, submit all required documentation as soon as possible, preferably by the Financial Aid Priority Application Deadline, but no later than 120 days from you last day of enrollment or Sept. 1st of the following school year, which ever comes first. Failure to provide all requested documentation in a timely manner means your application will not be processed and you may be charged late or non-payment fees.
5. Once your application is complete, the RCC Financial Aid Office performs an **initial review**. A review includes building a student budget (Cost of Attendance), confirming eligibility factors and resolving any missing or conflicting data. Allow up to six weeks or more for file processing.
6. If necessary, myRogueTeam@rogucecc.edu will send you an email requesting additional documentation or written clarification.
7. Once your application is complete and accurate, the RCC Financial Aid Office will email instructions on how to access your **Award Letter, Eligibility Notification** or **Notification of Non-Eligibility, via my-Rogue**. An Award Letter will list the types of aid awarded per term based on current/projected enrollment levels, as well as conditions for receiving federal aid. Watch your mail for information from BankMobile (see #11 below). The Award Letter and Eligibility Notification will direct you to student employment and/or student loan application processes.
8. You may apply for student employment and/or Federal Direct Loans. If you obtain a **Federal Work-Study** position or a student loan, an email will be issued with instructions on how to view it on your Award letter.
9. Approximately one week before each term, your **financial aid awards** are applied to your RCC student account. Once aid-eligible enrollment matches award level, applied aid is used toward pending charges (tuition, fees, authorized bookstore charges). Book Allowance Request forms are accepted through the 1st week to purchase books elsewhere.
NOTE: The first disbursement of a Federal Direct Loan for a first-time borrower will be made no sooner than 30 days into the first term of the loan period and is released only after eligible enrollment is confirmed. However, awarded loans are considered payment toward tuition and eligible fees and may also be used toward authorized book and supply purchases.
10. The payment deadline, when each term's charges must be paid-in-full, falls at the end of the second week. Students who have satisfied the financial aid priority deadline, and did not receive notification of eligibility prior to the payment deadline, will not incur late fees. If a student has financial aid awarded as of this payment deadline which totals more than the amount due, the payment obligation is satisfied. If aid awarded is not sufficient to cover the bill or the student did not meet the financial aid priority application deadline, the student must either pay-in-full or sign an installment plan for the balance owed with the College, agreeing to make a down payment and make two payments during the term, Please note, financial aid awards are adjusted to match eligible enrollment as of the close of Wednesday of the second week or prior to payment, whichever is later. Any balance that remains unpaid as of the payment deadline and any installment payment not paid on time is subject to late fees and eventual assignment to a collection agency.
If you are enrolled at another college during the same term you're enrolled at RCC (dual enrollment), you may apply through the drop period to have your financial aid eligibility calculated on the combined enrollment. If you are dually enrolled at Souther Oregon University or Oregon State University, submit a Dual Enrollment Form to the RCC Financial Aid Office prior to payment. If you are dually enrolled at a college or university other than SOU or OSU, submit an Individual Consortium Agreement. Charges at your host school remain your responsibility, You may not accept grant aid from more than one institution during a term.
11. If you have excess financial aid after your RCC bill is paid, the RCC Budget and Finance Office will submit a **financial aid refund** to BankMobile. Refunds will be applied starting the second Friday of the term and twice weekly thereafter, through finals week. For more information on setting up a BankMobile-Vibe or designated account, visit www.bankmobilevibe.com.
12. At the end of each term, the RCC Financial Aid Office will review your transcript to determine if you made **satisfactory academic progress** toward program completion, a requirement to maintain financial aid eligibility. We will then pay, adjust or cancel aid accordingly. The review of your progress includes cumulative grade point average (GPA) and pace. To view the Satisfactory Academic Progress policy, visit web.rogucecc.edu/financial-aid/financial-aid-forms.

Cost of Attendance

The Cost of Attendance (COA) is an estimate made by the Financial Aid Office of how much it will cost you to live and attend college while enrolled at RCC.

Based on three 13-credit terms, the standard 2017-18 COA was:

Tuition and Fees	\$4,671
Books and Supplies	\$1,200
Room/Board	\$9,255
Transportation	\$1,521
Personal/Misc.	\$1,470
TOTAL	\$18,117

The 2018-19 COA may be different. COAs are based on individual enrollment patterns and may include out-of-pocket childcare expenses, disability-related expenses, or significant and documentable program fees as requested and approved.



Other Sources of Educational Financial Assistance

Alternative Loan Programs – Student loan options offered independently by lenders. Not federally guaranteed or regulated; therefore, students should carefully review terms and conditions. Required Financial Aid Office certification will be considered only after FDL options are exhausted. RCC retains the right to refuse certification based on professional judgment and does not provide lender recommendations.

AmeriCorps – National and community service opportunity. For more information visit www.americorps.gov.

College Savings Plans – For more information visit www.oregon529network.com.

Disability Services – If you have a documented disability and want to request accommodations, contact RCC Disability Services Office at 541-956-7337 in Grants Pass or 541-245-7537 in Medford. Limited financial assistance for evaluation of a learning disability may be available.

Foster Care – Current or recent foster youth may be eligible for various types of financial aid for college. For more information, visit www.oregon.gov/dhs/children/fostercare/ILP/pages/financial-aid.aspx.

Learn & Earn Student Employment Program – Part-time student jobs are available at RCC. For more information call Student Employment Services at 541-956-7091 in Grants Pass, 541-245-7762 in Medford, or visit www.rogucecc.edu/emp/default.asp.

Loan Forgiveness Programs – Although limited, certain professions or employers offer incremental student loan forgiveness programs. Contact your loan servicer or employer for more information.

National Guard – Call 1-888-442-4551 for more information on education benefits for selected reserve, or visit www.gibill.va.gov.

Third-party Scholarships – Students should investigate RCC, RCC Foundation and state-administered scholarships, as well as employer, parental employer, club/membership/association and independent educational scholarship sources. State administered scholarships include the Ford Family Foundation scholarships, which pay up to 90 percent of unmet need. Visit RCC's "Scholarship Central" at www.rogucecc.edu/FinancialAid/scholarship. Other sites include www.fastweb.com, www.scholarships.com, www.finaid.org and www.collegeboard.com/pay.

Tax Credits: Hope Scholarship and Lifetime Learning – See your tax professional for information on tax credits for qualified educational expenses or search for educational benefits at www.irs.gov.

Transfer University Financial Aid Office – Contact your university financial aid office for more financial aid information. (E.g., Southern Oregon University at www.sou.edu/enrollment/financial-aid/ or Oregon Tech at www.oit.edu/faid.)

Tuition Waivers – Recent graduates of a local high school, GED program, or displaced workers may apply. Visit www.rogucecc.edu/Enrollment/Forms.

Unemployment Benefits – Training Unemployment Insurance (TUI) may allow The Work Source Rogue Valley-certified dislocated workers to access unemployment benefits while attending school. Contact the Employment Department at 541-476-1187 in Grants Pass, 541-776-6060 in Medford.

Veterans Educational Benefits or Dependent Benefits – Eligible veterans and dependents of veterans may receive educational benefits from the Veterans Administration (VA) while attending RCC. A variety of programs are available. Contact an RCC Veterans Coordinator at 541-956-7109 in Grants Pass, 541-245-7738 in Medford for information and assistance. Other resources include the Department of Veterans Affairs, 1-888-442-4551.

Vocational Rehabilitation (VR) – For Oregon Vocational Rehabilitation, call 541-474-3130 in Grants Pass, 541-776-6035 in Medford. For Veterans VR (Chapter 31), call 541-772-0155 in Southern Oregon.

Work Source Rogue Valley Benefits – Funding for low-income applicants may be available through Workforce Innovative Opportunity Act (WIOA) funding. Call The Work Source Rogue Valley at 541-476-1187 in Grants Pass, 541-776-6060 in Medford for short-term educational training or assistance in completing an academic program.

More Important Points

- **Aid-eligible academic programs** – To see if your academic program or major is aid eligible, review the Satisfactory Academic Progress (SAP) policy at web.rogucecc.edu/financial-aid/financial-aid-forms.
- **Financial literacy** – help with student loan repayment. Visit www.saltmoney.org, call 1-855-469-2724 (toll-free), or email membersupport@saltmoney.org for free help/advocacy from an impartial professional.
- **Need more information?** – If you have financial aid questions or need assistance, visit Rogue Central at any RCC campus, or email rcs@rogucecc.edu.
- **“myRogue” student resources** – RCC offers a wide variety of online student resources at <https://webreg3.rogucecc.edu/StudentResources/default.asp>. You can also look up your financial aid application and aid status at www.rogucecc.edu/FinancialAid/status.asp.
- **Student responsibility** – As a financial aid recipient, it is your responsibility to be informed and understand the requirements to qualify for and maintain eligibility. Consumer information is available on our website* and in your Award Letter, policy brochures, the RCC Catalog, and in federal, state and agency publications. *web.rogucecc.edu/about-rcc/consumer-information
- **Special circumstances** – If the FAFSA doesn't allow significant facts or changes in your financial situation to be reflected (such as a loss of income), submit a Professional Judgment Form to the RCC Financial Aid office. Forms are available at web.rogucecc.edu/financial-aid/financial-aid-forms.