

# FAFSA

## HOW TO GET FINANCIAL AID



### Apply Early for Financial Aid and Maximize Your Chances to Get the Money You Need!

Apply for Financial Aid by completing a Free Application for Federal Student Aid, which determines your eligibility for different types of aid including grants, an enrollment fee waiver, student loans and work-study.

A new FAFSA must be completed each academic year. You may complete the FAFSA any time on or after October 1st, but apply as early as possible since some grant funds are distributed on a first-come, first-served basis!

To maximize your eligibility, you are encouraged to submit your FAFSA by the priority filing date of March 2nd. You should complete FAFSA even if you miss the priority date because enrollment fee waivers will continue to be awarded to qualified applicants throughout the academic year. Keep in mind that it takes two months, sometimes longer, between the time you apply for aid and the time your award is completed.

**1.** New students must apply for admission to a specific degree or eligible certificate program at Saddleback College. Visit [www.saddleback.edu/admissions](http://www.saddleback.edu/admissions).

**2.** Apply for a federal student aid FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov).

With your FSA ID, you can "sign" your FAFSA electronically and complete the federal student aid process completely online. If you are required to put your parents' information on your FAFSA, one of your parents will need to apply for an FSA ID also.

**3.** Complete the FAFSA and submit it to the federal processor. You must list Saddleback College using federal school code: 008918.

Fill out your application online at [fafsa.ed.gov](http://fafsa.ed.gov). Use the IRS Data Retrieval Tool to access IRS tax return information needed to complete the FAFSA.

Your application will be processed and you will receive an e-mail with a link to your Student Aid Report (SAR). If you did not provide an e-mail address, you will receive your SAR by mail.

You should review your SAR for any necessary corrections or updates. If you do not hear from the U.S. Department of Education Federal Processor, go to [fafsa.ed.gov](http://fafsa.ed.gov) and select "Check the Status of a Submitted FAFSA."

**4.** Turn in required documents.

After receiving your financial aid information, the Financial Assistance Office will require that you submit any needed documentation to complete your file. If you do not use the IRS Data Retrieval Tool, and are selected for verification you will be subsequently asked to submit an IRS Tax Return Transcript. An IRS Tax Return Transcript can be requested at [irs.gov](http://irs.gov) or by calling **1-800-908-9946**.

Check your "My Financial Aid" portal located at [www.saddleback.edu/fao](http://www.saddleback.edu/fao) to see what information/documentation you are required to submit.

**IMPORTANT:** Keep checking your "My Financial Aid" and your school provided email account throughout the semester as information may change. Your financial aid will not be paid if you have missing information or documents.

**5.** Getting the money if determined eligible.

Financial Aid refunds are issued electronically to an account of your choice. For more information on how to select your disbursement preference, please visit [www.saddleback.edu/refunds](http://www.saddleback.edu/refunds).

If no electronic refund option is selected, you will receive a check via USPS at the home address provided to the college.

#### Financial Assistance Office

28000 Marguerite Parkway • Mission Viejo • CA 92692 • (949) 582-4860

School Code: 008918

# WHAT IS FINANCIAL AID?

Financial Aid is available to assist in removing cost barriers that may prevent you from pursuing your educational goals. Most financial aid comes from the state and federal government. Financial aid is meant to supplement your family's ability to pay for college costs such as tuition and fees, room and board, books and supplies, and transportation.

## TYPES OF FINANCIAL AID

**Grants/Scholarships** – Student aid funds that do not have to be repaid.

**Work-Study** – A part-time work program to earn money while you are in school.

**Federal Loans** – Student aid funds that you must repay with interest.

**Federal Pell Grants** provide financial assistance to eligible part-time and full-time students based on need. You must be an undergraduate student who does not have a bachelor's degree or professional degree.

**Federal Supplemental Educational Opportunity Grants (SEOG)** are awarded to students who demonstrate exceptional financial need and are Pell Grant eligible.

**Federal Work-Study (FWS)** is a student employment program. Under FWS, students may work part-time and earn money to help pay for their college expenses. Funds are limited.

**Federal Direct Stafford Loans** are low-interest loans for eligible students to help cover the cost of higher education. In addition to the FAFSA, loan applicants must complete a Federal Direct Loan Request Form located online at [www.saddleback.edu/fao](http://www.saddleback.edu/fao).

**Local Scholarships** – Saddleback College offers a wide variety of scholarships. Students apply for the Saddleback Scholarship Program in spring of each year.

**Student Success Completion Grant** is available to students who have been determined eligible for a Cal Grant B or C award and who are enrolled in 12 or more units.

**California College Promise Grant** waives per-unit enrollment fees for financially qualified California residents. If a student is eligible for a CCPG fee waiver, it will automatically be awarded once your FAFSA results are received.

**Cal Grants** are awarded by the California Student Aid Commission (CSAC) to undergraduate students with demonstrated financial need and academic achievement which is measured by GPAs and scoring criteria. Visit [csac.ca.gov](http://csac.ca.gov) for more information.

**The California Chafee Grant Program** gives money to current or former foster youth to use for career and technical training or college courses. Visit [chafee.csac.ca.gov/default.aspx](http://chafee.csac.ca.gov/default.aspx) for more information.

## BASIC ELIGIBILITY

- > Be a U.S. citizen or eligible non-citizen
- > Have a valid social security number
- > Be enrolled or accepted for enrollment as a student working towards a degree in an eligible program
- > Be registered with the selective services (males 18-25)
- > Have a high school diploma or equivalent
- > Not be in default on any student loan
- > Not owe a refund for any grant
- > Be making Satisfactory Academic Progress at Saddleback College
- > Must not have a conviction regarding a drug offense while receiving federal financial aid programs

### SADDLEBACK MISSION STATEMENT:

Saddleback College enriches its students and the south Orange County community by providing a comprehensive array of high-quality courses and programs that foster student learning and success in the attainment of academic degrees and career technical certificates, transfer to four-year institutions, improvement of basic skills, and lifelong learning.

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