

REEDLEY COLLEGE

Flight Science Program

Financial Aid Resource Guide



2024-2025

Dear Student:

Reedley College offers a complete program for professional pilot training, including ground school and flight lab courses. The Financial Aid Office would like to help make a student's dream of becoming an airline pilot a reality. This booklet will outline the costs of the Flight Program, available financial aid resources, scholarships, and other important information students need to know. Potential students should read through this booklet thoroughly and ask any questions they may have.

Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) and complete their financial aid file as soon as possible. Eligible students will receive a notification of the financial aid award(s) via the school's assigned e-mail. At that point, students should contact the Financial Aid Office to discuss their student loan eligibility and financial plan to cover the cost of the Flight Program. Scholarships may be available to qualified students.

FLIGHT lab fees are subject to change each semester. Lab fee changes, should they be necessary, will be publicized and students already enrolled in the Flight Science program will be notified promptly of any changes. Additional standard college fees (parking permits, health fee, etc.) apply to FLIGHT students; those fees are itemized elsewhere in the college catalog.

This is an amazing program, but it requires a serious financial commitment from students, and for some students, their parents. The Financial Aid Office is committed to doing all we can to ensure student success!

Here are some important campus contacts students need to know:

PROGRAM COORDINATORS:

flight@reedleycollege.edu

Jaime Luque
(559) 494-0300, ext. 3684

jaime.luque-montes@reedleycollege.edu

Gary Schales - (559) 494-0300, ext. 3667

gary.schales@reedleycollege.edu

FINANCIAL AID OFFICE:

Phila So
(559) 494-0312, ext. 3123
phila.so@reedleycollege.edu

ACADEMIC COUNSELING APPOINTMENTS:

Schedule an appointment to see Maria Silva or any other available Counselor – (559) 494-0337

BUSINESS SERVICES OFFICE:

Marie Dias
(559) 494-3450
marie.dias@reedleycollege.edu (fees/payments)

Ralph Marrufo (559) 494-3440
ralph.marrufo@reedleycollege.edu (Payment plans)

VETERAN CERTIFYING OFFICIAL:

Miette Sasselli – (559) 494-0300 ext. 3102
miette.sasselli@reedleycollege.edu (VA Benefits)

VETERANS COUNSELOR:

Amber Fowler
(559) 494-3720
amber.fowler@reedleycollege.edu

FINANCIAL AID

The following is an **example** of some of the types and amounts of financial aid available. Students must complete the Free Application for Federal Student Aid (FAFSA), meet other eligibility criteria, and academic standards.

TYPE OF AID	FALL 2024	SPRING 2025	YEARLY TOTAL
Pell Grant: awards vary from \$740 to \$7,395	\$3,698	\$3,697	\$7,395
Federal Student Loan: Must be repaid, amounts vary from \$3,500 to \$4,500	\$1,750	\$1,750	\$3,500
Additional Federal Unsubsidized Student Loan: must be repaid, amounts vary from \$2,000 to \$6,000	\$1,000	\$1,000	\$2,000
Alternative Student Loans: must be repaid, amounts vary from \$1,000 to \$65,000	\$1,000	\$1,000	\$2,000

Reedley College participates in the Direct Loan program; we offer Subsidized and Unsubsidized student loans as well as parent PLUS loans. A “subsidized” loan is one that you do not pay back until six months after you stop attending college at least half-time. **The federal government will pay the interest on your loan while you are enrolled at least half-time.** An “unsubsidized” loan is also a loan that you do not pay back until six months after you stop attending any college at least half-time, **but interest is adding up from the date it is disbursed, and YOU are responsible to pay all the interest accrued until it is paid in full.** Below is a chart with a brief description of each loan program and corresponding annual loan limitations.

Note: A **first-year student** = 0-29.5-degree applicable completed units

A **second-year student** = 30 or more-degree applicable completed units

For more information on the [Direct Loan](#) program.

LOAN PROGRAMS

	Direct Subsidized	Direct Unsubsidized	Direct PLUS	Alternative Loan
Interest Rate	6.53%	6.53%	9.08%	Variable or Fixed
Interest Accrual	Immediately after: <ul style="list-style-type: none"> • Graduation • Dropping below six (6) units • Withdrawal from the college 	Immediately after loan funds are disbursed	Immediately after loan funds are disbursed	Immediately after loan funds are disbursed
Financial Need	Cost of Attendance - Student Aid Index (SAI) - Financial Aid <hr/> = Unmet Need for loan	Cost of Attendance - Financial Aid <hr/> = Need for loan	Cost of Attendance - Financial Aid <hr/> = Need for loan	Cost of Attendance - Financial Aid <hr/> = Need for loan
Credit Check	No	No	Yes	Yes
Annual Loan Limit Dependent Students	1 st year = \$3,500 2 nd year = \$4,500	1 st and 2 nd year = \$2,000	Borrow up to estimated cost of attendance minus financial aid received	Varies. Usually not to exceed student's cost of attendance
Annual Loan Limit Independent Students	1 st year = \$3,500 2 nd year = \$4,500	1 st and 2 nd year = \$6,000	PLUS loans limited by student's remaining need	Varies. Usually not to exceed student's cost of attendance

Alternative Student Loans

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and the limited amount the government allows you to borrow in its programs. Private loans are offered by private lenders and there are no federal forms to complete.

However, since federal education loans are less expensive than and offer better terms than private student loans, you should exhaust your eligibility for federal student loans before resorting to private student loans.

It's best to get as much information as possible before you begin the process. Alternative loans do require a credit check. Negative credit or excessive outstanding debt could affect your ability to borrow. If you are not able to qualify for an alternative student loan based on your own credit history, most lenders will allow for co-signers. A co-signer is someone who guarantees that they will be legally responsible to repay this debt if you, the borrower, cannot pay.

We have arrangements with two lenders to aid our Flight Science students. If you have a different lender in mind, ask them if they provide alternative student loans to California Community College students. If the answer is 'yes', call Phila So or Christina Cazares in the RC Financial Aid Office and give us the lender's name and phone number.

Here is a link for additional information on alternative loans. www.finaid.org/loans/privatestudentloans.phtml

Sallie Mae
www.salliemae.com
 855-756-5626
 M-TH 8 a.m. – 9 a.m. ET
 Friday 8 a.m. – 8 a.m. ET
 Saturday 10 a.m. – 2 p.m. ET

MEFA
<https://mefa.org>
 1-800-449-6332
 M-F 9 a.m. -5 p.m. ET

Where do I start?

- 1) Apply for financial aid at www.studentaid.gov. The Reedley College school code is **001308**. Make sure to respond to any e-mails that you receive.

You (and your parents, if applicable) should apply for a FSA ID at www.studentaid.gov. You will need your FSA ID to electronically sign your FAFSA, make corrections or add additional schools to it. Your FSA ID will remain the same every year you apply for financial aid, unless you make changes to the username, or password. You only have to apply for an FSA ID once.

- 2) Have you considered applying for scholarships? The Reedley College Financial Aid Office publishes a scholarship catalog every fall semester. Visit the [Reedley College website](#) between October and March for scholarship catalog information. The deadline to apply for scholarships is March 2.
- 3) If you need additional funds to cover your expenses, consider taking out a student loan. Please follow the instructions listed on our website on how to apply for a [Federal Direct Student loan](#) and/or [Federal Direct Plus loan](#).

For more information on the Direct Loan program, visit: <https://studentaid.ed.gov/sa/types/loans>

- 4) Visit or call the Business Services Office (BSO) to create your payment plan. You should already know how much you owe for the semester, how much financial aid you are to receive, and how much you will have to pay out-of-pocket. If you have questions, contact Marie Dias or Ralph Marrufo in the Business Services Office at (559) 494-3042.

Make sure all your expenses for the semester are paid in full. A financial **HOLD** will be placed on your account if you do not make payments according to your payment plan. If you are not able to make a scheduled payment, contact the Business Services Office immediately.

My To -Do List

- Complete the [CCC Apply Admission Application](#)
- Apply for financial; [FAFSA Application](#)
- Apply for VA Benefits, if you are a veteran expecting to use your [VA benefits](#)
 - Contact the Veterans School Certifying Official immediately to begin the process
 - Schedule an appointment with VA Counselor
- Complete the [Flight Program Application Form](#)
- Meet with an Academic Counselor to complete your Student Education Plan (SEP)
- Meet with the Financial Aid Office to review your financial aid and loan eligibility
- Begin student loan process **at least 60 days prior to the beginning of the semester**
- Contact the Business Services Office to ensure all funds required are available in your student account to pay for your flight lab fees