

REEDLEY COLLEGE

Flight Program Resource Guide



2019-2020

Dear Student:

Reedley College offers a complete program for professional pilot training, including ground school and flight lab courses. Ground school courses (academic classes) are taught at the Reedley College campus, in Reedley. The flight lab courses are conducted at Fresno Yosemite International Airport, 4955 E. Anderson Road, Suite 117, Fresno, CA 93727.

The Financial Aid Office would like to help make a student's dream of becoming an airline pilot a reality. The information in this booklet will outline the costs of the Flight Program, available financial aid resources, scholarships, and other important information students need to know. It is very important that potential students 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) as soon as possible and complete their financial aid file. Eligible students will receive a Financial Aid Award notification via school 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 in a timely manner 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 COORDINATOR:

John Johnson - (559) 638-0300 ext. 3475, john.johnson@reedleycollege.edu

FINANCIAL AID OFFICE:

Chris Cortes - (559) 638-0312, chris.cortes@reedleycollege.edu

Jessica Silva - (559) 638-0312, jessica.silva@reedleycollege.edu (for loans)

BUSINESS SERVICES OFFICE:

Marie Dias - (559) 638-0300 ext. 3450, marie.dias@reedleycollege.edu (fees/payments)

VETERAN CERTIFYING OFFICIAL:

Miette Sasselli - (559) 638-0300 ext. 3102, miette.sasselli@reedleycollege.edu (VA Benefits)

VETERANS COUNSELOR:

Sue Vang - (559) 638-0300 ext. 3634, sue.vang@reedleycollege.edu

ACADEMIC COUNSELING APPOINTMENTS:

Schedule an appointment to see Maria Silva or any other available Counselor - (559) 638-0337

FINANCIAL AID

The following is an **example** of the 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 2019	SPRING 2020	YEARLY TOTAL
Pell Grant: awards vary from \$606 to \$6,195	\$3,098	\$3,097	\$6,195
Federal Student Loan: must be repaid, awards vary from \$3,500 to \$4,500	\$1,750	\$1,750	\$3,500
Additional Federal Unsubsidized Student Loan: must be repaid, awards vary from \$2,000 to \$6,000	\$1,000	\$1,000	\$2,000
Alternative Student Loans: must be repaid, awards vary from \$1,000 to \$65,000	\$1,000	\$1,000	\$2,000

FLIGHT SCIENCE PROGRAM COSTS

YEAR ONE		Course	Course Credits	Enrollment Fees	Testing Costs**	Lab Costs	*Flight Equip. Costs**	Total per Semester	
YEAR ONE	Semester 1	FLGHT 101 Private Pilot Ground School	3	\$138				\$8,546	
		FLGHT 107 Private Pilot 1 Simulation Lab	0.5	\$23					
		FLGHT 105 Private Pilot Flight Lab	1	\$46		\$7,273	\$698		
		Gen-Ed/Degree Requirements***	8	\$368					
	Semester 2	FLGHT 108 Private Pilot 2 Ground School	3	\$138	\$160			\$9,347	
		FLGHT 109 Private Pilot 2 Simulation Lab	0.5	\$23					
		FLGHT 106 Private Pilot 2 Flight Lab	1.5	\$69	\$600	\$7,808	\$135		
		FLGHT 113 Advanced Meteorology	2	\$92					
		Gen-Ed/Degree Requirements***	7	\$322					
	Semester 3	FLGHT 125 Commercial Pilot 1 Flight Lab	2	\$92		\$9,880	\$500	\$10,656	
		Gen-Ed/Degree Requirements***	4	\$184					
	Total Cost for Year One								\$28,549
	YEAR TWO	Semester 4	FLGHT 111 Instrument Rating Ground School	4	\$184	\$160			\$13,080
			FLGHT 117 Instrument Rating Simulation Lab	0.5	\$23				
FLGHT 115 Instrument Pilot Flight Lab			2	\$92	\$600	\$11,444	\$255		
Gen-Ed/Degree Requirements***			7	\$322					
Semester 5		FLGHT 121 Commercial Pilot Ground School	4	\$184	\$160			\$14,331	
		FLGHT 126 Commercial Pilot 2 Flight Lab	2.5	\$115	\$600	\$12,935	\$15		
		Gen-Ed/Degree Requirements***	7	\$322					
Semester 6		FLGHT 131 Flight Instructor Ground School	4	\$184	\$320			\$7,676	
		FLGHT 135 Flight Instructor Flight Lab	1.5	\$69	\$800	\$6,075	\$90		
		Gen-Ed/Degree Requirements***	3	\$138					
Total Cost for Year Two								\$35,087	
Grand Total for Flight Program Not Covered By VA								\$5,093	
Grand Total for Flight Program								\$63,636	

*Additional flight equipment costs will be incurred if student is between 220-250lbs. Substituting the IFR aircraft (PA-28) for the VFR Aircraft (PA-38) are **NOT** covered by VA benefits.

** **Not eligible for VA coverage**

*** The amount of Gen-Ed and Degree Requirements credits needed for each semester varies based on the background and individual needs of each student. See the Academic Counselor for more specific information.

The above costs do not include transportation cost or the cost of a reliable vehicle to and from Reedley College and the Fresno-Yosemite Airport.

The above costs do not include typical college costs such as books and supplies or room and board.

FLIGHT SCIENCE PROGRAM COSTS OVER 220 AND UNDER 250 lbs.

YEAR ONE	Course	Course Credits	Enrollment Fees	Testing Costs**	Lab Costs Covered by VA	Lab Costs Not Covered by VA**	Flight Equip. Costs**	Total per Semester	
Semester 1	FLGHT 101 Private Pilot Ground School	3	\$138					\$9,841	
	FLGHT 107 Private Pilot 1 Simulation Lab	0.5	\$23						
	FLGHT 105 Private Pilot Flight Lab	1	\$46		\$7,273	\$1,295	\$698		
	Gen-Ed/Degree Requirements***	8	\$368						
Semester 2	FLGHT 108 Private Pilot 2 Ground School	3	\$138	\$160				\$10,716	
	FLGHT 109 Private Pilot 2 Simulation Lab	0.5	\$23						
	FLGHT 106 Private Pilot 2 Flight Lab	1.5	\$69	\$600	\$7,808	\$1,369	\$135		
	FLGHT 113 Advanced Meteorology	2	\$92						
	Gen-Ed/Degree Requirements***	7	\$322						
Semester 3	FLGHT 125 Commercial Pilot 1 Flight Lab	2	\$92		\$9,880	\$2,405	\$500	\$13,061	
	Gen-Ed/Degree Requirements***	4	\$184						
Total Cost for Year One								\$33,618	
YEAR TWO	Semester 4	FLGHT 111 Instrument Rating Ground School	4	\$184	\$160				\$13,080
		FLGHT 117 Instrument Rating Simulation Lab	0.5	\$23					
		FLGHT 115 Instrument Pilot Flight Lab	2	\$92	\$600	\$11,444		\$255	
		Gen-Ed/Degree Requirements***	7	\$322					
	Semester 5	FLGHT 121 Commercial Pilot Ground School	4	\$184	\$160				\$16,366
		FLGHT 126 Commercial Pilot 2 Flight Lab	2.5	\$115	\$600	\$12,935	\$2,035	\$15	
		Gen-Ed/Degree Requirements***	7	\$322					
	Semester 6	FLGHT 131 Flight Instructor Ground School	4	\$184	\$320				\$8638
		FLGHT 135 Flight Instructor Flight Lab	1.5	\$69	\$800	\$6,075	\$962	\$90	
		Gen-Ed/Degree Requirements***	3	\$138					
	Total Cost for Year Two								\$38,084
	Grand Total for Flight Program Not Covered By VA								\$13,159
	Grand Total for Flight Program								\$71,702

** Not eligible for VA coverage

*** The amount of Gen-Ed and Degree Requirements credits needed for each semester varies based on the background and individual needs of each student. See the Academic Counselor for more specific information.

The above costs do not include transportation cost or the cost of a reliable vehicle to and from Reedley College and the Fresno-Yosemite Airport.

The above costs do not include typical college costs such as books and supplies or room and board.

How to get your Account Statement

A good way to know what your cost of attendance per semester will be and how much financial aid you will be receiving, is by accessing your Account Statement online; to do so:

- Go to www.reedleycollege.edu
- Click on the "My Portal" link in the right hand-side upper corner
- Click on the sign in option in the right hand-side upper corner or in the sign in button in the left hand side of the page. Once you sign in, click on the "Apps Catalog" tab
- Click on the "Self-Service" option
- Click on "Student Finance"
- Click on the account statement corresponding to the semester you want to know more about your financial aid.
- Click on the option "View Statement" located on the right hand-side of the page.

How to read your Account Statement

Once you get your account statement from the Self-service website, there a few things that will help you achieve a better understanding of your college finances:

Name	Bartholomew H. Allen
Student ID	3910397
Total Balance	\$2,051.04
Amount Overdue	\$3,194.04
Total Amount Due	\$2,051.04

This is the summary of the status of your account, it will show the total balance of your account in the "Total Amount Due" field.

Charges		
Tuition by Section		\$3,360.00
Fees		\$21.00
Room & Board		\$2,225.00
Miscellaneous Charges		\$462.04
+ Total Charges		\$6,068.04
- Financial Aid		\$4,017.00
= Spring 2018 Balance		\$2,051.04
= Total Amount Due		\$2,051.04
Total Balance		\$2,051.04

This is a more thorough break down of the status of your account, here you will be able to see exactly what you are being charged for. You will also see an overview of the total financial aid that you have been awarded for the semester.

Financial Aid

RC Pell Grant		Comments:				
Awarded	Term	Disbursed	Anticipated	Other Terms	Loan Fee	Currently Ineligible
\$2,285.00	Spring 2018	\$1,142.00	\$1,143.00			
RC Sub. Student Loan, Federal Direct Prog.		Comments:				
Awarded	Term	Disbursed	Anticipated	Other Terms	Loan Fee	Currently Ineligible
\$1,750.00	Spring 2018	\$1,732.00			\$18.00	
Total		\$2,874.00	\$1,143.00			

The last section of your account statement contains information regarding your financial aid. Keep in mind that most grants and loans are forms of CASH aid, so you will receive actual checks/direct deposits for such awards; whereas the California College Promise Grant (CCPG) and Free College Promise only waive your tuition and therefore you won't be disbursed any funds.

WHERE DO I START?

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

You (and your parent) should apply for a FSA User ID at www.fsaid.ed.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 makes changes to the username, or password. You only have to apply for a 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 at www.reedleycollege.edu between October and March for scholarships 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. 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 YOU are responsible to pay all the interest from the time you receive the loan 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, 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 Ralph Marrufo in the Business Services Office at (559) 638-0300 ext. 3440

BEFORE THE END OF EACH SEMESTER...

- 1) Make sure all your expenses for that 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.
- 2) If you have ANY type of problems, tell someone! Counselors, Instructors, the Flight Program Coordinator, the Business Office and Financial Aid are all here to help you. Many academic and financial resources are available to help you be a successful college student.
Don't wait until it's too late to ask for help!

LOAN PROGRAMS

	Direct Subsidized	Direct Unsubsidized	Direct PLUS	Alternative Loan
Interest Rate	4.53%	4.53%	7.08%	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 <ul style="list-style-type: none"> - Expected Family contribution - Financial Assistance <hr style="width: 50%; margin-left: 0;"/> = Unmet Need for loan	Cost of Attendance <ul style="list-style-type: none"> - Financial Assistance <hr style="width: 50%; margin-left: 0;"/> = Need for loan	Cost of Attendance <ul style="list-style-type: none"> - Financial Assistance <hr style="width: 50%; margin-left: 0;"/> = Need for loan	Cost of Attendance <ul style="list-style-type: none"> - Financial Assistance <hr style="width: 50%; margin-left: 0;"/> = 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 cosigner 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 provide assistance to 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 Jessica or Chris in the RC Financial Aid Office and give us the lenders 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 (855-SLM-LOAN)
 Monday through Thursday: 8 a.m. to 10 p.m. ET
 Friday: 8 a.m. to 9 p.m. ET

Wells Fargo Bank
 Private Student Loans for Career and Community College
<https://www.wellsfargo.com/student/community-college-loans/>
 1-800-378-5526

My TO DO List

- Complete the CCCApply Admission Application.
- Apply for financial aid at www.FAFSA.GOV.
- If you are considered a DEPENDENT student for financial aid purposes, you must complete the FERPA Form and submit to the Admissions and Records Office with a copy of a valid photo ID.
- 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 the Veterans Counselor.
 - See contact information on page 2.
- Complete the Flight Program Application Form.
- Meet with an Academic Counselor to complete your Student Education Plan (SEP).
- Meet with a financial aid representative to review your financial aid and student loan eligibility.
 - If your parents plan to borrow a PLUS loan, begin the loan process no earlier than 120 days prior to the beginning of the semester. For Fall 2020, they may begin the process May 1, 2020.
 - A copy of your Financial Aid Award Letter (available through Web Advisor) shows proof that your financial aid is finalized.
- All financial resources for the Flight Program must be finalized before you are officially accepted into the Flight Program. This includes your VA eligibility if you are a veteran, your financial aid eligibility if you are a financial aid student, or your payment plan if you are a private pay student.
- Contact the Business Services Office to assure that all funds required are available in your student account to pay for your flight lab fees.
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