
Financial Aid Basics

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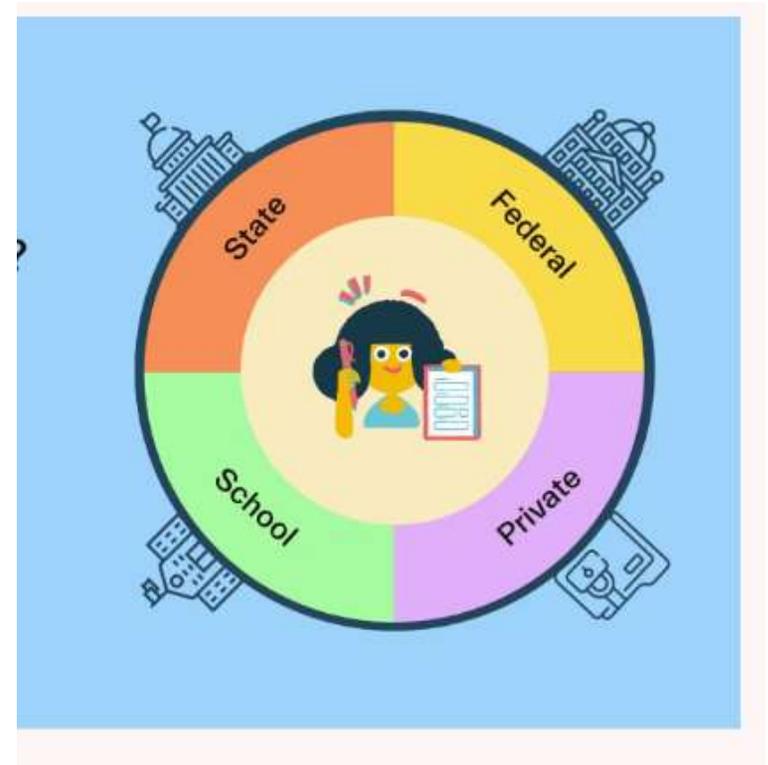


Agenda

- What is Financial Aid?
- FAFSA vs CADAA
- Steps after Completing FAFSA/CADAA
- Special and Unusual Circumstances
- Satisfactory Academic Progress (SAP)
- Financial Aid Resources at NVC
- Five Steps to Financial Aid at NVC
- NVC Cash For College
- Resources

What is Financial Aid?

- Grants, scholarships, work study programs, student loans, and fee waivers from the federal and state government, institutions, and private organizations that are available to assist students with their educational expenses such as: tuition, books and supplies, transportation, food and housing, etc.
- Apply by completing the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).
 - US Citizen or Eligible Non-Citizen completes the FAFSA
 - Undocumented students with AB540 status completes the CADAA
- Apply at studentaid.gov/h/apply-for-aid/fafsa or dream.csac.ca.gov



FAFSA vs CADAA

Free Application for Federal Student Aid (FAFSA)

- U.S. Citizen or eligible non-citizen
- Complete on or after October 1 of high school senior year and annually after that
- 2025-2026 FAFSA available to general public December 1, 2024
- Use your personal email address, not high school email address
- Apply at studentaid.gov/h/apply-for-aid/fafsa

California Dream Act Application (CADAA)

- Undocumented students with AB540 status, DACA, TPS (temporary protected status), U Visa (victims of criminal activity)
- Complete on or after October 1 of high school year and annually after that
- 2025-2026 CADAA available December 1, 2024 due to FAFSA delay.
- Use personal email address, not high school email when applying
- Apply at dream.csac.ca.gov

Who is my Contributor(s)?

Contributor = refers to anyone asked to provide information on the student's FAFSA. The student invites the contributor(s) to complete their portion of the FAFSA by entering the contributor's legal name, DOB, and email address.

- Parents married, filed joint tax for 2023 – Invite ONE parent
- Parents married, filed separate tax for 2023 – invite BOTH parents
- Parents separated/divorced – invite parent who provide more than 50% financial support, not who the student live with
- Parents unmarried living together – Invite BOTH parents

Professional Judgment for Special and Unusual Circumstances

Special Circumstances - Financial situations leading to changes to data elements in Cost of Attendance (COA) or Student Aid Index (SAI) calculation

- Changes to family income and assets
- Recent Unemployment
- Dislocated Worker

Unusual Circumstances - Conditions leading to changes to a student's dependency status (dependency override)

- Parental abandonment, abuse, incarceration, etc.
- Contact with parents poses risk
- Unable to contact parents
- Human trafficking

Common Mistakes

- Not using legal name as appear on social security card for student and/or parent
- Incorrect Social Security Number
- Using high school email address on application
- Answering 'yes' to parents unwilling to provide their information on the FAFSA, but student does not have unusual circumstance
- Not following up with college financial aid office to submit required documentations
- Not following up with the California Student Aid Commission (CSAC) to self-certify high school graduation or confirm college of attendance

Steps After Completing FAFSA or CADAA

1



2



3



4

Create an account on WebGrants 4 Students at <https://mygrantinfo.csac.ca.gov/> to manage your CalGrant. Check status, self-certify high school graduation, confirm college of attendance, etc...

Follow up with College Financial Aid Office you will be attending. Check your email for notifications from your college for important information.

Check your college student portal for required documents that you may need to submit, and submit required documents (if applicable) to the Financial Aid Office

Review your Offer letter. Set up your refund preference to receive your aid.



Financial Aid Resources at NVC

Federal Aid

- Pell Grant – 6 years limit (600%). Undergraduate student.
- Federal Supplemental Educational Opportunity Grant (FSEOG) – must receive Pell Grant. Must be enrolled at least half-time.
- Federal Work Study – work to earn money. Have financial need. Must be enrolled at least half-time.
- Direct Loans – Subsidized and Unsubsidized. Must be repay. Must be enrolled at least half-time.

**Must be US Citizen or eligible non-citizen to be eligible for federal aid.*

State Aid

- Cal Grant (A, B, C) – 4 years limit (400%) for A & B. 2 years limit (200%) for C. Must be enrolled at least half-time. Undergraduate student
- Student Success Completion Grant (SSCG) – 2 years limit. Must receive CalGrant. Must be enrolled full-time.
- Chafee Grant – Former Foster Youth Student

**Must be CA resident or AB540 residency status to be eligible for state aid.*

Financial Aid Resources at NVC

Institution Aid

- California College Promise Grant (CCPG) – fee waiver for enrollment fees. Eligible at less-than-half-time enrollment status.
- NVC Promise Scholarship – 2 years limit. Must be enrolled full-time. Covers enrollment fees, mandatory registration fees, and lab fees. Second year must be consecutive and must complete first year with minimum 2.0 GPA.
- Scholarships – Award Spring.



Five Steps to Financial Aid at NVC

Step 1

Apply for Financial Aid:

- Complete FAFSA (studentaid.gov)
- Complete CADAA (<https://dream.cac.ca.gov/>)



Step 2

Complete CCCApply Admissions Application:

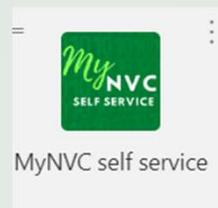
- Use Legal Name and SSN
- MUST apply to NVC before financial aid application will be processed



Step 3

Check the Status of your Application & Submit Required Documents :

- Financial Aid Self Service
 - Click "Required Documents"
 - View "My Awards" and "Offer Letter"
 - View "SAP" Status



Step 4

Choose Your Refund Option Through Bank Mobile Disbursement:

- Deposit to Existing Account (ACH)
- OR**
- Deposit to Bank Mobile Vibe Account



Step 5

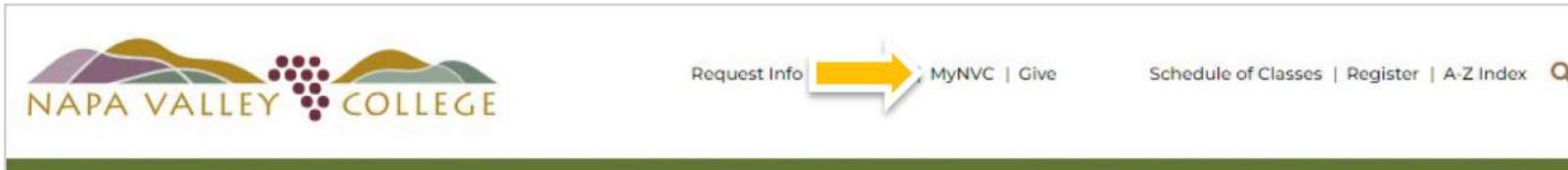
Review Your Awards & Offer Letter:

- Financial Aid Self Service
- CCPG awarded before your file is complete
- All other awards are awarded AFTER you submit missing documents and your file is complete

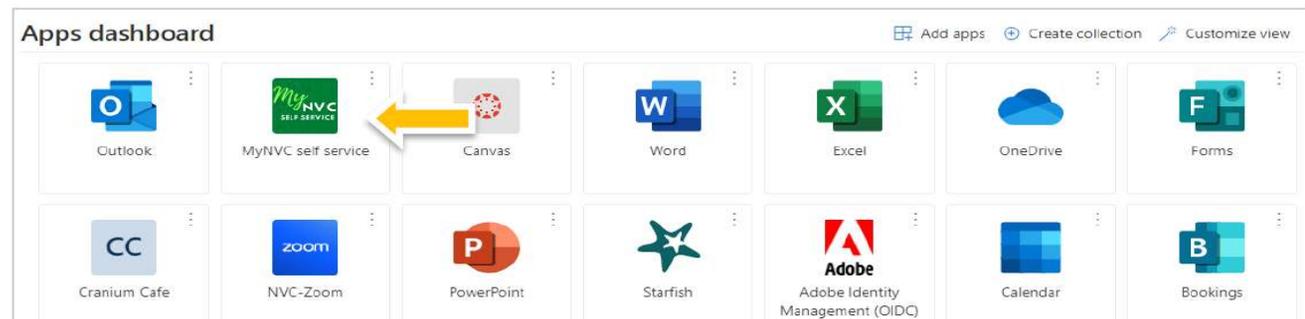
MyNVC – Financial Aid

How do I access Financial Aid Self Service?

1. Go to www.napavalley.edu click on the **MyNVC** shortcut located at the top of the homepage.
2. The Microsoft Single Sign On (SSO) will load.



3. Login with your NVC Student Email address and password.
4. The Microsoft Authenticator page will load. You will be required to authenticate using either text, authenticator app, or call. After successful authentication, the Microsoft Apps dashboard will load. Select “MyNVC Self-Service”, then “Financial Aid”



Satisfactory Academic Progress (SAP)

- Maintain financial aid eligibility by meeting Financial Aid (SAP) Standards each semester
- Financial Aid SAP Policy posted on NVC Financial Aid webpage
<https://www.napavalley.edu/admissions-and-aid/financial-aid/policies.html>
- To maintain Satisfactory SAP status:
 - Successfully complete minimum 67% of units attempted for the **semester** with a minimum 2.0 **term** GPA, and
 - Maintain minimum **cumulative** Pace (completion rate) of 67% with a minimum 2.0 **cumulative** GPA, and
 - Complete your educational goal within the maximum timeframe for your program of study. 150% of your program length. For example, program requires 60 units to complete. Maximum timeframe would be 90 units.

BankMobile Disbursements

- Financial aid disbursements (refund) paid through BankMobile Disbursements
- Personal Access Code will be emailed to student's NVC Student Email address from BankMobile Disbursements, after their financial aid file has been completed.
- Create your account and select refund preference
 - 1st Option – Deposit to your personal bank account (ACH)
 - 2nd Option – Deposit to Bank Mobile Vibe Checking Account



NVC Cash For College Workshops

Five workshops held at Napa Valley College Main Campus between January to March 2025

- Saturday, January 25, 2025 – 10:00am to 1:00pm
- Thursday, February 6, 2025 – 5:30pm to 7:30pm
- Wednesday, February 19, 2025 – 5:30pm to 7:30pm
- Saturday, March 1, 2025 – 10:00am to 1:00pm
- Saturday, March 22, 2025 – 10:00am to 1:00pm

Resources

- ❑ Federal Student Aid – studentaid.gov/
 - FAFSA - studentaid.gov/h/apply-for-aid/fafsa
 - FSA ID - studentaid.gov/fsa-id/create-account/launch

- ❑ California Student Aid Commission - csac.ca.gov/
 - WebGrant - mygrantinfo.csac.ca.gov/
 - CADAA - dream.csac.ca.gov/landing
 - Cash 4 College Workshops - cash4college.csac.ca.gov/



Need to Contact Us?

In Person: Building 1100, Room 1132

Phone: 707-256-7301

Email: financialaid@napavalley.edu

Appointments: book appointments (in-person, phone, video)