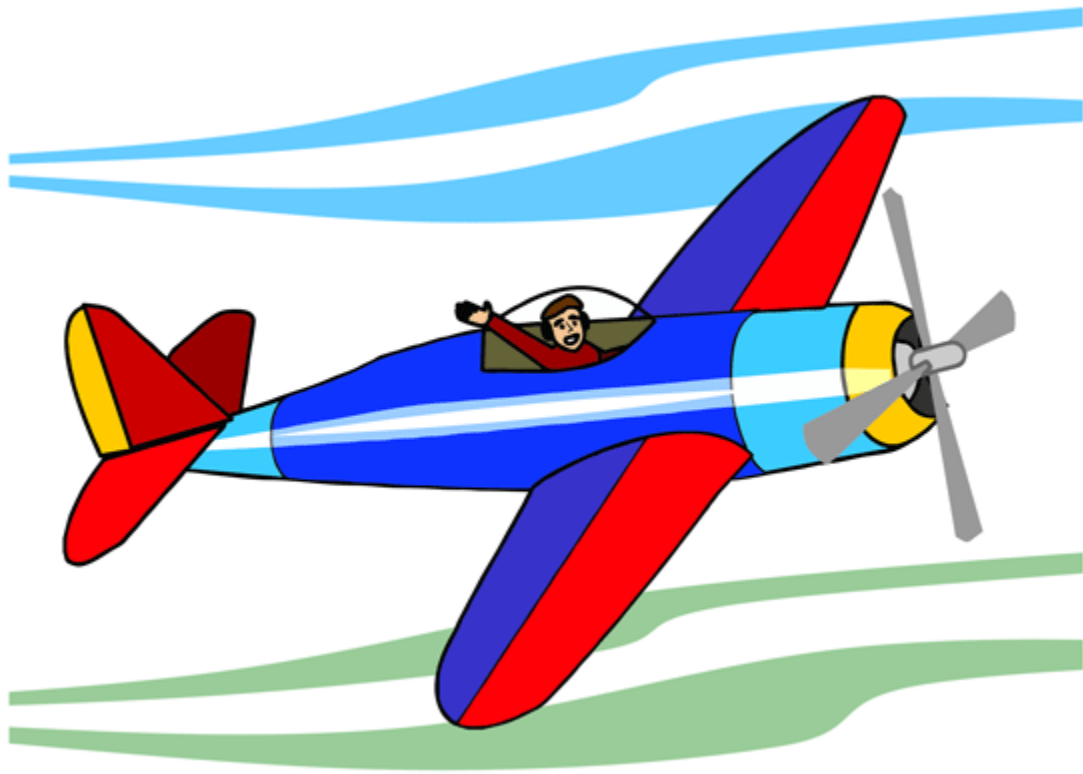


REEDLEY COLLEGE

Flight Program Resource Guide



2017-2018

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.

Instructors in the program are directly employed by Reedley College to teach all flight lab and all ground school courses. Flight lab courses are taught utilizing leased aircraft. All flight and ground instruction is taught in compliance with Federal Aviation Regulations Part 61. Each flight lab course has a specific amount of flight time and instructor time that each student must complete in order to fulfill the course's educational objectives. The amount of training time and the cost of each flight lab is set and cannot be changed based on student proficiency. All lab fees are mandatory and charged to all students enrolled in a particular course. Students must complete all flight time and instructor time listed in order to pass a flight lab course for college credit.

The ground school and flight lab courses must be taken in the required sequence. A student can expect to earn all the pilot certificates in six semesters. It is highly encouraged that every student take the ground and flight lab courses in consecutive semesters (including the summer). Taking a semester "off" will reduce the student's flight proficiency and reduce the likelihood of the student passing the next flight lab on the first attempt. Refer to the Program Handbook for information related to missing a semester and course repeats. FLGHT 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 FLGHT students; those fees are itemized elsewhere in the college catalog.

Students must 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.

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. 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!

CONTACTS

Here are some important campus contacts you will need to know:

PROGRAM COORDINATOR:

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

FINANCIAL AID OFFICE:

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

FINANCIAL AID OFFICE:

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

BUSINESS SERVICES OFFICE:

Yolanda Mendoza - (559) 638-0300 ext. 3298, yolanda.mendoza@reedleycollege.edu
(fees/payments)

FLIGHT SCIENCE COUNSELOR:

Maria Silva - (559) 638-0300 ext. 3478, maria.silva@reedleycollege.edu

VETERAN CERTIFYING OFFICIAL:

Donna Hunt - (559) 638-0300 ext. 3110, donna.hunt@reedleycollege.edu (VA Benefits)

VETERANS COUNSELOR:

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

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.

Alternative students loans can supplement a student’s federal financial aid award package and provide the necessary resources to help pay for this program. Alternative loans are provided by educational funding companies that require a separate loan application process, credit check, co-signers, and in some cases, income verification.

Due to the flight lab costs, we strongly suggest that you and your family meet with a financial aid representative or schedule an appointment, to discuss the financing of this program.

TYPE OF AID	FALL 2017	SPRING 2018	YEARLY TOTAL
Pell Grant: awards vary from \$606 to \$5,920	\$2,960	\$2,960	\$5,920
Federal Subsidized 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 \$500 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
SEOG: supplemental grant, up to \$600 per academic year	\$300	\$300	\$600
On-Campus Employment: on average, 8-12 hours per week	\$1500	\$1500	\$3000

FLIGHT SCIENCE PROGRAM COSTS

	Course	Course Credits	Enrollment Fees	Testing Fees	Lab Fees	Total per Semester
Semester 1	FLGHT 101 Private Pilot Ground School	4	\$184	\$150		\$8,122
	FLGHT 102 Aviation History*	2	\$92			
	FLGHT 105 Private Pilot Flight Lab	1	\$46	\$670	\$6,888	
	FLGHT 113 Advanced Meteorology**	2	\$92			
	Gen-Ed/Degree Requirements	***				
Semester 2	FLGHT 106 Advanced Private Pilot Flight Lab	1	\$46	\$600	\$7,148	\$7,886
	FLGHT 103 Careers in Aviation*	2	\$92			
	Gen-Ed/Degree Requirements	***				
Semester 3	FLGHT 121 Commercial Pilot Ground School	3	\$138	\$150		\$11,066
	FLGHT 125 Commercial Pilot Flight Lab	1	\$46	\$100	\$10,540	
	FLGHT 112 Advanced Navigation*	2	\$92			
	Gen-Ed/Degree Requirements	***				
Semester 4	FLGHT 111 Instrument Pilot Ground School	3	\$138	\$150		\$12,466
	FLGHT 115 Instrument Pilot Flight Lab	1	\$46	\$500	\$5,280	
	FLGHT 116 Advanced Instrument Pilot Flight Lab	1	\$46	\$600	\$5,614	
	FLGHT 122 Fundamentals of Air Traffic Control*	2	\$92			
	Gen-Ed/Degree Requirements	***				
Semester 5	FLGHT 126 Advanced Commercial Pilot Flight Lab	1	\$46	\$600	\$14,345	\$15,083
	FLGHT 123 Human Factors & Crew Resource Management*	2	\$92			
	Gen-Ed/Degree Requirements	***				
Semester 6	FLGHT 131 Flight Instructor Ground School	3	\$138	\$300		\$8,874
	FLGHT 135 Flight Instructor Flight Lab	1	\$46	\$930	\$7,460	
	Gen-Ed/Degree Requirements	***				

* FLGHT 102, 103, 112, 122, and 123 can be taken in any semester they are offered

** FLGHT 113 may be taken concurrently with either FLGHT 105 or FLGHT 106

*** The amount of Gen-Ed and Degree Requirements credits needed each semester varies based on the background and individual needs of each student. See the Academic Counselor for more specific information. Typically, students will take at least 12 credits in the Fall and Spring semesters and 6-7 credits during the Summer semester.

Not eligible for VA coverage

BUDGET WORKSHEET

The following worksheet is designed to help you complete a personalized budget plan listing your income, resources, and expenses **by semester**. This worksheet can be used to help you figure out how much you will need in student loan funds.

INCOME:	PAY DATE(S):	AMOUNT:
Pell Grant	____/____	\$ _____
SEOG	____/____	\$ _____
Subsidized loan	____/____	\$ _____
Unsub loan	____/____	\$ _____
Parent loan	____/____	\$ _____
Alternative loan	____/____	\$ _____
Student funds	____/____	\$ _____
Parent funds	____/____	\$ _____
TOTAL		\$ _____

Anticipated units _____	DUE DATE(S)	AMOUNT:
Tuition and Fees		
Tuition/Fees \$46 per unit	____/____	\$ _____
Health Fee	____/____	\$ _____
ASB Fee	____/____	\$ _____
School Expenses		
Books and Supplies	N/A	\$ _____
Testing Fee	N/A	\$ _____
Flight Lab Fee	N/A	\$ _____
Parking Permit	N/A	\$ _____
Housing Expenses		
Rent/Dorms	____/____	\$ _____
RES Hall Application Fee	____/____	\$ _____
Food Service Deposit	____/____	\$ _____
Food Service Payment	____/____	\$ _____
Utilities	____/____	\$ _____
Personal Expenses		
Transportation/Gas	N/A	\$ _____
Food	N/A	\$ _____
Cell Phone	N/A	\$ _____
Auto Insurance	N/A	\$ _____
Health Insurance	N/A	\$ _____
TOTAL EXPENSES:		\$ _____

WHERE DO I START?

- 1) You must apply for admission to Reedley College at www.reedleycollege.edu. At the Reedley College website, you will also find information about the Residence Hall, Meal Plans, available classes, campus events, academic programs, financial aid, and more.
- 2) If you are considering living in the Residence Hall, you must complete your application, promissory note, copy of your 17-18 Financial Aid Award Letter, and submit the \$150 application fee. Residence Hall applications are available at www.reedleycollege.edu in April/May for the Fall semester. Remember, because of the limited number of rooms, not all students who apply will be offered on-campus housing.
- 3) If you live in the Residence Hall, you are required to purchase a Meal Plan. Meal Plans are designed to provide you with a flexible, economical, and nutritious meal program.

Meal Plan pricing:

\$55.00 allowance per week = \$975 per semester

\$75.00 allowance per week = \$1325 per semester

\$80.00 allowance per week = \$1400 per semester

The Cafeteria is open Monday through Thursday from 7:00 a.m. to 6:30 p.m. and Friday 7:00 a.m. to 4:00 p.m. The Cafeteria is closed Saturdays, Sundays, and school holidays.

- 4) 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.
 - a. You and your parent should apply for a FSA User ID and Password at www.fsaaid.ed.gov. The FSA ID is a username and password that is used to electronically sign your FAFSA. You will also need your FSA ID to make corrections or add additional schools to your FAFSA. 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.
- 5) Have you considered applying for scholarships? The Reedley College Financial Aid Office publishes a scholarship catalog each Fall. Visit the Reedley College website at www.reedleycollege.edu between October and March 2 for catalog information
- 6) Reedley College participates in the Federal Direct Student Loan program. We offer subsidized and unsubsidized student loans as well as parent PLUS loans and alternative student loans. A "subsidized" loan is a loan 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 a subsidized 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 college at least half-time, **but YOU are responsible to pay all the interest on an unsubsidized loan 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 – Freshman – student** has 0-29.5 degree applicable completed units

A **second year – Sophomore - student** has 30 or more degree applicable completed units

LOAN PROGRAMS			
	Direct Subsidized	Direct Unsubsidized	Direct PLUS
Interest Rate	4.45%	4.45%	7%
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
Financial Need	Cost of Attendance <ul style="list-style-type: none"> - Expected Family contribution - Financial Assistance <hr/> = Unmet Need for loan	Cost of Attendance <ul style="list-style-type: none"> - Financial Assistance <hr/> = Need for loan	Cost of Attendance <ul style="list-style-type: none"> - Financial Assistance <hr/> = Need for loan
Credit Check	No	No	Yes
Annual Loan Limit Dependent Students	1 st year = \$3500 2 nd year = \$4500	1 st and 2 nd year =\$2000	PLUS loans limited to student's remaining unmet need
Annual Loan Limit Independent Students	1 st year = \$3500 2 nd year = \$4500	1 st and 2 nd year =\$6000	N/A

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

- 7) Students must have funds available on their student account to pay for the flight lab fees. Visit or call the Business Services Office (BSO) to make these arrangements. Our goal is that you know exactly what your charges will be, what financial aid funds you have available, and how much you will have to pay out-of-pocket. If you have questions, contact the Business Services Office at (59) 638-0342.

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 pay your account in full. If you have any questions regarding payments due, contact the Business Services Office immediately.
- 2) If you have ANY type of problems, tell someone! Counselors, Faculty, Residence Hall supervisors, the Business Office and Financial Aid are 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!

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.

Some families turn to private education loans when the federal loans don't provide enough money or when they need more flexible repayment options. 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. Some of the best people to consider reaching out to are a trusted friend or family member with a good credit history and a solid income history.

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

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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

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

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MY "TO DO" LIST

- Complete the CCCApply Admission Application
- Apply for financial aid at www.FAFSA.GOV
- Apply for VA Benefits, if you are a veteran expecting to use your VA benefits

- Complete the Flight Program Application Form (pending)

- 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

- Contact the Business Services Office to assure that all funds required are available in your student account to pay for your flight lab fees

- _____
- _____
- _____

