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2024 - 2025



Frequently Asked Questions & Answers

Welcome to the Financial Aid Office at Red Rocks Community College

We hope that your student's experiences here are some of the most memorable and rewarding of their lifetime.

You are probably concerned about how you and your student will finance their education while they are at RRCC. We are aware that applying for financial aid for the first time can seem daunting or frustrating, but we are here to help! This brochure has been developed to assist parents and students with the most frequently asked questions about the FAFSA financial aid application and the financial aid process.



The Basics

Q. What is the FAFSA (Free Application for Federal Student Aid) and why should my student complete it?

A. The FAFSA is the very first step toward receiving federal aid for college. It gives students access to the largest source of financial aid to pay for college or career school. Many states and colleges use your student's FAFSA to determine their eligibility for state and institutional aid. In addition, some private financial aid and scholarship providers use FAFSA information to determine whether your student qualifies for their aid.

Q. Who is the applicant for financial aid: the student, or the parent?

A. The student is the applicant who is applying for aid and the parent is merely providing supplemental information on the application. The student AND the parent should work on the FAFSA together, with the student supplying the initial information (name, address, social security number, date of birth, etc).

Q. Which FAFSA does my student complete?

A. At certain times during the year, there are two different FAFSAs which are available online for students to submit. The correct FAFSA to submit depends on when the student plans to attend college. To receive aid for Fall of 2024, Spring of 2025, or Summer of 2025, students would submit the 2024-2025 FAFSA, which collects 2022 income tax information.

Q. If I already have an FSA ID (username and password) for my own FAFSA, or for my other children who are in college, do I need to get another one?

A. No, if you already have an FSA ID, you may use that one for your own FAFSA or that of your other children.

Dependent Versus Independent Students

Q. What is the difference between a dependent and an independent student for the FAFSA?

- A. Your student's dependency status criteria are determined by federal regulation. A student cannot just declare that they are an independent student simply because they are living or plan to live on their own. Your student's answers to questions on the FAFSA determine whether they are dependent or independent.

Q. What are the questions on the FAFSA that make the determination of dependency or independency?

- A. These are the questions that the student will be required to answer on the 2024-2025 FAFSA:

- Were you born before January 1, 2000?
- As of today, are you married? (Also answer "No" if you are separated but not divorced).
- At the beginning of the 2024-2025 school year, will you be working on a master's or doctorate degree (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
- Are you a veteran of the U.S. Armed Forces?
- Do you have children or other people (excluding your spouse) who live with you and who receive more than half of their support from you now and between July 1, 2024, and June 30, 2025?
- At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?
- At any time since you turned age 13, were you a ward of the court?
- At any time since you turned age 13, were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2023, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?*

- If your student must answer NO to all of the dependency questions, then parental information will be required on the FAFSA. Your student is then considered a “dependent” student for financial aid purposes, even if they are completely supporting themselves.

Q. I no longer claim my student as a dependent on my federal taxes. Does this make any difference or must my student still provide my information on their FAFSA?







A. Whether or not you claim your student on your taxes makes no difference; they are still considered a dependent student for the FAFSA. Your student must still provide your information on the FAFSA unless they can answer YES to any of the dependency questions asked on the FAFSA

Parent Definitions

Federal Student Aid

Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?	Do your biological or adoptive parents live together?	Did one parent provide more financial support than the other over the past 12 months?
		
		
<p>Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.</p>	<p>Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.</p>	<p>The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.</p>
<p>Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.</p>		
<p>Has this parent married/remarried?</p>		
<p>Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.</p>		
<p>Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.</p>		

Q. Who counts as a parent/contributor on the FAFSA?

A. In most cases, it's clear who the parents are, but not always. Hopefully the paragraphs below will help your student report the correct information on the FAFSA:

- If your parents are married (not separated), both of your parents' information must be included on the FAFSA form, regardless of whether your parents are of the same or opposite sex. If your parents didn't file taxes jointly, then both of your parents are contributors. If your parents filed taxes jointly, only one parent is required to be a contributor and will report information for both parents.
 - Same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country), without regard to where they live or where you will be going to school.
 - If your parents are not married to each other and live together, both of your parents are contributors and their information must be included on the FAFSA form, regardless of whether your parents are of the same or opposite sex.
 - If your parents are divorced, separated, or never married, and don't live together, the parent who provided more financial support during the last 12 months is the contributor and must provide their information. If both parents provided an exact equal amount of financial support or if they don't support you financially, the parent with the greater income and assets is the contributor and must provide their information.
 - If your parent is widowed, that parent is the contributor and must provide their information.
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- Stepparents: Your stepparent is considered a parent if they have adopted you. If your stepparent didn't adopt you, they'll be identified as a parent spouse contributor on your FAFSA form.
 - Adoptive parents: An adoptive parent is treated just like a biological parent and the student answers the questions about the adoptive parent on the FAFSA.
 - Foster parents: A foster parent or a legal guardian is not treated as a parent for purposes of the FAFSA. If at any time since the age of 13 both student's parents were deceased (and the student did not have an adoptive parent) or they were in foster care, then the student is considered independent. We may also consider other kinds of support as part of the student's financial resources and use professional judgment to include the support under the item for student's untaxed income.
 - Legal guardians and relatives: Neither legal guardians nor relatives are treated as a parent for purposes of the FAFSA. It doesn't matter if the student lives with their grandparents, older brothers or sisters, aunts or uncles, foster parents, or legal guardians, they still do NOT report the information of those people on the FAFSA (unless they have adopted the student). Any cash support from persons other than the student's parents should be reported as untaxed income.

Parent Refusal to Provide Information

Q. What if I refuse to help my student complete the FAFSA or refuse to sign it?

A. We understand that, in some cases, parents are not supporting their dependent student at all and refuse to provide their information on the student's FAFSA. If that is the case, your student can complete the FAFSA without your information and check a box stating that they cannot provide parent information. The RRCC Financial Aid Office will require that both you and your student complete and sign a RRCC form called the "Dependent Student with no Parental Data Form". The form indicates that you refuse to provide your information on the FAFSA and that you provide absolutely NO support to your student. Support in this instance would be providing them with a car to drive, allowing them to live in your home, including them for health insurance or car insurance, or any other assistance. We will review the situation and decide whether to accept your statement and that of your student. If the statements are accepted, the only financial aid that your student will be able to receive is an unsubsidized loan (regardless of the student's own income). You might want to consider this, though: If the FAFSA is completed without parental income when it is otherwise required, the student will not receive an SAI (Student Aid Index). Some non-federal aid programs, such as state aid and scholarships, look at the SAI (Student Aid Index) to determine eligibility and so not having an official SAI could eliminate them from consideration. We would encourage you to provide your information and signature on the FAFSA. Doing so will not require you to support them in any way but might provide them with some valuable financial aid.

Q. Why am I being asked detailed information about my taxes or my personal circumstances?

A. To best determine the ability of the family to assist the student with college expenses, it is sometimes necessary that we discuss circumstances that are very personal. An example of this might be when a parent has been laid off from work or when there is a separation or divorce between the parents. It is our goal to assist the student and the family to the best extent possible, which sometimes requires exploring household composition, income, assets, and circumstances beyond what the FAFSA and the tax return can explain.

Q. As a parent, I am concerned about providing my information on my student's FAFSA because of my citizenship status. Should I worry about that?

A. No, your citizenship status does not affect your student's eligibility for financial aid and in fact, the FAFSA doesn't even ask about your status. If you do not have a Social Security number, you should enter your ITIN. If you do not have an ITIN, you should leave that question blank.



Next Steps

Q. Is there someone at RRCC who can assist my student and I with completing the FAFSA?

A. Yes, we have someone from the Educational Opportunity Center (EOC) who takes appointments at both the Lakewood and Arvada Campus, every week to assist students with completing the FAFSA. You may call the RRCC Financial Aid Office at (303) 914-6256 to schedule an appointment with him and to find out what documentation you need to bring with you. Both you and the student will need to come for the appointment so that you both can electronically sign the FAFSA. Remember that the student is the applicant and needs to take an active role in completing the FAFSA!

Q. Will completing my student's FAFSA with my income affect my credit rating?

A. No, including your information on the FAFSA does not affect your credit. Applying for a Direct PLUS loan will show up on your credit report, however.

Q. What if the circumstances reported on the FAFSA have changed, such as loss of income or a divorce has occurred?

A. If changes have occurred since the time that your student submitted their FAFSA to RRCC, your student should contact the RRCC Financial Aid Office to see whether those changes can be taken into account. Students and parents should not attempt to make those changes directly on the FAFSA, because there are regulations that dictate how those changes affect eligibility.

Q. What is an SAI?

- A. Student Aid Index (SAI) is an eligibility index number used to determine your student's federal aid eligibility at their college or career school. This number results from the information reported on the FAFSA form. This number is not a dollar amount of aid eligibility, or an amount that you are expected to provide. A negative SAI indicates the student has a higher financial need.

Q. How does my student complete the FAFSA when they have not yet graduated from high school?

- A. In general, students must have a high school diploma or GED in order to receive federal or state financial aid. If your student is applying for aid during the spring before they graduate, they check the box that states that they will have their high school diploma by the time they begin college in the 2024-2025 school year. They then list the name of the high school that they will graduate from.

Q. After my student completes the FAFSA, who decides how much money my student will receive?

- A. Your student's eligibility depends on the Student Aid Index (SAI), calculated from the FAFSA, your student's year in school and enrollment status, and the cost of attendance where they are attending. Once the FAFSA is complete and all required documentation has been submitted, the RRCC Financial Aid Office will determine how much financial aid your student is eligible to receive. Your student may be offered aid that they decide not to accept (such as loans and work study) and the RRCC Financial Aid Office is happy to discuss those options with them.

Q. What is verification and why was my student's financial aid file selected?

- A. Do not panic when your student's file is selected for verification and don't assume that you're being accused of doing something wrong. Verification is the process your school uses to confirm that the data reported on the FAFSA is accurate. Your school has the authority to contact your student for documentation that supports the information you reported. Students are selected for verification randomly by the Department of Education and when they are selected, we must verify the information that was reported on the FAFSA. You and your student simply need to provide the documentation we ask for as soon as possible.

Direct PLUS Loan

Q. What is the Direct PLUS Loan?

A. The Direct PLUS (Parent Loan for Undergraduate Students) is a loan for the parents of dependent students and for graduate and professional degree students. Interest is charged during all periods. The student must still submit the FAFSA with parent information to qualify for the PLUS loan to be processed by the RRCC Financial Aid Office. Below are the eligibility requirements for a parent to get a Direct PLUS Loan:

- You must be the biological or adoptive parent (or, in some cases, the stepparent) of the student for whom you are borrowing.
- Your student must be a dependent undergraduate student who is enrolled at least half-time at a school that participates in the Direct Loan Program.
- You cannot have an adverse credit history (a credit check will be done).
- In addition, you and your student must be U.S. Citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

Q. Should I just apply for the Direct PLUS Loan so my student can skip applying for the Direct Stafford Loan?

A. No, the Direct Stafford Loan is a better loan for your student than the Direct PLUS Loan is for you, because your student does not have to meet rigid income requirements and go through the credit check. We always suggest that if you intend to pay for your student's education and loans are going to be necessary on the part of the family, then it is best to allow the student to receive the Direct Stafford Loan (subsidized if they qualify) and you can choose to make their payments for them once they go into repayment. This is a much better economic decision than for you to take out the Direct PLUS Loan. Be aware that PLUS loan borrowers generally must begin repayment while their student is still in school (there can be exceptions) and some other benefits available to the student under the Direct Stafford Loan program are not available under the PLUS Loan program. Please visit <http://studentaid.ed.gov/sites/default/files/direct-loan-basics-parents.pdf>.

Refunds and Payment Plan

Q. Can you explain the refund process whereby my student will receive any unused funds?

A. Each semester, once your financial aid has been disbursed to your student's account, it will pay toward their balance due to RRCC and then the RRCC Business Office will process any amount it overpays (which we call a "refund") to BankMobile. BankMobile is our third-party issuer. Your student can view their student account online through The Rock under the "Pay/View bill" tab. They should choose the option "View Activity Details" to see their term charges and pending financial aid. Financial Aid typically disburses to student accounts on Mondays, starting after the census date for each semester. Students should be able to see when their aid disburses and might even see a negative balance on their account if they happen to look at it while RRCC is still working on processing the refund. Once they see a line on the account reading "Batch Refund" with an amount listed, it means that RRCC has finished processing the refund for that amount and has submitted it to our third party refund servicer for additional processing. The refund will reach BankMobile on Friday of that week and they will start processing it into whatever refund preference your student has selected.

Q. What if my student doesn't qualify for financial aid OR they are not offered aid that they want to accept OR the aid offered doesn't cover his/her expenses

A. An alternative to paying with financial aid is for the student to sign up for the RRCC payment plan. Details are on the RRCC website at www.rrcc.edu/tuition/payment-plans.

Additional Information

Q. Does the financial aid that my student receives have any effect on other assistance that I (or my student) may receive?

A. It is always best that you contact your counselors in the other programs (Department of Labor, Housing Authority, Social Services, Social Security Administration, etc.) about whether or not aid received has any impact on other benefits.

Q. Can I use my student's financial aid authorization to purchase books at the RRCC bookstore when they are out of town or unavailable?

A. We require that the student go to the bookstore themselves and purchase their own books, showing their RRCC student ID card. The student can also order their textbooks online by using their student ID number at checkout

Q. Why can't the RRCC Financial Aid Office talk to me about my student's financial aid?

A. The Family Education Rights and Privacy Act (FERPA) requires that we get your student's permission before we discuss their application and status with you. This is a federal regulation that prevents us from releasing information that your student might not want us to release. Your student's educational record and their privacy are very important to us. Your student can sign a form called a FERPA Release (available on our website or in our office) authorizing us to discuss the status of their financial aid file, what other documents we may need, etc. We will NOT, however, discuss your student's grades with you as we feel that it is their responsibility to inform you of the details of their academic record. The RRCC Admissions Office may require a separate FERPA Release if you are trying to get admission information. f

Q. How can I prevent my student from accepting a student loan that is offered to them?

A. Unfortunately, if a student “accepts” the loan either electronically or in our office, and meets all the eligibility requirements for a student loan, the loan must be paid to the student. The RRCC Financial Aid Office will provide your student with information explaining the significance of student loan borrowing and the consequences of default. We are available to assist in discussing a reasonable budget and provide them with other options that they might want to consider (such as attending part-time, continuing to live at home instead of living apart from parents, working part-time, etc). RRCC also offers many workshops geared toward financing their education and avoiding student loans which we hope your student will take advantage of, as well as workshops based around repayment. As a parent, you can assist by having honest discussions about what you (and they) can afford toward their expenses and assisting them in making the best financial decisions. The amount of debt that students are incurring at RRCC and other colleges is alarming to us all and we are here to help your student try to avoid borrowing if at all possible.

Q. What is a 529 savings plan and how does it affect my student’s financial aid eligibility?

A. A 529 college savings plan is an investment, similar to a 401K or an IRA, but for college. They are offered by almost every state and the investment grows tax-free. One of the drawbacks is that you must use the money for college. Another drawback is that whatever money is in a 529 plan is reported as an investment on the FAFSA. That means that if your student is a dependent student, the 529 plan is reported as your investment or a resource on the FAFSA (even if the account is owned by your student).

Q. Where can I get more information about the process of applying for financial aid at RRCC?

A. You may visit the RRCC Financial Aid website at www.rrcc.edu/financial-aid or contact us at (303) 914-6256. You may also visit us in person at the RRCC Financial Aid Office in Lakewood or in Arvada.

RRCC

Financial Aid Office

Lakewood Campus

13300 West 6th Avenue
Lakewood, Colorado 80228-1255
Phone: (303) 914-6256

Lakewood Campus Office Hours

Monday – Thursday: 8:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 5:00 p.m.

Arvada Campus

5420 Miller Street
Arvada, Colorado 80002-3069
Phone: (303) 914-6010

Arvada Campus Office Hours

Monday – Thursday: 8:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 5:00 p.m.

www.rrcc.edu/financial-aid

Email: finaid@rrcc.edu

