AN OVERVIEW OF FINANCIAL AID: AN INSTRUCTIONAL GUIDE ON APPLYING FOR FINANCIAL AID AND A SCHOLARSHIP RESOURCE GUIDE FOR STUDENTS WITH LD AND/OR ADHD AT AMERICAN RIVER COLLEGE

A Project

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by
Tiffany Yuen

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iii
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Graduate and Professional Studies in Education
Abstract

of

AN OVERVIEW OF FINANCIAL AID: AN INSTRUCTIONAL GUIDE ON APPLYING FOR FINANCIAL AID AND A SCHOLARSHIP RESOURCE GUIDE FOR STUDENTS WITH LD AND/OR ADHD AT AMERICAN RIVER COLLEGE

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Statement of the Problem

At American River College, some students with learning disabilities (LD) and/or attention deficit hyperactivity disorder (ADHD) lack sufficient knowledge about financial aid. There is not a financial aid presentation containing an overview of financial aid. Furthermore, step-by-step instructional guides on how to apply for the Free Application for Federal Student Aid (FAFSA) and Board of Governors (BOG) Fee Waiver, and a scholarship resource guide for students with disabilities are not available.

Sources of Data

The research sources gathered for this project included literature in peer-reviewed journals and articles, manuals, reports, personal communications with relevant staff and personnel, and organization, government, and education websites.

Conclusions Reached

A financial aid presentation was created for students with LD and/or ADHD at ARC providing them with an overview of financial aid. Step-by-step instructional guides
on how to apply for the 2014-2015 FAFSA and the 2014-2015 BOG Fee Waiver were also developed. To conclude, a scholarship resource guide for students with disabilities was developed.

________________________________________, Committee Chair
Guy Deaner, Ph.D.

________________________________________
Date
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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Acknowledgements</strong></td>
<td>vii</td>
</tr>
<tr>
<td><strong>Chapter 1. INTRODUCTION</strong></td>
<td>1</td>
</tr>
<tr>
<td>Background of the Problem</td>
<td>1</td>
</tr>
<tr>
<td>Purpose of the Project</td>
<td>4</td>
</tr>
<tr>
<td>Definition of Terms</td>
<td>6</td>
</tr>
<tr>
<td>Limitations</td>
<td>12</td>
</tr>
<tr>
<td>Organization of the Remainder of the Project</td>
<td>13</td>
</tr>
<tr>
<td><strong>Chapter 2. LITERATURE REVIEW</strong></td>
<td>14</td>
</tr>
<tr>
<td>Introduction</td>
<td>14</td>
</tr>
<tr>
<td>Students with Learning Disabilities and/or Attention Deficit Hyperactivity</td>
<td>15</td>
</tr>
<tr>
<td>Section 504 of the Rehabilitation Act of 1973</td>
<td>18</td>
</tr>
<tr>
<td>Importance of Federal Financial Assistance</td>
<td>21</td>
</tr>
<tr>
<td>The Connection Between Disability and Low-Income Status</td>
<td>23</td>
</tr>
<tr>
<td>Parent and Student Knowledge About College Costs and Financial Aid</td>
<td>24</td>
</tr>
<tr>
<td>The Complexity of the Free Application for Federal Student Aid</td>
<td>25</td>
</tr>
<tr>
<td>Reasons Why Some Students Do Not File the FAFSA</td>
<td>26</td>
</tr>
<tr>
<td>How Awareness and Expectations About College Costs and Financial Aid</td>
<td>27</td>
</tr>
<tr>
<td>Aid Affect College-Going Behavior</td>
<td></td>
</tr>
</tbody>
</table>
Summary ..........................................................................................................................................................28

3. METHODOLOGY .........................................................................................................................................30

4. SUMMARY AND RECOMMENDATIONS ..................................................................................................34
   Summary .........................................................................................................................................................34
   Recommendations .......................................................................................................................................35

Appendix A. Financial Aid 101 Presentation .................................................................................................38
Appendix B. An Instructional Guide on How to Apply for the 2014-2015 FAFSA ....................................72
Appendix C. An Instructional Guide on How to Apply for the 2014-2015 BOG Fee Waiver ......................91
Appendix D. A Scholarship Resource Guide for Students with Disabilities .........................................109
References .....................................................................................................................................................134
Chapter 1

INTRODUCTION

Background of the Problem

The Free Application for Federal Student Aid (FAFSA) is a critical requirement in order to apply for any federal student assistance. Federal student aid is financial assistance from the federal government that helps students pay for education expenses at an eligible college, technical school, vocational school, or graduate school (Federal Student Aid, 2013). Past research studies have found that financial aid is crucial to supporting college success (Long, n.d.). Federal student aid is divided into three categories: grants, work-study, and loans (Federal Student Aid, 2013).

When focusing specifically on students with disabilities, this population is the most marginalized group to move towards equal opportunity in education (Wolanin & Steele, 2004). Unfortunately, students with disabilities do not have the same access to information as their peers without disabilities and face more barriers to higher education (Wolanin & Steele, 2004). Students with disabilities need financial assistance in order to afford the costs of higher education (Wolanin, 2005). As a result, these barriers to higher education discourage some students with disabilities from applying and enrolling into postsecondary institutions. Furthermore, complex and time consuming college and financial aid applications are a daunting task and often deter students with disabilities and students without disabilities alike from accomplishing their educational goals (Advisory Committee in Student Financial Assistance, 2005). Due to the complexity of the
financial aid system, understanding and applying for financial aid can be a burden for students with disabilities.

Since 2010, there were approximately 56.7 million people living in the United States with some kind of disability, which was an increase of approximately 2.2 million people since 2005 (Brault, 2012). The Epidemiology and Prevention for Injury Control (EPIC) branch of the California Department of Health Services reported roughly 5.9 million Californians had a disability (King, 2003). The prevalence of disability has continued to increase due to the population ageing and the increase in chronic health conditions (World Health Organization [WHO], 2011).

In addition to poorer health, people with disabilities have lower education achievements, higher unemployment rates, and higher rates of poverty than people without disabilities (Disability Funders Network, 2012; Kruse, 1998; WHO, 2011). Furthermore, people with disabilities are likely to have limited opportunities to earn income and often have higher medical expenses (American Psychological Association [APA], n.d.). Due to the restricted employment opportunities, there is a connection between disability and low-income status. For example, results reported from the 2006 American Community Survey (ACS) revealed significant disparities in income medians for persons with disabilities and persons without disabilities (APA, n.d.). In fact, the U.S. Census Bureau (2006) reported crucial discrepancies of income medians; the median earnings for people without disabilities were over $28,000 compared to the median income of $17,000 for individuals with disabilities (APA, n.d.). Thus, people with
disabilities are nearly twice as likely as people without disabilities to have an annual household income of $15,000 or less (Disability Funders Network, 2012).

Nevertheless, financial aid funds have been proven to be an important source of funding for higher education for low-income students (Long, n.d.). Despite the fact that the FAFSA is free to file, why do some low-income students fail to complete the FAFSA application? Is it because the forms are too complex and time consuming? Do all students have equal access to information regarding financial aid and how to apply? LaManque (2009) conducted a study in an attempt to find the factors associated with delayed submission of the FAFSA application. Results of the study indicated that students who had sufficient amount of knowledge regarding financial aid were more likely to complete the FAFSA earlier than their peers who had an insufficient amount of financial aid knowledge. Students with little or no knowledge about financial aid were either less likely to complete the FAFSA or more likely to submit the FAFSA after the priority deadline resulting in a smaller financial aid award package. For low-income students and students with disabilities, they are missing an opportunity to fund their higher education when they delay or do not complete the FASFA application.

The author's intent is to educate students with LD and/or ADHD about financial aid and to provide these groups with accurate information. Additionally, the author hopes to encourage students with LD and/or ADHD to become good applicants by supplying the intended audiences with step-by-step instructions on how to apply for the
Purpose of the Project

Due to the limited availability of detailed instructional guides about financial aid and the financial aid process, many students with LD and/or ADHD do not have a sufficient amount of financial aid awareness. Over the years, ARC has encountered numerous budget cuts, eliminating in-person financial aid workshops. Disabled Student Programs and Services (DSPS) funding has been cut by approximately 40% prior to 2009 (Harris, 2013). According to the 2013-2014 Chancellor’s Budget Update as presented by the Chancellor of ARC, the budget reductions were “the longest and deepest financial turndown any of us has experienced” (B. Harris, personal communication, March 15, 2012). In the 2010-2011 academic year, the ARC Financial Aid Office conducted one to two FAFSA application assistance workshops and approximately two satisfactory academic progress (SAP) workshops per week (S. Gilchrist, personal communication, February 4, 2014). These workshops were beneficial to students because of the personal assistance they would receive during the sessions. Furthermore, the ARC Financial Aid Office does not currently provide a PowerPoint presentation on financial aid (S. Gilchrist, personal communication, February 04, 2014). Additionally, since the 2010-2011 academic year concluded, the FAFSA application assistance workshops and SAP workshops ended as well.
The author's primary foci in this project are students with learning disabilities (LD) and/or attention deficit hyperactivity disorder (ADHD) at American River College (ARC). According to multiple Disabled Students Programs and Services (DSPS) Counselors, LD Instructional Assistant, and staff (C. Alexander, A. Aranda, C. Burkhart, T. O’Brien, T. Peters, J. Rust, J. Sjolund, & M. Warner, personal communications, September 17, 2013) and the DSPS Coordinator (J. James, personal communication, September 17, 2013), some students with LD and/or ADHD are uncertain about the process of financial aid and how to apply for financial aid to supplement their academic endeavors (personal communications, September 17, 2013; personal communications, October 9, 2013). It is evident that some students with LD and/or ADHD have a lack of knowledge about financial aid at ARC.

The lack of planning/prioritizing and organization is another issue some students with LD and/or ADHD experience (National Center for Learning Disabilities [NCLD], 2013a). Planning and prioritizing is the ability to generate steps to reach a goal and to make decisions about what to focus on (NCLD, 2013a). Planning and prioritizing is essential in the world of financial aid due to the various federal and institution deadlines. Organization is the capacity to keep track of information or materials (NCLD, 2013a). Organization is closely tied to planning and prioritizing. Students with LD and/or ADHD lacking organization skills often lose important paperwork.

The purpose of this project was to create a PowerPoint presentation about financial aid for students with LD and/or ADHD. This presentation is intended to
educate the targeted audiences and to provide accurate information regarding financial aid at ARC. The second portion of the project is to provide students with LD and/or ADHD with guidance on how to navigate and complete the FAFSA application and the BOG Fee Waiver. Lastly, the scholarship resource guide is aimed to deliver students with disabilities with additional sources of funding for higher education.

**Definition of Terms**

**Attention Deficit Hyperactivity Disorder (ADHD)**

ADHD is one of the most common childhood brain disorders and can continue through adolescence and adulthood (National Institute of Mental Health [NIMH], 2012). ADHD is a pattern of inattention and/or hyperactivity-impulsivity that interferes with functioning or development characterized by inattention and/or hyperactivity and impulsivity (American Psychiatric Association, 2013). There are three subtypes of ADHD: combined type, predominantly inattentive type, and predominantly hyperactive-impulsive type (Peter, 1998). Symptoms of ADHD include difficulty staying focused and paying attention, difficulty controlling behavior, and hyperactivity (NIMH, 2012). Some of these symptoms can make it difficult for an individual with ADHD to succeed in school, get along with other children or adults, or finish tasks at home (NIMH, 2012). ADHD is a lifelong condition that affects children, adolescents, and adults of all ages (National Resource Center on AD/HD, 2008).
Board of Governors Fee Waiver (BOG)

The BOG Fee Waiver is a fee waiver adopted by the Board of Governors to assist eligible students with enrollment fees, which permits enrollment fees of $46 per unit to be waived (CCCApply, n.d.). To be eligible for this assistance, applicant must be California resident and meet certain criteria as explained on the BOG Fee Waiver application form (American River College [ARC] Financial Aid, n.d.). Students may also qualify for the BOG Fee Waiver through their submitted FAFSA application. Beginning with the summer 2012 term, to qualify for a BOG Fee Waiver C, a student must establish a financial need of at least $1,104 from a completed 2012-2013 FAFSA (ARC Financial Aid, n.d.).

Cal Grant B

Cal Grant B funds are provided by the State of California and do not have to be repaid (California Student Aid Commission [CSAC], 2013). Cal Grant B funds are entitlement awards that provide low-income undergraduate students with a living allowance and assistance with tuition fees and other educational expenses. For the current 2013-2014 academic year, the maximum allowance for most first-year students is up to $1,473 for living expenses and textbooks (CSAC, 2013).

Cal Grant C

Cal Grant C funds are provided by the State of California and do not have to be repaid (CSAC, 2013). Cal Grant C funds are awards to assist with tuition and training costs for occupational, technical, and vocational programs for
undergraduate occupational, technical, and vocational students (CSAC, 2013).

For the current 2013-2014 academic year, the maximum allowance for a first-year undergraduate student is up to $547 at American River College (ARC Financial Aid, n.d.). To qualify, a student must be enrolled in a vocational program for at least four months. Funding is available for up to two years, depending on the length of the program (ARC Financial Aid, n.d.).

Direct Subsidized Stafford Loan

Direct Subsidized Stafford loans are borrowed funds from the U.S. Department of Education that must be repaid. Students must be actively enrolled in half-time status to be eligible to receive loans. This type of funding provides low-interest loans to financially needy undergraduate students. The government pays interest on the loans while borrowers are actively in school (National Association of Student Financial Aid Administrators [NASFAA], 2012). First-year (less than 30 units completed) independent and dependent undergraduate students are eligible to receive up to $3,500 maximum and up to $4,500 for a second-year (more than 30 units completed) undergraduate student per academic year.

Direct Unsubsidized Stafford Loan

Direct Unsubsidized Stafford loans are borrowed funds from the U.S. Department of Education that must be repaid. Students must be actively enrolled in half-time status to be eligible for receive loans. This type of funding provides low-interest loans to undergraduate and graduate/professional students. Unsubsidized loans
are provided regardless of borrowers’ income or financial need, as long as total aid does not exceed cost of attendance. Borrowers are charged interest on the loans while they are currently in school (NASFAA, 2012). Dependent undergraduate students are eligible to receive up to $2,000 maximum and independent undergraduate students are eligible to receive up to $6,000 maximum per academic year.

Disabled Student Programs and Services (DSPS)

DSPS is a department located in the Student Services Center at American River College (ARC) that provides services to students with disabilities. The goal of DSPS is to promote equal access to programs and facilities at ARC. The philosophy of DSPS is to encourage maximum independence and personal empowerment through a successful educational experience (American River College Disabled Student Programs and Services [ARC DSPS], n.d.).

Federal Pell Grant

The Pell Grant is a federally sponsored grant program that provides grants to financially needy undergraduate students to help pay the costs of attending postsecondary institutions. Students must file a Free Application for Federal Student Aid (FAFSA) before their eligibility is determined. Award amounts are based on students’ educational costs and the family’s ability to contribute to college costs (NASFAA, 2012). Pell grants are the foundation to federal student aid. Award amounts can change yearly depending on regulations enforced by the
U.S. Department of Education (ARC Financial Aid, n.d.). For the current 2013-2014 academic year, the maximum Pell grant award for students with a zero Expected Family Contribution (EFC) is $5,645 based on full-time enrollment (12 or more units) at ARC.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a grant provided to financially needy undergraduates at postsecondary institutions. Students must have exceptional financial need to receive FSEOG awards. Priority is also given to students who receive Federal Pell Grants, and awards must first be made to students with the lowest Expected Family Contribution (EFC) (NASFAA, 2012). For the current 2013-2014 academic year, the maximum FSEOG award amount is $600 based on zero EFC and full-time enrollment.

Federal Work Study (FWS)

FWS is a federal program that provides part-time jobs to undergraduate, graduate, and professional students at postsecondary institutions. FWS is a campus-based program and generally supplements the assistance students receive from Federal Pell Grants and other sources. Jobs should relate to students’ academic majors or career goals (NASFAA, 2012). A FWS recipient can work a maximum of 4,000 hours for an entire academic year and receive a maximum of $4,224 ($2,112 per semester).
Free Application for Federal Student Aid (FAFSA)

The FAFSA is an application used by the U.S. Department of Education to determine eligibility for student financial aid. A student must complete the FAFSA in order to receive federal student aid (ARC Financial Aid, n.d.). Federal student aid includes the Federal Pell Grant, Federal Direct Loans (Subsidized and Unsubsidized), and Federal Work Study.

Learning Disability (LD)

LDs are a group of varying disorders that have a negative impact on a person’s learning (National Center for Learning Disabilities Editorial Team, 2010b). LDs are hidden/invisible and affect the brain’s ability to receive, process, store, respond to, and communicate information (National Center for Learning Disabilities [NCLD] Editorial Team, 2010c). Typically, LDs can affect a person’s ability in the following areas: listening, speaking, reading, writing, spelling, reasoning, and mathematics (NCLD Editorial Team, 2010c).

Scholarship

Scholarships are also known as gift aid. Scholarships are free money for college usually based on a student’s area of study or merit, such as good grades; high test scores; athletic, musical, or other special abilities; leadership; community service; and sometimes financial need (CSAC, 2013).
Limitations

This project had limitations to the specific time, geography, population, and author bias. The first limitation addresses time in which the project was completed. Financial aid information provided in the presentation is limited to the current 2013-2014 academic year. Additionally, the FAFSA application itself will be limited to the upcoming 2014-2015 electronic edition only. Further, the U.S. Department of Education can implement changes to the FAFSA application and has the authority to change regulations that can impact financial aid processing. The second limitation to this project is geography. The financial aid presentation, step-by-step instructional guide, and scholarship resource guide are designed and limited to students with LD and/or ADHD at ARC although other students may find it useful. The third limitation is population. The author’s intended audiences are students with LD and/or ADHD at ARC. Not every individual with LD and/or ADHD experience the same symptoms or undergo the same difficulties impacting their learning. The author’s intent is to assist these populations by providing accurate information about financial aid and to equip these students with a visual guide on how to apply for the FAFSA and the BOG Fee Waiver. Lastly, the author feels that students with LD and/or ADHD do not have the same access to information as their peers without disabilities. Furthermore, some students with LD and/or ADHD need special assistance to apply for federal student aid.
Organization of the Remainder of the Project

Chapter 1 presents the background of the problem, the statement of the problem, the definition of terms, limitations, and the organization of the problem. Presented in Chapter 2 is the review of literature pertaining to the project. Chapter 3 contains the methodology and how sources were collected. Chapter 4 is the summary and recommendations for future research and updates. The project contains four appendices. Appendix A is the financial aid 101 presentation. Appendix B is the step-by-step instructional guide on how to apply for the 2014-2015 FAFSA. Appendix C is the step-by-step instructional guide on how to apply for the 2014-2015 BOG Fee Waiver. Lastly, Appendix D is a scholarship resource guide for students with disabilities. The Project concludes with a list of references.
Chapter 2

LITERATURE REVIEW

Introduction

In this chapter, a review of literature pertaining to students with disabilities and student financial aid is discussed. This chapter discusses students with LD and ADHD, Section 504 of the Rehabilitation Act of 1973, the importance of federal financial assistance, and the connection between disability and low-income status.

Furthermore, four major barriers to student financial aid will be discussed in this chapter. The first major barrier is parent and student knowledge about college costs and financial aid. The second major barrier students with LD and/or ADHD face is the complexity of the Free Application for Federal Student Aid (FAFSA). The third obstacle examined is the reasons why some students do not file the FAFSA and lastly, how these obstacles affect college-going behavior.

Students with disabilities are a marginalized group that faces more barriers to higher education and financial aid due to being categorized as low-income status (APA, n.d.). Often times, these barriers to higher education and financial aid discourage students with disabilities from applying and enrolling in postsecondary institutions. Furthermore, complex and time consuming college and financial aid applications are a daunting task and can deter students with disabilities from accomplishing their educational goals (Wolanin & Steele, 2004). With that being said, understanding and
applying for financial aid can be a burden for students with disabilities that they must overcome to achieve their dream of higher education.

**Students with Learning Disabilities and/or Attention Deficit Hyperactivity Disorder**

Students with learning disabilities (LD) and/or attention deficit hyperactivity disorder (ADHD) often have difficulty with planning/prioritizing and organization (Hemphill, 2002). These students gain a better understanding when material is broken down into smaller sections and presented step-by-step (Hemphill, 2002). Students with LD and/or ADHD who have difficulties with planning and prioritizing have trouble thinking through the steps vital to achieving a goal (NCLD, 2013a). Some of these students have a tendency to underestimate the time and complexity a project may take to complete (NCLD, 2013a). In addition to issues with planning and prioritizing, some students with LD and/or ADHD experience difficulties with organization. Organization is a significant problem among students with LD and ADHD, which is often called laziness, unmotivated, and even defiance (National Center for Learning Disabilities, 2013b). Students with LD and/or ADHD who have difficulties with planning/prioritizing and organization must develop strategies to compensate for their learning problems (NCLD, 2013a).

LD is a lifelong “invisible” disability that affects an individual’s ability to store, process, and produce information (Givner & Brodwin, 2009, p. 355). One person with LD may not experience the same kind of learning difficulties as another person with LD (National Dissemination Center for Children with Disabilities, 2011). For students with
LD, information is misrouted or delayed, which results in a breakdown in learning (National Center for Learning Disabilities [NCLD] Editorial Team, 2010a).

LD is general term that describes specific kinds of learning difficulties. A learning disability can cause an individual to have trouble learning and using certain skills. The skills most frequently affected are: reading, writing, listening, speaking, reasoning, and doing math (National Dissemination Center for Children with Disabilities, 2011). According to the American River College Disabled Student Programs and Services (ARC DSPS, n.d.) website, LD is defined as a persistent condition of presumed neurological dysfunction, which may exist with other disabling conditions. This dysfunction continues despite instruction in standard classroom situations. Students with learning disabilities mostly have average or above average intelligence, but face problems with information processing (ARC DSPS, n.d.). Despite the learning difficulties experienced by students with LD, these individuals have average to above average intelligence. These students face problems of information processing and often time require academic adjustments (ARC DSPS, n.d.). LDs and ADHD were within the top five disability categories at community colleges (American Association of Community Colleges, 2008).

In the 2010-2011 academic year, California Community Colleges’ Disabled Student Programs and Services (DSPS) served 99,852 students with the number of students with disabilities increased from 3.73 to 4.04 percent from 2009-2010 to 2010-2011 (Harris, 2013). In 2012, the total number of students tested for LD at ARC was
Of the 295 students, only 72 were LD qualified (34 by outside assessment), 109 students were ineligible, and 114 students did not complete the LD testing process (K. Cronin, personal communication, February 3, 2014). In 2013, the total of students tested for LD decreased to 179. Of the total number of students tested, 62 qualified (41 by outside assessment), 18 were ineligible, and 99 were incomplete (K. Cronin, personal communication, February 3, 2014). Despite these numbers, the students with disabilities population is underrepresented as some students with disabilities may not request services from DSPS (Harris, 2013).

In similarity to LD, ADHD is a lifelong disability that people do not outgrow, but they can learn to manage their ADHD by minimizing its effects (Greenbaum & Markel, 2001). ADHD is a neurobiological developmental disorder that affects an individual’s executive functions such as self-control, behavior, cognition, and learning (Rostain & Ramsay, n.d.). Although ADHD and LD share similarities, ADHD is not the same as LD, but it can interfere with one’s learning and behavior (NCLD Editorial Team, 2010a). Both ADHD and LD are neurological disorders that influence how the brain receives, processes and responds to information, but their origins and treatment are different (NCLD Editorial Team, 2010a). Current research has indicated that chemical imbalances in the brain (neurotransmitters such as dopamine and serotonin) are the cause of ADHD, which can cause problems with organization and social interactions, which in turn can affect schoolwork and learning (NCLD Editorial Team, 2010a). The prevalence of ADHD is estimated to be approximately 4% to 5% of college students (Rostain &
Ramsay, n.d.). ADHD statistics at ARC have been difficult to calculate due to being categorized under “other” along with other disabilities (K. Cronin, personal communication, February 3, 2014).

**Section 504 of the Rehabilitation Act of 1973**

Another important consideration is the long history of financial assistance. A significant piece of legislation that protects the rights of individuals with disabilities is Section 504 of the Rehabilitation Act of 1973. Section 504 is a law designed to protect the rights of individuals with disabilities in programs and activities that receive Federal financial assistance from the U.S. Department of Education (Office for Civil Rights [OCR], 2011). Section 504 of the Rehabilitation Act of 1973 defines individuals with disabilities as follows:

- Individuals with disabilities are defined as persons with a physical or mental impairment, which substantially limits one or more major life activities. People who have a history of, or who are regarded as having a physical or mental impairment that substantially limits one or more activities is also covered. (Office for Civil Rights, 2000)

The purpose of Section 504 of the Rehabilitation Act of 1973 is to protect individuals with disabilities and to provide an opportunity to fully participate with their peers without disabilities (National Center for Learning Disabilities Public Policy Team, n.d.). Although Section 504’s definition of disability does not include a list of disabilities, the statute does have an inclusionary criteria of any physical or mental impairment that
impedes communication, mobility, learning, or earning a living (Office for Civil Rights [OCR], 2012). With Section 504’s definition of disability, students with LD and/or ADHD would qualify under those circumstances (OCR, 2012). With regards to students with learning disabilities (LD), they are clearly protected under Section 504 and must be granted an opportunity to compete with their peers without disabilities (OCR, 2012; Vickers, 2010). Students with LD have the ability to receive academic adjustments (OCR, 2012) that will help compensate for their learning disabilities.

In court case number 06902084, *Southwest Texas State University v. Region VI*, the Office of Civil Rights (OCR) in Region VI ruled that Southwest Texas State University was in violation of Section 504 when it denied a geography major student with a LD in math, reading, writing, and spelling an academic adjustment to substitute one course for an algebra class (Brinckerhoff, Shaw, & McGuire, 1993). Southwest Texas State University did not provide evidence that substitution of the algebra course requirement would substantially modify the nature of the bachelor’s degree or pose an excessive burden. OCR concluded that Southwest Texas State University was in violation of Section 504 by not providing “academic adjustments” for a student with LD (Brinckerhoff & McGuire, 1993, p. 63).

More recently, in a 2011 case against the Virginia University of Lynchburg (the University), the Complainant alleged the University had discriminated against her son (the Student) on the basis of disability when she was instructed over the phone to not bring the Student to the University (Office for Civil Rights [OCR] Region XI, 2012). In
addition, the University had decided not to enroll him (the Student) for the Fall semester (OCR Region XI, 2012). The University had stated that after learning from the Student’s Psycho-Educational report, the Student refused to take his medication for his disability and did not request accommodations (OCR Region XI, 2012). Furthermore, that was the reason why the University had instructed the Complainant to not bring the Student to campus. In conclusion, OCR had determined that the University had violated Section 504 of the Rehabilitation Act of 1973 when the University was unable to provide a legitimate, nondiscriminatory reason for instructing the Complainant over the phone not to bring the Student to the University and to deny the Student enrollment for the Fall 2011 semester (OCR Region XI, 2012).

In relation to financial assistance, Section 504 assures no otherwise qualified individual with a disability in the United States shall, solely by reason of her or his disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance (OCR, 2011). This piece of legislation prohibits any college or university from providing less financial assistance to students with disabilities than is provided to students who are not disabled or premise financial aid decisions on information that is discriminatory on the basis of disability, thereby limiting eligibility for assistance (U.S. Department of Education, n.d).

Section 504 of the Rehabilitation Act of 1973 was set in place to prevent discrimination and ensure equal access and opportunity to higher education for students
with disabilities (Vickers, 2010). Equal access and opportunity indicates the same access and opportunity available to the general population (Vickers, 2010). The intent of the Section 504 is not to grant students access because of the disability, but simply to prevent exclusion because of it (OCR, 2012).

### Importance of Federal Financial Assistance

Access to higher education is critical to the independence of students with disabilities (Moore, 2003). Although there are many barriers to higher education success, a major impediment is cost. Financial aid helps a student pay for higher education expenses. Expenses covered by federal student aid include tuition and fees, textbooks and supplies, and transportation (Federal Student Aid, 2012). For some students with disabilities, financial aid is crucial to supporting their college success (Long, n.d.). Students with disabilities often need financial assistance to afford the costs of higher education (Wolanin, 2005).

According to Wolanin (2005), students with disabilities would have greater higher education opportunities if the amount of financial aid increased. With the increasing costs of higher education including tuition fees, textbooks, and living expenses, financial aid award packages have not been able to keep up with the cost increase (Wolanin, 2005). For example, the Federal Pell Grant is federal financial assistance that does not need to be repaid. Over the last 30 years, the purchasing power of the Federal Pell Grant has continued to decrease (Wolanin, 2005). In the mid-1970s, the maximum Federal Pell Grant supplied approximately 84% of the total cost of a public higher education
institution. However, in the mid-1990s, the Federal Pell Grant covered only an estimated 34% (Wolanin, 2005).

Despite self-disclosure of a disability and related expenses, students with disabilities do not receive additional financial aid from higher education institutions (Moore, 2003). Students with disabilities are responsible for paying their medical expenses and other related disability expenses out-of-pocket (Moore, 2003). The severity of a student’s disability may prevent them from receiving the maximum amount of financial aid due to a reduced class load; a reduced course load often leads to an extended stay at a higher education institution (Moore, 2003).

Financial aid can make a difference in the amount of courses in which an individual can enroll and participate. For individuals who do not receive financial aid, the question of college affordability comes into play. Presently, a bachelor’s degree is now essential for gainful employment and it is more important than ever for students with disabilities to have access to higher education (Moore, 2003). In a recent study by the American Association of Community Colleges (2014), results indicated that students who obtained an associate degree earned on average $133 more each week than someone with just a high school diploma, justifying the importance of higher education. Moreover, financial assistance helps relieve burdens that might otherwise prevent a student from being successful academically (Long, n.d.).
The Connection Between Disability and Low-Income Status

The U.S. Census Bureau (2006) estimated that over 40 million people in America have some level of disability, and many of these individuals live in poverty (APA, n.d.). Generally, people with disabilities tend to be categorized as low-income due to having significantly reduced employment opportunities and acquiring higher medical expenses resulting in their low-income status (APA, n.d.; Emerson, 2013). For individuals with severe disabilities, they succumb to lower employment rates and lower earnings than those with less severe disabilities (Kruse, 1998). This association between disability and low-income status has been described as a vicious circle, with low-income status or poverty leading to disability and vice versa (Emerson, 2013).

As a result of lower employment rates, there is a connection between disability and low-income status. For example, results reported from the 2006 American Community Survey (as cited in APA, n.d.) revealed significant disparities in income medians for those with disabilities and those without disabilities. According to the U.S. Census Bureau (as cited in APA, n.d.), individuals with a disability earned significantly less than individuals without a disability by $11,000 (APA, n.d.). Similarly, people with disabilities are twice as likely as people without disabilities to have an annual household income of $15,000 or less (Disability Funders Network, 2012). Despite the strides made in disability rights within the past 25 years, the majority of people with disabilities are poor, underemployed, and undereducated due largely to unequal opportunities (Disability Funders Network, 2012).
Parent and Student Knowledge About College Costs and Financial Aid

In reality, the cost of attending postsecondary institutions is known to be one of the most substantial barriers to access for low-income students (Cabrera et al., 2010). College affordability is a challenge for many students and can be very difficult for low-income students (The College Board, 2010). Students and parents who overestimate the tuition costs lack accurate information of actual college costs (Grodsky & Jones, 2004; Horn, Chen, & Chapman, 2003). This leads low-income students to perceive that college affordability is out of reach (Lassila, 2011).

In a study conducted by Chan and Cochrane (2008), the researchers found that students who were eligible for financial aid were least likely to be aware of their eligibility. Financial aid is a complex process that requires knowledge in order to navigate through the systems. Many low-income families have limited knowledge about financial aid. In a 2003 study carried out by the Sallie Mae Fund and Harris Interactive, results indicated that 62% of all parents did not name grants a source of financial aid, 58% did not name scholarships, and 64% did not name loans (Chan & Cochrane, 2008). Results of the study also demonstrated that students from low-income families had limited knowledge of financial aid: 65% of students who were planning to attend college did not name grants as a source of financial aid, 72% did not name scholarships, and 71% did not name loans (Chan & Cochrane, 2008).

An individual’s erroneous perceptions of their financial aid eligibility can be the deciding factor of whether or not to attend college. Federal financial assistance is only
available to those who initiate and complete the FAFSA application. Some low-income students, especially those from two-parent households, assume that their annual household income is too high to make them eligible for financial aid (Matus-Grossman, Gooden, Wavelet, Diaz, & Seupersad, 2002). On the other hand, many low-income students who did not apply for financial aid believed that they did not need financial assistance. Twenty-nine percent of low-income dependent students and 39% of low-income independent students said they did not file a FAFSA because they believed they could afford to fund their higher education (American Council on Education, 2004).

Despite the responses reported, people with disabilities are generally categorized as low-income status due to higher unemployment rates and reduced employment opportunities (Emerson, 2013).

**The Complexity of the Free Application for Federal Student Aid**

Limited knowledge regarding tuition costs and financial aid affects the decisions of students from low-income families. Depending on when the FAFSA application was submitted, some students learn specifics about their financial aid eligibility later than those who had completed the FAFSA earlier (Chan & Cochrane, 2008; Fitzgerald, 2006; Heller, 2006). For students who have insufficient information about certain financial aid programs, they assume that they are eligible to receive that specific type of funding (Matus-Grossman et al., 2002). The deficient amount of financial aid information and tuition costs discourage students from attending college (Chan & Cochrane, 2008). Consequently, the complexity of the FAFSA application deters students from applying.
for financial aid and stems as a second obstacle to federal student aid (Chan & Cochrane, 2008).

Over recent years, the U.S. Department of Education has attempted to simplify the FAFSA application. Despite, the simplification, the FAFSA application has continued to be a daunting task for students (Chan & Cochrane, 2008). Students have reported that the application was too time consuming to complete. Similarly, students have also reported that the time it took to determine eligibility was too long (Matus-Grossman et al., 2002). Research conducted by Davidson (2013) revealed that low-income students (i.e., independent students earning less than $10,000 and parents of dependent students earning less than $20,000) failed to complete the FAFSA. Likewise, Davidson (2013) found that community college students were less likely to complete the FAFSA when compared to students at public and private four-year and for-profit institutions. Despite the free cost of filing the FAFSA, there were an estimated 1.7 million U.S. undergraduates who were eligible for federal financial aid, but failed to complete the FAFSA and over 1.1 million of those students attended community college (Yonezawa, 2013).

**Reasons Why Some Students Do Not File the FAFSA**

An important question to ask is why do some students fail to initiate and complete the FAFSA? After an analysis conducted by Kantrowitz (2011), it was found that approximately 95.3% of the applicants who did not complete the FAFSA gave at least one of following reasons for not applying: thought ineligible (60.7%), no financial need
(50.6%), did not want to take on the debt (40.2%), no information on how to apply (22.9%), and forms were too much work (18.9%). Personal communication with Disabled Student Programs and Services (DSPS) Counselors and the DSPS Coordinator supported Kantrowitz’s 2011 findings (personal communications, September 17, 2013). For those students with disabilities who do not file, what is their specific reasoning for not applying for financial assistance? So far, only one study has been conducted regarding assistance in filling out the FAFSA application. A study conducted by Bettinger, Oreopoulos, and Sanbonmatsu (2009) in conjunction with H&R Block scraped the surface in providing personal assistance with the FAFSA application for low-income college students. Awareness appears to be low as many students, especially those with LD and/or ADHD lack accurate information about higher education costs and financial aid (Kane & Avery, 2004; Long, n.d.;).

**How Awareness and Expectations About College Costs and Financial Aid Affect College-Going Behavior**

Lastly, receipt of financial aid is an influential factor that impacts students’ decisions about attending a higher education institution (Chan & Cochrane, 2008). Hossler, Hu, and Schmit (1999) found that students who had more information about financial aid programs were more likely to enroll in college. Likewise Berkner and Chavez (1997) found that low- and middle-income students who read information about financial aid were more likely to take steps toward attending postsecondary institutions than those who did not read any information.
A lack of timely financial aid knowledge is known to affect a student’s likelihood of attending college (Chan & Cochrane, 2008). In a 2003 study conducted by Sallie Mae and Harris Interactive, results revealed that one in four young adults who considered but do not attend college would be more likely to enroll if they had better information about how to pay for college when making educational decisions (Chan & Cochrane, 2008).

A student’s expectation concerning financial aid eligibility has a tendency to influence college-going behavior (Chan & Cochrane, 2008). For low-income students who expected to receive financial assistance, they were more likely to aspire to college than those with low-income who did not expect aid (American Council on Education, 2006). Furthermore, low-income students said that they were more likely to apply to college if they had anticipated financial assistance (Terenzini, Cabrera, & Bernal, 2001). Hence, the more knowledgeable students were about financial aid, the more likely they were to continue to educational pursuits post-high school (Chan & Cochrane, 2008).

**Summary**

In summary, research has shown the relationship between disability and low-income status. People with disabilities have higher rates of unemployment and higher medical expenses reflecting lower incomes when compared to people without disabilities. Research has also reflected the barriers that low-income students and their families face with financial aid. This group often has insufficient knowledge regarding financial aid. This lack of financial aid knowledge has been proven to be an impediment to low-income students especially for some students with LD and/or ADHD. Financial assistance helps
relieve the burdens of college costs. Students with LD and/or ADHD deserve equal opportunity and equal access to financial aid information.

The complexity of the FAFSA application has been known to discourage students from applying. Students and their parents who are unfamiliar with the financial aid process are often confused and become frustrated with the application. Despite attempts to simplify the FAFSA application by the U.S. Department of Education, students with LD and/or ADHD continue to ask questions regarding how to apply for financial aid at ARC. The process is complex and it can be daunting for some, but these students should not be discouraged from applying for financial aid. Past and current research has not been able to focus specifically on students with LD and/or ADHD. The focal point of many studies has been on the general population and student financial aid.
Chapter 3

METHODOLOGY

The author utilized academic search engines such as EBSCO, ERIC, and PsycInfo to search for and gain access to peer-reviewed journals and articles. To obtain a deeper understanding of financial aid, learning disabilities (LD), and attention deficit hyperactivity disorder (ADHD), the author utilized organization, government, and education websites that contained pertinent information relevant to the project such as National Association of Student Financial Aid Administrators, U.S. Department of Education, National Center for Learning Disabilities, National Institute of Mental Health, and California Student Aid Commission. Information extracted from these sources were discussed in the literature review and utilized in the financial aid presentation, Free Application for Federal Student Aid (FAFSA) and Board of Governors Fee Waiver (BOG) instructional guides, and scholarship resource guide for students with disabilities.

To address the lack of financial aid awareness among students with LD and/or ADHD, the author approached DSPS/LD Staff and personnel, including C. Alexander, A. Aranda, C. Burkhart, J. James, T. O’Brien, T. Peters, J. Rust, and J. Sjolund, to discuss the questions these students asked regarding financial aid. DSPS/LD Staff and personnel collaborated and composed a list of frequently asked financial aid questions. These questions assisted the author in creating a brief interview that was utilized throughout the Fall 2013 semester at American River College (ARC).
The need and development of the financial aid 101 presentation and instructional guides on applying for financial aid stemmed from conversations with DSPS/LD Staff and a total of 14 LD and/or ADHD students (three with ADHD and 11 with LD) who were connected with the Disabled Student Programs and Services (DSPS) department at ARC throughout the Fall 2013 semester. Through interviewing, some of these students were unaware about the existence of financial aid and how to apply for the FAFSA and/or BOG.

The interview consisted of closed-ended questions regarding individual perceptions on financial aid and eligibility, when and how the individual received information about financial aid, reasons for not applying for financial aid (if applicable), pertinent questions relating specifically to the correct FAFSA website and general financial aid information. Interviewees were also asked basic demographic questions, such as gender, ethnicity/race, education, and household income.

After interviews were completed, responses were recorded and coded in a Microsoft Excel spreadsheet. Responses from the interviews indicated that there was a lack of financial aid awareness among students with LD and/or ADHD. The results of the brief interviews further supported the need for a financial aid presentation and instructional guides on how to apply for the FAFSA and/or BOG Fee Waiver.

The author used Microsoft PowerPoint®, Microsoft Word®, Grab®, Snipping Tool®, and various websites to create the four products. The four products are (a) a financial aid presentation, (b) a step-by-step instructional guide on how to apply for the
2014-2015 FAFSA, (c) a step-by-step instructional guide on how to apply for the 2014-2015 BOG Fee Waiver, and (d) a scholarship resource guide for students with disabilities. First, the financial aid presentation was created using Microsoft PowerPoint. Information contained in the presentation was gathered from the brief interviews with students with LD and/or ADHD and various websites that encompassed student financial aid information. With that information, slides were designed to present that information to the audience. Second, Microsoft Word was used to develop the instructional guides for the FAFSA application and BOG Fee Waiver. Screenshots captured the actual applications and were then pasted into a Word document. Lastly, the scholarship resource guide for students with disabilities was produced by gathering information from multiple scholarship websites and then consolidated into one comprehensive resource guide.

The financial aid presentation (see Appendix A) contains the most current and up-to-date information about financial aid for the 2013-2014 academic year at ARC. The presentation on financial aid contains three sections. Section one answers the question about what student financial aid is and what the funds are used for. The second section explains the basic types of aid available at ARC for eligible students. Lastly, the third section explains the overall financial aid process.

The step-by-step instructional guides on how to apply for the 2014-2015 FAFSA application (see Appendix B) and the 2014-2015 online BOG Fee Waiver (see Appendix C) served the purpose of providing visuals for students with LD and/or ADHD. To
conclude the project, a scholarship resource guide (see Appendix D) was developed to provide students with disabilities additional sources for funding their higher education.
Chapter 4
SUMMARY AND RECOMMENDATIONS

Summary

Financial aid can be very ambiguous within the realm of higher education. Financial aid funds assist with higher education costs such as tuition and fees, textbooks, and school supplies, but if students are unaware about its existence, they are unable to take advantage of available funding. In general, research has shown the overall importance of financial aid. With regards to students with disabilities, this marginalized group depends on student financial aid to help cover the costs of higher education. Often times, students with disabilities have medical and/or disability-related expenses that are paid out-of-pocket. Furthermore, the disabled population tends to have lower academic achievements, higher unemployment rates, and limited opportunities to earn income resulting in the categorization of low-income status.

Information gathered from literature, manuals, reports, personal communications, and brief interviews revealed the complexity of financial aid and its process. The intricate process of financial aid and its FAFSA application has deterred some students with LD and/or ADHD from initiating and completing the FAFSA application. In response to the lack of financial aid awareness, the author developed a presentation on financial aid containing the most current and accurate information for the 2013-2014 academic year. The author also produced step-by-step instructional guides on how to apply for the 2014-2015 FAFSA application and the 2014-2015 BOG Fee Waiver
application. Lastly, the author composed a scholarship resource guide for students with disabilities.

**Recommendations**

The U.S. Department of Education manages financial aid regulations and has a tendency to implement changes prior to towards the end of June. The author recommends that the financial aid presentation be updated towards the end of June to incorporate possible regulation changes executed by the U.S. Department of Education. An important detail to remember is that the financial presentation is specific to American River College as the financial aid process may differ slightly from campus to campus.

The author recommends that the first instructional guide, *How to Apply for the 2014-2015 FAFSA*, be updated by the first week of January. A new FAFSA application is available at the beginning of January every year, which may differ from its previous version. Potentially, questions can be added, reworded, changed, or omitted. If students are unfamiliar with the verbiage used in the application, a student may benefit from an updated instructional guide. Updates to this step-by-step instructional guide will help compensate for the possible changes to the FAFSA application. New screenshots of the application and written instructions will assist students when applying for the FAFSA application.

Another recommendation the author would like to make is to update the BOG Fee Waiver instructional guide in April. The new BOG Fee Waiver application becomes
available online during the month of April. This instructional guide may need to be updated in April if the application has been revised.

Another recommendation the author would like to make is the scholarship resource guide for students with disabilities. The availability of scholarships is not permanent and often changes. The scholarship resource guide should be updated at the end of each year to remove outdated or obsolete scholarships and to add new scholarships that are available to students with disabilities.

Furthermore, the author recommends that future research focus specifically on students with disabilities and student financial aid. Currently, there have not been any studies focusing specifically on students with disabilities and financial aid. Future research that focuses on students with disabilities can shed light into how this group perceives financial aid and its importance for funding their higher education costs. Conducting research in this area can help explain how much students with disabilities depend on financial aid and how important this group considers financial aid.
APPENDICES
APPENDIX A

Financial Aid 101 Presentation
Welcome to Financial Aid 101. My name is Tiffany and I will be presenting an overview of financial aid at American River College.

Please note, the current information in this presentation pertains to the current 2013-2014 award year. Information is subject to change for the upcoming year.
Introduction

- Intended audience: LD and/or ADHD
- Purpose: Overview of financial aid geared towards LD and/or ADHD
- Intentions
  - To educate and provide current/accurate information
  - To keep the student focused
  - To provide visuals

This presentation is intended for students with LD and/or ADHD and the purpose is to provide an overview of financial aid.

The presentation is designed to educate and provide current/accurate information, to keep the student focused with animations, and to provide visuals to maintain attention.
Objectives

• 3 objectives:
  
  • 1) What is financial aid?
  
  • 2) Types of financial aid
  
  • 3) The process of financial aid

The 3 objectives of this presentation are:

1. What is financial aid?
2. The basic types of financial aid, and
3. The financial aid process at ARC

So let’s get started.
First of all, what is financial aid?
Financial aid is money that helps you pay for college and helps make college more affordable.

A large portion of financial aid funding comes from the federal government. You may also be eligible for financial aid from your state, college, and other organizations.

The goal of the Financial Aid Office at American River College is to assist you in obtaining the financial resources to achieve your educational goal.
To be eligible for financial aid, there are a few requirements. You must:

- Demonstrate financial need
- Be a U.S. citizen or an eligible non-citizen with a valid Social Security Number
- Not in default on a student loan or owe a refund on a federal grant
- Maintain satisfactory academic progress according to financial aid standards
- Obtain a high school diploma or GED certificate
- Be enrolled in an eligible degree or certificate program at American River College
- Be registered with Selective Service, if you are a male between the ages of 18 and 25
Types of Financial Aid
Types of Financial Aid

• 3 basic types of aid
  • 1) Gift money
    – Pell Grant
    – Supplemental Educational Opportunity Grant (FSEOG)
  • 2) Earned money
    – Federal Work Study (FWS)
  • 3) Borrowed money
    – Student Direct Stafford Loans
    – Private loans

There are three basic types of financial aid.

1. The first is gift money such as the Pell Grant and the Supplemental Educational Opportunity Grant. Gift aid is given to you for free and does not have to be paid back.
2. The second type is earned money such as Federal Work Study. You can perform certain jobs to earn money specifically to pay for college.
3. The third type is borrowed money such as student loans and private loans. You can take out loans designed to help you pay for college, but it should be considered as a last resort.

Now, we will take in more detail about each of these types of aid.
Gift Money: Grants

- Based on financial need
- Available from
  - Colleges
  - Federal and state government
- Federal grants
  - Pell Grant
  - Supplemental Educational Opportunity Grant (FSEOG)

There are two types of gift money: grants and scholarships. Both grants and scholarships are free money, which means you do not have to pay them back. They are the best types of financial aid to receive.

First, we will talk about grants, which are sums of money that are awarded usually based on financial need.

Grants are available from several different sources, including colleges, and state and federal governments. Colleges may award grants as forms of institutional aid. When you are applying to colleges, you can find out more information about what grants are available by contacting the colleges’ financial aid office.

In addition to the grants available from state governments and colleges, the federal government provides Pell Grants and Supplemental Educational Opportunity Grants.

Pell Grants are available based on financial need. Filling out the FAFSA will determine if you qualify for this grant based on your Expected Family Contribution (EFC).

Supplemental Educational Opportunity Grants are available to students who demonstrate the most financial need. To apply for these grants, you must complete the FAFSA.
Gift Money: Scholarships

- Based on various criteria
- From governments, corporations, colleges or organizations
- Complete the FAFSA
- Begin searching early
- Look out for scams

The other type of gift money is scholarships, which can be awarded for a number of reasons. Some are awarded based on merit. For example, students can get scholarships because of their academic achievement, involvement in sports or music, or for their involvement in other organizations or activities. You can also compete for scholarships in essay-writing or other contests or by just applying for them, as some are awarded based on where you live or by the companies your parents work for. There are a lot of different scholarships out there.

Scholarship money can come from a number of sources. There are scholarships provided by governments, corporations, colleges, or organizations.

Even if you receive a scholarship, you should still complete the FAFSA. Scholarships can be an addition to your financial aid package, not a replacement for federal aid.

You will want to start searching for scholarships as early as possible.

When applying for scholarships, be aware of possible scholarship scams. Avoid any application that asks for money, your credit card number, or checking account information.
One of the best places to search for scholarships is the Internet, where there are websites, such as those mentioned here, that allow you to search through databases with thousands of scholarships listed. You can search specifically based on your qualifications to find the best scholarships to apply for. Apply for as many scholarships as possible.

Apply for Scholarships

• Scholarship search engines

  – www.collegeboard.com
  – www.fastweb.com
  – www.finaid.org
  – www.scholarships.com
Federal Work-Study is a federal program that provides jobs to students who have financial need. Earnings can be used to help cover college expenses. Students work part-time on campus. Work-Study jobs are only available to students who qualify for them based on financial need. Remember, to get money from Work-Study, you have to work at a job and earn it.

Federal Work-Study is based on financial need. To apply, you must complete the FAFSA.
You can also borrow money to help pay for college. Student loans help students pay for college. Loans are not encouraged and should be considered as a **LAST RESORT**.

Student loans are a huge commitment. It is very important to understand that loans **MUST** be paid back, including any interest and additional fees. Loans **MUST** be paid back even if you do not graduate from college, are not happy with your education, or cannot find a job afterwards.

Student loans are available in two forms, federal student loans and private loans. Sallie Mae is currently the only lender that has officially partnered with ARC to offer private alternative loans.
Federal Direct Stafford Loans

- Money borrowed directly from the federal government
- Repayment begins 6 months after graduating or dropping below half-time status
- 2 types of Direct Stafford Loans
  1) Subsidized Stafford Loans
  2) Unsubsidized Stafford Loans

Federal Direct Stafford Loans are loans for students to help pay for college expenses. Federal Direct Stafford Loans is money borrowed directly from the federal government that **MUST** be repaid with interest and/or additional fees. Repayment begins 6 months after graduating or dropping below half-time status. Loans are legal obligations, so borrow wisely!

There are two types of Direct Stafford Loans: subsidized and unsubsidized. The next slide will provide you with a basic comparison chart of the two loans.
Federal Direct Stafford Loans

<table>
<thead>
<tr>
<th>Subsidized Loans</th>
<th>Unsubsidized Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Must be enrolled in at least half-time status (6 active units)</td>
<td>• Must be enrolled in at least half-time status (6 active units)</td>
</tr>
<tr>
<td>• Based on financial need</td>
<td>• Not based on financial need</td>
</tr>
<tr>
<td>• US Department of Education pays the interest</td>
<td>• You are responsible for paying the interest</td>
</tr>
</tbody>
</table>

**IMPORTANT NOTE:** If you receive a Direct Subsidized Loan that is first disbursed between July 1, 2012, and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period.

To be eligible for a Direct Loan, you must complete the FAFSA and submit all required documents in order to complete your financial aid file. Additionally, you must be enrolled in at least half-time status (6 active units).

Subsidized loans are based on financial need, whereas unsubsidized loans are not. For subsidized loans, the US Department of Education pays the interest while you are in college. For unsubsidized loans, interest accrues and you are responsible for paying the interest.

On an important note, if you receive a Direct Subsidized Loan that is first disbursed between July 1, 2012 and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period.

Again, you do not have to start repaying your Direct Stafford Loan(s) as long as you enrolled in college at least half-time. After graduation, there is a six-month grace period before you begin repayment.
Sallie Mae has partnered with ARC to offer our students private loans. Private loans are not a part of any federal program. Because these private loans are offered by private lenders, the terms and conditions of these loans may vary from those for federal loans. Not all private loans offer grace periods and the repayment options will not be as flexible as with federal loans.

Also, most private loans require borrowers to go through credit checks. Most students, who do not usually have established credit, require cosigners to get private loans.

Finally, because private loans do not have as many benefits as federal loans, you should only consider them after you have exhausted all of your other financial aid options.

For more information, please visit the ARC Financial Aid Website.
BOG Fee Waiver

- Fee waiver from CA
- Waives enrollment fees
- Eligibility requirements
  - Must be a CA resident
  - Meet certain criteria explained in the waiver form and online application page

The Board of Governors Fee Waiver, also known as the BOG, is a fee waiver from the state of California to assist eligible students with enrollment fees.

Eligible recipients qualify to have their enrollment fees waived.

To be eligible for this assistance, you must be a California resident and meet certain criteria as explained on the BOG Fee Waiver application form and online application page.

For more information, please visit the ARC Financial Aid Website.
Now let’s talk about the financial aid process.
Finding financial aid can seem overwhelming when you are trying to get ready for college. The US Department of Education’s office of Federal Student Aid is here to help you get the money you need to pay your education.

Scholarships and state aid can help cover the cost of college, but you may find yourself in need of federal assistance.

Look for scholarships through your state or college as well as national and community organizations.

Many states have college funding programs. Ask the ARC Financial Aid Office for more information.
The FAFSA application is the only way to apply for federal student aid. ARC will use your FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive.

Each January, the FAFSA is available for the upcoming school year. It is best to fill it out as early as you can because some aid is first come, first served.

Complete the FAFSA online at fafsa.ed.gov. Make sure to fill out and submit the FAFSA each year you are in college.

After you submit your FAFSA, you will receive your Student Aid Report (SAR). Your SAR summarizes the information in your FAFSA. Review it and make corrections if needed.

There is a lot of financial aid available, but it will not be offered to you automatically and it will not just show up at your door. To receive financial aid, you have to apply for it. The basic steps in the application process are to complete the FAFSA and to complete any additional verification documents required by ARC.

As mentioned earlier, some types of financial aid are awarded based on financial need while others are not. This means you should apply for financial aid regardless of your family’s income level. You will not know how much aid you can get if you do not apply!
When you complete the FAFSA online, you have the option to sign it electronically with a Federal Student Aid PIN, which can be requested free of charge at pin.ed.gov. Signing electronically can greatly reduce the processing time.

Your PIN will be used each year when applying for federal student aid.

If you are considered a dependent student, you and your parents need separate PINs.
How to Apply for a PIN

- https://pin.ed.gov

- 3 steps
  - Step 1: Enter personal information
  - Step 2: Submit your PIN application
  - Step 3: Receive your PIN

The Federal Student Aid PIN website is pin.ed.gov.

There are three steps to applying for a Federal Student Aid PIN.

**Step 1: Enter personal information.** You must identify who you are to the U.S. Department of Education. Provide them with your Social Security Number, name, date of birth, mailing address, and valid email address. You have the option of choosing your own 4-digit PIN. If you choose to opt out of this option, a PIN will be randomly generated for you. Select a challenge question and answer. This adds an extra level of security just in case if you forget your PIN.

**Step 2: Submit your PIN application.** Agree not to share your PIN with anyone. The security of your PIN is important because it can be used to electronically sign your Federal Student Aid documents, access your personal records, and make legal binding obligations. Choose how you would like to receive your PIN (NOTE: if you selected your own PIN, this option will not display). You can choose to: instantly view your PIN online, OR receive an email with the PIN immediately.

**Step 3: Receive your PIN.** A confirmation page displays and indicates that your application has been successfully submitted. If you chose to view your PIN online, it will display on this confirmation page. If you chose to receive an email, you will receive it immediately. This e-mail will contain a link to our secure PIN delivery Web site where
you will be able to enter your personal information and retrieve your PIN online.

Your PIN is considered to be conditional until your information is verified with the Social Security Administration (SSA). You may use your PIN to: Sign an initial FAFSA, AND Participate in the IRS data retrieval and transfer process.

Once the U.S. Department of Education has completed the verification with the SSA (1-3 days), you will be able to use your PIN to access your personal information on Federal Student Aid Web sites.
The FAFSA

- It’s **FREE**
- Complete ASAP after January 1
- Complete the FAFSA4caster (fafsa4caster.ed.gov) for an early estimate of your financial aid eligibility (optional)

You must fill out and submit the FAFSA to receive federal student aid. By submitting the FAFSA, you apply for federal aid such as Pell Grants, the FSEOG, and Direct Stafford Loans. It may also make you eligible for some forms of state aid and institutional aid. The application is free.

You want to submit the FAFSA as soon as possible after January 1. Some types of aid are limited in funds, so applying early helps ensure you get all of the aid for which you may be eligible.

You can receive an early estimate of your financial aid eligibility by completing the FAFSA4caster.

The FAFSA4caster will provide you with an idea of how much financial aid you might qualify for. It is also good preparation because it asks the same questions as the FAFSA.
The FAFSA

• Available online at [fafsa.ed.gov](http://fafsa.ed.gov)
• Online benefits
  – Instant access to help
  – Built-in error checking
  – Skip questions that are not required
  – Faster processing time
  – Easier to check status
  – Easier renewal process

The FAFSA is available online at fafsa.ed.gov. By using the online version, it provides several advantages:

• Instant Access to Help – if you have questions, you can quickly find the answer.
• Built-In Error Checking – the online version can prevent you from entering costly errors that you would have to fix later.
• Skip Non-Required Questions – based on your situation, some questions may not be required. The online version allows you to quickly skip over them.
• Faster Processing Time – completing the FAFSA online and signing it electronically can speed up the process by as much as a couple of weeks.
• Easier to Check Status – if you complete the FAFSA online, you can go online later and quickly check its status.
• Easier Renewal Process – once you complete the FAFSA online, it is easy to also complete your Renewal FAFSA for each following year.
The FAFSA is free of charge. Avoid offers that ask you to pay a fee to complete the application. Also, avoid offers that “guarantee” you financial aid. The FAFSA on the Web contains plenty of help if you need it.

Use the FAFSA4caster to give you an idea of the amount of financial aid you might be eligible to receive.

When completing the FAFSA, take note of the questions asking if you are interested in student loans and work-study. Indicating you are interested in these types of aid does not obligate you to accept them or ensure they will be offered to you. However, if you do not indicate you are interested in these forms of aid, colleges may not offer them to you!
It is important to remember that the correct FAFSA website is fafsa.ed.gov.
Here is an example of an incorrect FAFSA website.
Let’s quickly review the financial aid process.
You must apply for a Federal Student Aid PIN so that you can electronically sign the FAFSA and other Federal Student Aid documents.

Submit the FAFSA and inquire about any additional verification forms that may be required in order to complete your financial aid file.

Apply for as many scholarships as you can.

Review your SAR for accuracy and make corrections if needed.

Review

- Apply for a Federal Student Aid PIN
- Submit the FAFSA
- Ask about additional verification documents
- Apply for scholarships (optional)
- Review your SAR
Additional Information

Feel free to contact the Financial Aid Office for additional information.

To avoid the long lines, you can check the status of your financial aid file online at the My ARC Aid website.

I would like to thank you for viewing this presentation on Financial Aid 101.
Student Aid Websites

• **FAFSA Website**
  – https://fafsa.ed.gov/

• **Federal Student Aid PIN Website**
  – https://pin.ed.gov

• **Federal Student Aid**

• **FAFSA4caster**
  – fafsa4caster.ed.gov
ARC Financial Aid Websites

- **Financial Aid Home Page**
  - http://www.arc.losrios.edu/Support_Services/Financial_Aid.htm

- **My ARC Aid**
  - https://netpartner.arc.losrios.edu/NetPartnerStudent/Logon.aspx?
    ReturnUrl=%2fnetpartnerstudent%2fpgHome.aspx

- **Satisfactory Academic Progress**
  - http://www.arc.losrios.edu/Support_Services/Financial_Aid/
    Satisfactory_Progress_Policy.htm

- **BOG Fee Waiver**
  - http://www.losrios.edu/Irc/bog_steps.php
APPENDIX B

An Instructional Guide on How to Apply for the 2014-2015 FAFSA
An Instructional Guide on How to Apply for the 2014-2015 FAFSA

by
Tiffany Yuen
Introduction

This Instructional Guide on How to Apply for the 2014-2015 FAFSA is intended for students with LD and/or ADHD.

The purpose of this instructional guide is to:

1. Provide visuals of the actual 2014-2015 online FAFSA application
2. Assist students with LD and/or ADHD with the process of completing the FAFSA.
Screen 1: FAFSA Website Homepage

1. Go to fafsa.ed.gov.
2. Click on “Start A New FAFSA”.

**NOTE:** The following screenshots contain images of the actual 2014-2015 FAFSA application with sample data.
Screen 2: Login Page

1. Input your first name, last name, Social Security Number, and date of birth.

2. Click “Next” to proceed.

**NOTE**: Do **NOT** use the Back Button on your web browser. Use the “Previous” and “Next” buttons on the application to navigate back and forth.
Screen 3: Student Demographic Information

1. Input your demographic information.

2. Click “Next” to proceed.

**NOTE**: To save the progress of your FAFSA at any time, click “Save” and then “Next” to continue.
Screen 4: Student Eligibility

1. Input important student eligibility information.

2. Click “Next” to proceed.

**NOTE:** Read these questions carefully as the U.S. Department of Education is interested in your education when you **begin** the 2014-2015 year.
Screen 5: Student Eligibility Continued

1. Input the name of your high school, the city where your high school is located, and the state.

2. Click “Confirm”.

3. Once the high school has been added to your application, click “Next” to proceed.
1. To add American River College to your application, enter ARC’s Federal School Code: **001232** Click “Search”.

2. Under the Search Results box, tick the box next to American River College. Click “Add”.

3. Once American River College has been added to your Selected Schools, click “Next” to continue.
Screen 7: School Selection Summary

1. Select the appropriate housing plan.

2. Click “Next” to proceed.

**NOTE:** American River College does **NOT** offer on-campus housing.
Screen 8: Dependency Determination

1. Answer the following questions to establish your dependency status.

2. Click “Next” to proceed.
Screen 9: Student Tax Information

1. Select the appropriate option regarding your 2013 tax returns and your filing status.

2. Answer the following questions with regards to your tax return.

3. If you are eligible to transfer your tax information from the IRS, input your 4-digit Federal Student Aid PIN and then “Link to IRS”.

Screen 10: Leaving FAFSA on the Web

The following message will appear, click "OK" to continue. You will be redirected to the IRS Website.
Screen 11: Get My Federal Income Tax Information (from the IRS Website)

1. Input the following information exactly as it appears on your 2013 Federal Income Tax Return and then click “Submit”.

IRS Privacy Policy
1. Check the first box to transfer your 2013 Federal Income Tax Information from the IRS and then click “Transfer Now”.
Screen 13: Student Financial Information

**NOTE:** The 2013 income tax information in this section has been transferred from the IRS Website.

1. Select a response for the dislocated worker question and then click "Next". This question **cannot** be left blank.

**NOTE:** A dislocated worker is defined by the U.S. Department of Education as you or your spouse:

- Is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;

- Has been laid off or received a lay-off notice from a job; was self-employed but is now unemployed due to economic conditions or natural disaster;

- Or is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (for example: a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.
1. Click “Next” to continue.

**NOTE:** Your 2013 Federal Income Tax Information in this section has been transferred from the IRS Website.
Screen 15: Sign and Submit

1. You must sign your FAFSA application with your 4-digit Federal Student Aid PIN.

2. Read the Terms of Agreement **BEFORE** submitting your FAFSA. You must agree to the Terms of Agreement.

3. Once you have electronically signed your application and agreed to the Terms of Agreement, click “Submit My FAFSA Now” to submit your FAFSA application to the U.S. Department of Education.
1. Print the Confirmation Page for your records (optional).

**NOTE**: The Confirmation Page contains important information about what to expect **AFTER** you have submitted your FAFSA application. This page also includes your Eligibility Information and displays an estimate of your Expected Family Contribution (EFC).
APPENDIX C

An Instructional Guide on How to Apply for the 2014-2015 BOG Fee Waiver
An Instructional Guide on How to Apply for the 2014-2015 BOG Fee Waiver

by
Tiffany Yuen
Introduction

This Instructional Guide on How to Apply for the 2014-2015 BOG Fee Waiver is intended for students with LD and/or ADHD.

The purpose of this instructional guide is to:

1. Provide visuals of the actual 2014-2015 online BOG Fee Waiver

2. To assist students with LD and/or ADHD with the process of completing the BOG Fee Waiver online
NOTE: You must have an active Los Rios application, an active Los Rios Student ID number, and a valid email address to complete the application.
Screen 2: How to Use the BOG Fee Waiver Application

1. Read the passage on how to complete the BOG Fee Waiver application and then click “Begin the BOG Fee Waiver Application” to continue.
Screen 3: Log On to CCCApply

1. To create an account on CCCApply, click “New User”. 
Screen 4: Create Your CCCApply Account

Create Your CCCApply Account

**IMPORTANT**
If you have previously applied online to a California Community College or CSU, you probably have a CCCApply account already. Using your existing account will make the application process much simpler and quicker. To find out if you already have an account, go to the Account Finder.

By creating a CCCApply account, you are agreeing to the terms and conditions of the Privacy Policy. The information you enter on CCCApply will be kept private, as explained in the Privacy Policy.

Your Information
Please enter your full legal name and date of birth:

- **First name:**
- **Middle name:**
- **Last name:**
- **Date of birth:**

This information is used to comply with state and federal law pertaining to residency, qualification, admission of minors to college, and protection of minors in online transaction environments, as well as to differentiate between persons having the same name. This information will not be used in making admissions decisions except as permitted by law.

Due to laws regarding children’s online privacy, this system will not accept accounts created by persons under the age of 13. For more information, please refer to the Privacy Policy.

An email address is required for important messages about your admission and registration. Please enter an email address that you check regularly.

- **Email address:**
- **Email (repeat):**

If you do not have a personal email address, CCCApply will give you a free email address that you can check at CCCApply.org.

Username and Password
For logging on, choose a username.

- **Username:**

Use only characters a-z, 0-9, ( ), _ ( ). E-mail address is allowed.

Email your password twice to make sure you typed it correctly.

- **Password:**
- **Password (again):**

5-12 characters; use only a-z, 0-9, or * .

Be sure to record your username and password for later use. Please do not share your account with any other applicants, even family members. Applicants must have their own individual accounts.

Password Hint
If you forget your username or password, you can get log-on help by responding correctly to your personal security question. Please select the security question you would like to be asked, and enter your answer to that question.

- **Question:**
- **Answer:**

[Create My Account]
1. Input your information and a valid email address.
2. Next, create a username and password.
3. Choose a security question and input the answer.
4. Click “Create My Account” to continue.
Screen 5: Log On to CCCApply (after creating your account)

1. Input your username and password for your CCCApply account.
2. Click “Log On”.
Screen 6: 2014-2015 Board of Governors Fee Waiver Application

1. Select the college you plan on attending.

2. Answer the Pre-Residency Determination Verification questions.

3. Input your first name, last name, telephone number, a valid email address, and current mailing address.
### Screen 7: Social Security Number, Student ID, Date of Birth, and Martial Status

#### Social Security Number & Student ID

Your Social Security number must be accurate to ensure the integrity of your permanent record. It is used as a means of identifying records pertaining to students and to facilitate financial aid.

Additionally:
- The Social Security number is required to claim tax credits for higher education costs known as the Hope Scholarship Tax Credit and Lifetime Learning Credit in accordance with the Taxpayer Relief Act of 1997.
- This information may be provided to the Chancellor’s Office of the California Community Colleges for purposes of evaluating, auditing, and improving state education programs under California Law (Chapter 1468, Stats. 1985).

Your information is protected by secure transmission and by the provisions of our privacy policy.

Social Security number: [Redacted]

- [ ] Check this box if you have no Social Security number or decline to state.

Please confirm your Social Security number: [Redacted]

[Redacted]

If you know your Student ID number at the college, please enter it: [Redacted]

#### Date of Birth

This information is used to comply with state and federal law pertaining to residency, guardianship, admission of minors to college, and protection of minors in online transaction environments, as well as to differentiate between persons having the same name. This information will not be used in making admissions decisions except as permitted by law.

Date of birth: 01/01/1980

#### Marital Status

This information will be used by CCCApply to determine whether parent/guardian contact information is needed. It will not be used to determine who will be admitted to the college.

The California Domestic Partner Rights and Responsibilities Act extends new rights, benefits, responsibilities, and obligations to individuals in domestic partnerships registered with the California Secretary of State under Section 297 of the Family Code. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required for the parent’s domestic partner. (These new provisions apply to state student financial aid only, not to federal student financial aid.)

Marital status: [Select marital status]

Are you or your parent in a Registered Domestic Partnership with the California Secretary of State under Section 297 of the Family Code?

(Answer “No” if you or your parent are separated from a Registered Domestic Partner but have NOT filed a notice of termination of Domestic Partnership with the California Secretary of State’s Office.)
1. Input/confirm your Social Security Number and your Student ID number (WITHOUT the W).

2. Input your Date of Birth.

3. Select your appropriate Marital Status and answer the following question regarding Registered Domestic Partnership.
1. Select the appropriate response for the following dependency status questions.

2. Click “Save & Continue”.

Screen 8: Dependency Status

<table>
<thead>
<tr>
<th>Dependency Status</th>
<th>Select One</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Were you born before January 1, 1991?</td>
<td></td>
</tr>
<tr>
<td>2. As of today, are you married or in a Registered Domestic Partnership (RDP)?</td>
<td></td>
</tr>
<tr>
<td>(Answer &quot;Yes&quot; if you are separated but not divorced or have not filed a termination notice to dissolve partnership.)</td>
<td></td>
</tr>
<tr>
<td>3. Are you a veteran of the U.S. Armed Forces or currently serving on active duty for purposes other than training?</td>
<td></td>
</tr>
<tr>
<td>4. Do you have children who will receive more than half of their support from you between July 1, 2014-June 30, 2015, or other dependents who live with you (other than your children or spouse/RDP) who receive more than half of their support from you, now through June 30, 2015?</td>
<td></td>
</tr>
<tr>
<td>5. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?</td>
<td></td>
</tr>
<tr>
<td>6. Are you or were you an emancipated minor as determined by a court in your state of legal residence?</td>
<td></td>
</tr>
<tr>
<td>7. Are you or were you in legal guardianship as determined by a court in your state of legal residence?</td>
<td></td>
</tr>
<tr>
<td>8. At any time on or after July 1, 2013, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?</td>
<td></td>
</tr>
<tr>
<td>9. At any time on or after July 1, 2013, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?</td>
<td></td>
</tr>
<tr>
<td>10. At any time on or after July 1, 2013, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?</td>
<td></td>
</tr>
</tbody>
</table>

1. Select the appropriate response for the following dependency status questions.

2. Click “Save & Continue”.
1. Select the appropriate response for the following Special Classifications questions.
1. Under Method A, select the appropriate response regarding cash assistance.

2. Under Method B, input the number of people in your household (include yourself, your spouse/RDP, and anyone who lives with you and receives more than 50% of your income).
Screen 11: Application Confirmation Statement

1. Read the Application Confirmation Statement.

2. Check the box confirming that you have read and acknowledged the three statements.

3. Review the California Information Privacy Act and then click “Submit My Completed Application”.

Applicant Confirmation Statement

I hereby swear or affirm, under penalty of perjury, that all information on this form is true and complete to the best of my knowledge. I agree to provide proof of this information, which may include a copy of my and my spouse’s or registered domestic partner’s 2013 U.S. Income Tax Return. I also realize that any false statement or failure to give proof when asked may be cause for the denial, reduction, withdrawal, and/or repayment of my waiver. I authorize release of information regarding this application between the college, the college district, and the Chancellor’s Office of the California Community Colleges.

By checking here, I acknowledge understanding that:

- Federal and state financial aid programs are available to help with college costs (including enrollment fees, books & supplies, transportation and room and board expenses). By completing the FAFSA or the California Student Aid Application, additional financial assistance may be available in the form of Cal Grants, Pell and other grants, work study, and other aid.
- I may apply for and receive financial assistance if I am enrolled, either full time or part time, in an eligible program of study (certificate, associate degree or transfer).
- Financial aid program information and application assistance is available in the college financial aid office.

CALIFORNIA INFORMATION PRIVACY ACT

State and federal law protect an individual’s right to privacy regarding information pertaining to oneself. The California Information Practices Act of 1977 requires the following: information be provided to financial aid applicants who are asked to supply information about themselves. The principal purpose for requesting information on this form is to determine your eligibility for financial aid. The Chancellor’s Office policy and the policy of the community college to which you are applying for aid authorize maintenance of this information. Failure to provide such information will delay and may even prevent your receipt of financial assistance. This form’s information may be transmitted to other state agencies or the federal government if required by law. Individuals have the right of access to records established from information furnished on this form as it pertains to them.

The officials responsible for maintaining the information contained on this form are the financial aid administrators at the institutions to which you are applying for financial aid. The SSN may be used to verify your identity under record keeping systems established prior to January 1, 1976. If your college requires you to provide an SSN and you have questions, you should ask the financial aid officer at your college for further information. The Chancellor’s Office and the California community colleges, in compliance with federal and state law, do not discriminate on the basis of race, religion, color, national origin, gender, age, disability, medical condition, sexual orientation, domestic partnership or any other legally protected basis. Inquiries regarding these policies may be directed to the financial aid office of the college to which you are applying.

Your information is protected by secure transmission and by the provisions of our privacy policy.

### SAVE & GO BACK

### SUBMIT MY COMPLETED APPLICATION
Screen 12: BOG Waiver Application Submittal

**NOTE:** By clicking the “Submit Now” button, you will **NOT** be able to make changes to your application. If you would like to review your information, click the “Return to the application without submitting” link to return to the BOG application.
Screen 13: BOG Waiver Confirmation

1. Print a copy of the BOG Waiver Confirmation page for your records (optional)

2. Click the “Log Off” button to log out of your CCCApply account.
APPENDIX D

A Scholarship Resource Guide for Students with Disabilities
A Scholarship Resource Guide for Students with Disabilities

by

Tiffany Yuen
<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>180 Medical Scholarship</td>
<td>112</td>
</tr>
<tr>
<td>1800Wheelchair.com Scholarship</td>
<td>113</td>
</tr>
<tr>
<td>Allegra Ford Thomas Scholarship</td>
<td>114</td>
</tr>
<tr>
<td>Christian Record Services Scholarship</td>
<td>115</td>
</tr>
<tr>
<td>disAbledperson Inc. Spring National Scholarship Competition</td>
<td>116</td>
</tr>
<tr>
<td>Elizabeth Nash Foundation Scholarship Program</td>
<td>117</td>
</tr>
<tr>
<td>Fred J. Epstein Youth Achievement Award</td>
<td>118</td>
</tr>
<tr>
<td>Hydrocephalus Association Scholarships</td>
<td>119</td>
</tr>
<tr>
<td>Incight Scholarship</td>
<td>120</td>
</tr>
<tr>
<td>Lily Reintegration Scholarship</td>
<td>121</td>
</tr>
<tr>
<td>Michael Yasick ADHD Scholarship by Shire</td>
<td>123</td>
</tr>
<tr>
<td>Microsoft DisAbility Scholarship</td>
<td>125</td>
</tr>
<tr>
<td>Mike &amp; Ron Niederman Memorial Scholarship</td>
<td>126</td>
</tr>
<tr>
<td>Millie Gonzalez Scholarship</td>
<td>127</td>
</tr>
<tr>
<td>P. Buckley Moss Endowed Scholarship</td>
<td>128</td>
</tr>
<tr>
<td>RiSE Scholarship Foundation</td>
<td>129</td>
</tr>
<tr>
<td>Salvatore E. Quinci Foundation Scholarship</td>
<td>131</td>
</tr>
<tr>
<td>Through the Looking Glass Scholarships for Students of Parents with Disabilities</td>
<td>132</td>
</tr>
</tbody>
</table>
180 Medical Scholarship

Website: http://www.180medical.com/scholarships

Deadline: Visit the website for scholarship deadlines

Description: 180 Medical is honored to have a scholarship program to help those with spinal cord injuries, spina bifida, transverse myelitis, and/or a neurogenic bladder.

Requirements:

- Be attending a two-year, four-year, or graduate school program full-time in the fall are eligible to apply
- Be under a physician's care for a spinal cord injury, spina bifida, transverse myelitis, or neurogenic bladder.

Award: 180 Medical Scholarship Program offers five (5) $1,000 college scholarships.
1800Wheelchair.com Scholarship

Website: http://www.1800wheelchair.com/scholarship/

Deadline: Visit the website for scholarship deadlines

Description: Established in 2006, the 1800wheelchair scholarship fund now bestows two $500 awards each year. In the past, we've asked applicants to explore mobility issues on campus, overcoming personal challenges, and much more.

Requirements:

- Be enrolled at an accredited high school, college, or university in the US
- Be enrolled at the undergraduate level or your final year of high school
- Aged sixteen (16) years or older
- Carry a status of “good standing” (i.e. currently enrolled)
- Maintain a cumulative grade point average (GPA) of at least 3.0 (or equivalent)

Award: Two (2) $500 awards will be awarded each year.
Allegra Ford Thomas Scholarship

**Website:** http://www.ncld.org/about-us/learning-disability-scholarships-awards/anne-ford-allegra-ford-scholarships

**Deadline:** Visit the website for scholarship deadlines

**Description:** The Allegra Ford Thomas Scholarship is a $2,500 one-time scholarship awarded to a graduating high school senior with a documented learning disability who will be enrolled in a two-year community college, a vocational or technical training program, or a specialized program for students with LD.

**Requirements:**

- Be a graduating high school senior who will be attending a two-year community college, a vocational/technical training program, or specialized program for students with LD
- Demonstrate financial need
- Provide most current documentation of an identified learning disability (not including Attention-Deficit/Hyperactivity Disorder)
- Be a US citizen

**Award:** The $2,500 scholarship is paid in one installment.
Christian Record Services Scholarship

Website: http://services.christianrecord.org/scholarships/index.php

Deadline: Visit the website for scholarship deadlines

Description: Partial scholarships are offered to legally blind young people striving to obtain a college education. Scholarships are given on a limited basis to those who qualify.

Requirements:
- Must meet legally blind (20/200) with correction
- Must be planning to attend college as a full-time student on the undergraduate level to secure training that will enable independence and self-support

Award: The amount Christian Record Services for the Blind gives for scholarships varies from year to year. The actual amount given to each student is in proportion to the funds available.
disAbledperson Inc. Spring National Scholarship Competition

Website: http://www.heath.gwu.edu/resources/links/financial-aid-scholarships-and-internships/

Deadline: Visit the website for scholarship deadlines

Description: The scholarship is for college students with disabilities.

Requirements:
- Must be enrolled in a 2 or 4 year accredited college or university in the United States of America
- Must be a matriculated student and attending school full time and U.S. citizen
- Students who are not attending school full time may be accepted as long as the part time attendance is due to their disability and not their financial situation (minimum of 6 credits for undergraduate, 6 credits for graduate)

Award: The scholarship award amount is $1,000.
Elizabeth Nash Foundation Scholarship Program

Website: http://www.elizabethnashfoundation.org/scholarshipprogram.html

Deadline: Visit the website for scholarship deadlines

Description: The Elizabeth Nash Foundation (ENF) awards scholarships to assist persons with Cystic Fibrosis (CF) to pursue undergraduate and graduate degrees. Grants ranging from $1,000 to $2,500 are awarded annually.

Requirements:

- Open to individuals with CF who are in-going or current undergraduate or graduate students at an accredited US-based college or university
- Must be a US citizen

Award: Grants range from $1,000 to $2,500 and are made directly to the academic institution to assist in covering the cost of tuition and fees. Grants are made for one year; however, individuals may re-apply for subsequent years.
Fred J. Epstein Youth Achievement Award

Website: http://www.smartkidswithld.org/2014-youth-achievement-award

Deadline: Visit the website for scholarship deadlines

Description: The Fred J. Epstein Youth Achievement Award recognizes the strengths and accomplishments of young people with learning disabilities and ADHD.

Requirements:

- Be 19 or younger who has demonstrated initiative, talent and determination resulting in a notable accomplishment in any field – including art, music, science, math, athletics or community service.

Award: One (1) $1,000 scholarship will be awarded.
Hydrocephalus Association Scholarships

Website: http://www.hydroassoc.org/hydrocephalus-education-and-support/hydrocephalus-scholarships/2014-scholarship-instructions/

Deadline: Visit the website for scholarship deadlines

Description: The Hydrocephalus Association is pleased to offer eight scholarships to young adults with hydrocephalus.

Requirements:
- Must have hydrocephalus
- Must be 17 or older
- Scholarship funds must be used for an educational purpose, including, but not limited to a four-year or junior college, a high school post-graduate year to prepare for college, technical or trade school, an accredited employment-training program or a post-graduate program
- Scholarship funds may be used for tuition, books, housing or an expense directly related to the education experience

Award: The scholarships are $1,000 each. The scholarships are non-renewable. Applications may reapply the following year if he or she is not awarded a scholarship. Previous recipients are not eligible to re-apply.
**Incight Scholarship**

**Website:**
http://www.incighteducation.org/scholarship/

**Deadline:**
Visit the website for scholarship deadlines

**Description:**
Each year Incight awards up to one hundred scholarships to students with disabilities, who have demonstrated outstanding merit in giving back to the community and overcoming obstacles in order to pursue higher education.

**Requirements:**
- Be a resident of Oregon, Washington, or California
- Have a documented disability
- Maintain full-time enrollment in post-secondary education

**Award:**
These scholarships range in value from $500 to $2,500.
**Lily Reintegration Scholarship**

**Website:**  http://www.reintegration.com/resources/scholarships/apply.asp

**Deadline:**  Visit the website for scholarship deadlines

**Description:**  The Lilly Reintegration Scholarship is open to individuals diagnosed with Bipolar Disorder, Schizophrenia, Schizoaffective Disorder or – as of October 2013 – Major Depressive Disorder.

The Lilly Reintegration Scholarship program is designed to offer financial assistance for a wide range of educational opportunities in which students work to attain a certificate or degree from an accredited institution. Noncredit, online, home study, and distance learning courses are not covered under the scholarship. Also, the program is only open to U.S. citizens who plan to attend classes within the United States.

**Requirements:**

- Be diagnosed with bipolar disorder, schizophrenia, schizoaffective disorder or major depressive disorder
- Be currently receiving medical treatment for the disease, including medications and psychiatric follow-up or have treating physician’s documentation of past history noted on Recommendation Form
- Be actively involved in rehabilitative or reintegration efforts, such as clubhouse membership, part-time or full-time employment, volunteer efforts, or school enrollment
- Be a US citizen and plan to attend a school in the US
- Be of the age of 18 years or older
**Award:** The Lilly Reintegration Scholarship is not a full scholarship. It goes toward supporting Lilly Reintegration Scholars’ tuition, books, laboratory supplies, and mandatory fees, but no living expenses. The number of scholarships awarded varies greatly as well. It is related to the number of applications received and the continued support of current Lilly Reintegration Scholars.
Michael Yasick ADHD Scholarship by Shire

Website: http://www.shireadhdscholarship.com/

Deadline: Visit the website for scholarship deadlines

Description: The Michael Yasick ADHD Scholarship by Shire recognizes and supports individuals diagnosed with ADHD in the US who are pursuing higher education.

Requirements:

- Have been diagnosed with Attention-Deficit/Hyperactivity Disorder (ADHD)
- Be accepted to or will be enrolled in an undergraduate program at an accredited college, university, trade school, technical school, or vocational school
- Be under the care of a licensed health care professional for ADHD
- Be a US citizen
**Award:** Each Scholarship recipient will receive a one-time scholarship of $2,000 and one year of ADHD coaching services from the Edge Foundation (approximate value of coaching services: $4,400). Awards are one-time only and are not renewable or transferable. No substitutions or transfers are permitted. The award money will be paid directly to the recipient’s qualifying institution. Failure to execute and return all required documents within 21 days of issuance may result in disqualification and selection of an alternate award recipient. Shire will award up to fifty (50) scholarships to recipients meeting the criteria.
Microsoft DisAbility Scholarship

Website: http://www.seattlefoundation.org/scholarships/Pages/MicrosoftDisAbilityScholarship.aspx

Deadline: Visit the website for scholarship deadlines

Description: The mission of DisAbility Scholarship at Microsoft is to empower and enable high schools students with disabilities to (a) go to college, (b) realize the impact technology has on the world, and (c) target a career in the technology industry. A primary goal of this scholarship is to increase the pool of persons living with a disability enrolling in higher education and, in long term, decrease the unemployment bias for this demographic.

Requirements:
- Be high school students living with a disability who plan to attend a 2 to 4 year University or College program
- Maintain a cumulative 3.0 GPA or equivalent
- Have declared a major from the approved list

Award: The amount of the scholarship to be awarded is $5,000, which is paid through the Seattle Foundation on behalf of the Microsoft disAbility Employee Resource Group (ERG) at Microsoft to the recipient’s school’s Financial Aid Office.
Mike & Ron Niederman Memorial Scholarship

Website: http://factorsupportnetwork.com/english/what-we-offer/scholarship-program/

Deadline: Visit the website for scholarship deadlines

Description: Factor Support Network is again pleased to offer the Mike Hylton & Ron Niederman Memorial Scholarship this year to MEN with bleeding disorders and their immediate family members.

Requirements:
- Students who apply may be considering any field of study, but must be entering or attending a junior college, four-year college, university, or vocational school in the fall of 2014
- Must have Hemophilia or von Willebrand Disease (vWD) or be an immediate family member of someone with Hemophilia or vWD
- Must be a US resident

Award: The award this year will be ten $1,000 scholarships.
Millie Gonzalez Scholarship

Website: http://factorsupportnetwork.com/english/what-we-offer/scholarship-program/

Deadline: Visit the website for scholarship deadlines

Description: Factor Support Network is again pleased to offer the Millie Gonzalez Memorial Scholarship this year to WOMEN with hemophilia or von Willebrand Disease.

Requirements:

- Students who apply may be considering any field of study, but must be entering or attending a junior college, four-year college, university, or vocational school in the fall of 2014
- Must be a female with Hemophilia or von Willebrand Disease (vWD)
- Must be a US resident

Award: The award this year will be five (5) $1,000 scholarships.
P. Buckley Moss Endowed Scholarship

Website: http://www.mosssociety.org/page.php?id=69

Deadline: Visit the website for scholarship deadlines

Description: In keeping with the goals of renowned artist P. Buckley Moss, who struggled with dyslexia during her school years, this scholarship represents her dedication to young people who have learning disabilities and are aspiring towards a career in the visual arts.

Requirements:

- Be nominated by a P. Buckley Moss Society member
- Have a verified language-related learning disability
- Provide a high school transcript – unofficial
- Demonstrate financial need
- Provide two letters of recommendation
- Provide a portfolio consisting of 4 to 6 photos of visual art projects
- Provide essay responses to questions provided on the application

Award: Scholarship(s) of at least $1,500 will be awarded to one or more high school seniors with financial need, a certified language-related learning difference, and artistic talent who plan a career in visual arts. Scholarships are potentially renewable for up to three additional years.
**RiSE Scholarship Foundation**

**Website:**
http://risescholarshipfoundation.org/rise-award/

**Deadline:**
Visit the website for scholarship deadlines

**Description:**
RiSE is a non-profit foundation that serves as a resource for high school students with learning disabilities. In addition, each year RiSE gives high school students across the country the opportunity to be selected for a national scholarship. The mission of RiSE and its annual scholarships is to reward students with learning disabilities, who have shown determination, self-advocacy and success in overcoming their difficulties and are pursuing post-secondary education.

**Requirements:**

- Be a current high school, college bound senior who is actively applying to an accredited college or university
- Be a US citizen
- Have an overall grade point average (GPA) of 2.5 or higher on a 4 point scale (or equivalent)
- Have a documented learning disability, and/or ASD diagnosis
- A diagnosis of ADHD or ADD along does NOT qualify
- Provide a letter of reference from a teacher, high school counselor, or principal of present high school on the enclosed form. The high school must be in the USA.
- The recipient must provide RiSE Scholarship Foundation, Inc. proof of registration and the student identification number to
accepted college or university for the scholarship to be issued the fall semester of the same year that the award is presented.

**Award:**

At this time, we are awarding five students for the RiSE Scholarship Foundation, Inc. 2014 award and one for the RiSE Rewards Autism award. The value of each award is $2,500.00. The award money is paid to the College or University that the winner attends in the fall after graduation.
Salvatore E. Quinci Foundation Scholarship

Website: http://www.seqfoundation.org/index.php

Deadline: Visit the website for scholarship deadlines

Description: The Salvatore E. Quinci Foundation Scholarship is seeking applicants who are diagnosed with hemophilia or other type of bleeding disorder.

Requirements:
- Be diagnosed with hemophilia or other bleeding disorder
- Be accepted by an accredited university, college, or vocational/technical school
- Scholarship must be used for tuition, books, housing, or other school associated costs

Award: The scholarship award of $1,500 is to be used towards tuition, books, housing, and/or other related costs.
Through the Looking Glass Scholarships for Students of Parents with Disabilities

Website: http://www.lookingglass.org/

Deadline: Visit the website for scholarship deadlines

Description: Through the Looking Glass and its National Center for Parents with Disabilities and their Families are pleased to announce new scholarships specifically for high school seniors and college students who have parents with disabilities.

Requirements:

- High School Seniors
  - Be a high school graduate (or graduating senior) by this upcoming summer
  - Be planning to attend a two-year or four-year college in the upcoming fall semester in pursuit of an AA, BA or BS degree
  - Have at least one parent with a disability

- College Students
  - Be currently enrolled in a two-year or four-year college; in pursuit of an AA, BA or BS degree
  - Be 21 years of age or younger as of March 11th
  - Have at least one parent with a disability
Award: A total of fifteen (15) $1,000 scholarships will be given out next fall. These scholarships are part of Through the Looking Glass' National Center for Parents with Disabilities and their Families. Please note that there are separate eligibility requirements for high school seniors and for current college students.
REFERENCES


American River College Disabled Student Programs and Services. (n.d.). General information. Retrieved from
http://www.arc.losrios.edu/Support_Services/DSPS/General_Information.htm
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