

How to Pay for College

Your college education is one of the biggest investments you will make! This section will help you understand the cost of your education at Lower Columbia College, and how to pay for it. Visit our [How to Pay for College webpage \(lowercolumbia.edu/pay-for-college\)](https://lowercolumbia.edu/pay-for-college) to learn more.

Financial Aid

How can financial aid be used?

Financial aid can be used to pay tuition and fees as well as other expenses such as books, supplies, housing, transportation, and other living expenses, which is called [Cost of Attendance \(lowercolumbia.edu/pay-for-college/tuition\)](https://lowercolumbia.edu/pay-for-college/tuition).

Who is eligible for financial aid?

There are both state, federal, and private financial aid resources.

If you are a U.S. Citizen or Permanent Resident, you can apply for federal and state financial aid using the [Free Application for Federal Student Aid \(FAFSA\) \(studentaid.gov/h/apply-for-aid/fafsa\)](https://studentaid.gov/h/apply-for-aid/fafsa). Washington residents who have lived in the state for at least a year and face barriers to completing the FAFSA—such as immigration status or issues with federal aid—may still qualify for state financial aid by submitting the [Washington Application for State Financial Aid \(WASFA\) \(wsac.wa.gov/wasfa\)](https://wsac.wa.gov/wasfa).

Both federal and state financial aid applications must be submitted annually. The aid award year runs from July 1st to June 30th each year.

More information is available about the financial aid application process on LCC's [Learn About Financial Aid webpage \(lowercolumbia.edu/pay-for-college/financial-aid/learn\)](https://lowercolumbia.edu/pay-for-college/financial-aid/learn).

What types financial aid are available?

Grants

[Grants \(lowercolumbia.edu/pay-for-college/financial-aid/learn\)](https://lowercolumbia.edu/pay-for-college/financial-aid/learn) are need-based aid and generally do not have to be repaid. They include: Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Washington College Grant, College Bound Scholarship, [Passport to College \(lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/passport-foster-youth\)](https://lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/passport-foster-youth), [Early Achievers Grant \(www.sbctc.edu/paying-for-college/early-achievers-student-grant\)](https://www.sbctc.edu/paying-for-college/early-achievers-student-grant), and [Opportunity Grant \(lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/opportunity-grant\)](https://lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/opportunity-grant). Other grant resources administered through LCC's Workforce Education programs include [Worker Retraining \(lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/worker-retraining\)](https://lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/worker-retraining) and [Basic Food Employment Training \(BFET\) \(lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/bfet\)](https://lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/bfet).

Work-Study Employment

Students can [request a work-study job \(lowercolumbia.edu/careerservices/job-search/student-employment\)](https://lowercolumbia.edu/careerservices/job-search/student-employment) as part of their Financial Aid award. Once a student's eligibility is determined, the students may work on or off campus for up to 19 hours a week while attending school. LCC participates in the federal, state, and VA work-study programs. A limited number of student help jobs are also available.

Loans

LCC offers [Federal Direct and Federal Parent \(PLUS\) loans \(lowercolumbia.edu/pay-for-college/financial-aid/learn\)](#) up to the cost of attendance for the student. The maximum loan amount awarded depends on student need, dependent status, and year in college.

Students must complete a Direct Loan Worksheet (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](#)) to notify LCC that a loan is requested along with [Entrance Counseling \(studentaid.gov/entrance-counseling/\)](#), an [iGrad course \(lowercolumbia.edu/pay-for-college/financial-literacy\)](#) and a [Master Promissory Note \(MPN\) \(studentaid.gov/mpn/\)](#).

Parent PLUS loan applicants will complete the Parent PLUS Loan Worksheet (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](#)) and a [PLUS Master Promissory Note \(PLUS MPN\) \(studentaid.gov/mpn/\)](#).

Scholarships

LCC offers multiple [scholarship \(lowercolumbia.edu/pay-for-college/scholarships\)](#) resources for students. The LCC Foundation provides an online application system for students to apply for multiple scholarships with a single application. Award amounts vary, and applications are typically completed during spring quarter for the upcoming academic year.

LCC also provides information on [outside scholarships \(lowercolumbia.edu/pay-for-college/scholarships/outside\)](#) from local community organizations.

Veterans

Students who want to use their VA Education Benefits and military Tuition Assistance to pursue an LCC [eligible program \(inquiry.vba.va.gov/weamspub/buildViewProgramTypes.do\)](#) can request assistance with enrolling from the school's

[School Certifying Official \(SCO\)](#). Veterans or their Dependents will need to provide a Certificate of Eligibility and complete a few other forms to allow the SCO to certify their benefit to the VA for processing. More information on these requirements can be viewed on the [LCC Veterans webpage \(lowercolumbia.edu/veterans/apply-for-benefits\)](#).

In accordance with Title 38 US Code 3679 subsection (e), Lower Columbia College adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee;
- Require the student to secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Provide a Certificate of Eligibility by the first day of class (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits for Chapter 33 or VA VR&E's contract with the school on VA Form 28-1905 for Chapter 31);
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

For any student using VA Education Benefits in a course offered via the "Flexible, face-to-face (F2F) or online" modality, the School Certifying Official (SCO) will confirm with the instructor of record when the student has chosen to take part of the course in-person. Once the student's in-person attendance

has been verified, the SCO will ensure the course has been correctly certified to the VA.

Please note: Students receiving Monthly Housing Allowance (MHA) must attend at least one class in person to receive their full MHA. MHA is based on the percentage of Post-9/11 GI Bill® benefits and the number of credits a student is taking during the enrollment period. A student taking fully online classes will be paid equal to half the national average for MHA. For more information and other exclusions, see [Post-9/11 GI Bill® \(Chapter 33\) \(www.va.gov/education/about-gi-bill-benefits/post-9-11/how-does-va-determine-my-month\)](#) .

Veterans, who are residents of Washington State may qualify for a tuition waiver for up to 25% of the in-state tuition rate. Eligibility criteria can be found on the Veteran Tuition Waiver form (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](#)).

A veteran's dependent, who is a resident of Washington State may qualify for 100% tuition waiver of the in-state tuition rate. Eligibility criteria can be found on the Veteran's Dependent Tuition Waiver form (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](#)).

For assistance with completing any part of the application or enrollment process at LCC, contact the [SCO](#) or come to the Admissions building to the [One-Stop Center \(lowercolumbia.edu/one-stop\)](#) to meet with someone in person.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.

How to apply for financial aid

Students apply for financial aid through an online application. Staff at the [One-Stop Center \(lowercolumbia.edu/one-stop\)](#) are available to assist students in completing the application over the phone, in-person, or via [Zoom \(lowercolumbia.edu/onestopzoom\)](#) . Computers are also available for student's use in the Admissions Center.

Priority [deadlines \(lowercolumbia.edu/pay-for-college/financial-aid\)](#) are set for each quarter to allow 3-6 weeks for an application to be processed prior to the start of the quarter. Any applications submitted past the priority date will be processed as quickly as possible, but the student may not have aid disbursed prior to the start of the quarter.

How to know if financial aid is awarded

Students will be notified of any financial aid awards through [ctcLink \(lowercolumbia.edu/pay-for-college/financial-aid/portal\)](#) . In ctcLink, students can view and update (if applicable) their financial aid awards by going to the 'Student Center' and selecting "View Financial Aid". When a student applies for financial aid and registers for classes, it is assumed they are accepting the financial aid grant awards. Students who request loans will need to accept them in ctcLink once offered after the Direct Loan Worksheet request has been processed.

Students who decide not to attend LCC must notify [Financial Aid](#) to cancel their award by Friday of the first week of classes. Students should also review information about class changes or academic progress that might affect the award.

Maintaining financial aid eligibility

To continue receiving financial aid, students must meet the [Satisfactory Academic Progress \(lowercolumbia.edu/pay-for-college/financial-aid/maintain-eligibility\)](https://lowercolumbia.edu/pay-for-college/financial-aid/maintain-eligibility) standards established by the applicable state and federal financial aid programs. Students who fail to meet these standards may be placed on financial aid warning or lose their financial aid when placed on Financial Aid Suspension.

If financial aid eligibility is suspended at LCC, a student may request to have their [financial aid eligibility reinstated \(lowercolumbia.edu/pay-for-college/financial-aid/maintain-eligibility\)](https://lowercolumbia.edu/pay-for-college/financial-aid/maintain-eligibility). Student can submit a Financial Aid – SAP Appeal (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](https://lowercolumbia.edu/pay-for-college/financial-aid/forms)) to the Financial Aid Office requesting reinstatement. Student can also self-reinstate by completing a minimum of 5 additional credits successfully and self-paying the tuition and fees or using a non-financial aid resource (such as a scholarship or third-party funding).

Additional Contact Information and Webpages

Financial Aid: (360) 442-2390
<https://lowercolumbia.edu/financial-aid>

Veteran Contact: (360) 442-2611
<https://lowercolumbia.edu/veterans/apply-for-benefits/>

One-Stop Center: (360) 442-2233
<https://lowercolumbia.edu/one-stop/>

Forms: <https://lowercolumbia.edu/financial-aid/forms/>

ctcLink Information:
<https://lowercolumbia.edu/pay-for-college/financial-aid/portal/>

Located in Admissions Center (ADC)

Payment Options

Tuition due dates are posted on the [academic calendar \(lowercolumbia.edu/calendar/academic\)](https://lowercolumbia.edu/calendar/academic) on the LCC website. Students who have not made arrangements to pay by the deadline will be dropped from their classes.

Payment options include cash, check, debit/credit card, Visa or MasterCard, or enrollment in a tuition payment plan.

Students can pay tuition either at the Cashier's Window in the Admissions Center, or through the [ctcLink mobile site \(wa130.ctclink.us/\)](https://wa130.ctclink.us/). [Instructions for making payments in ctcLink \(lowercolumbia.edu/ctcLink/student-training\)](https://lowercolumbia.edu/ctcLink/student-training) are available on the LCC website.

LCC offers a tuition payment plan which allows students to pay tuition in smaller monthly installments. Payments are automatically charged to a credit/debit card or withdrawn from a bank account. Enrollment deadlines for the [tuition payment plan \(lowercolumbia.edu/pay-for-college/payment-options/payment-plan\)](https://lowercolumbia.edu/pay-for-college/payment-options/payment-plan) are posted on the LCC website.

See below for contact and other important information.

Phone number:(360) 442-2210

Webpage - payment

plan:lowercolumbia.edu/payment-plan

ctcLink login:lowercolumbia.edu/ctclink

Cashier's Window Located in Admissions Center (ADC)

Refunds

A refund of tuition and eligible fees will be made to students or to financial aid programs for students who officially withdraw from classes according to the schedule below.

- Withdrawal prior to the sixth day of instruction of the quarter: 100%.

- Withdrawal on or after the sixth day of instruction of the quarter and within the first 20 calendar days of the quarter: 50%.
- Withdrawal after the 20th calendar day of the quarter: 0%.
- Refunds are prorated for classes with non-standard start or end dates. Short classes will be refunded based on the percentage of the class completed. Contact the Registration Office for exact refund deadlines for classes that do not follow the standard academic calendar.

Check the [academic calendar \(lowercolumbia.edu/calendar/academic\)](https://lowercolumbia.edu/calendar/academic) on the LCC website for exact dates. When the college cancels a class, a full refund is made. Fees other than tuition and incidental fees are not refunded. Special refund policies apply to Continuing Education classes.

See below for contact and other important information:

Phone number: (360) 442-2210

Webpage: lowercolumbia.edu/calendar

Financial Aid Located in Admissions Center (ADC)

Cashiering Located in Admissions Center (ADC)

Tuition, Fees and Residency Classifications

Tuition

Tuition at Lower Columbia College is set by the Washington State Legislature.

Current [tuition rates \(lowercolumbia.edu/pay-for-college/tuition\)](https://lowercolumbia.edu/pay-for-college/tuition) are posted on the LCC website.

Miscellaneous Fees

In addition to tuition, LCC students may be assessed fees based on program and class selections.

Current [miscellaneous fees \(lowercolumbia.edu/pay-for-college/tuition\)](https://lowercolumbia.edu/pay-for-college/tuition) are posted on the LCC website.

Residency Classifications

The Washington State Legislature sets requirements and procedures for determining a student's residency classification.

The Registration Office will make an initial residency determination from the information provided on the student's application for admission and notify those who have been classified as a nonresident.

There are a number of different options for establishing Washington residency depending on a student's circumstances. Visit the LCC website for information on [how to request a change of residency \(lowercolumbia.edu/registration/residency\)](https://lowercolumbia.edu/registration/residency), or contact the Director of Registration.

Current [residency classifications and rates \(lowercolumbia.edu/pay-for-college/tuition\)](https://lowercolumbia.edu/pay-for-college/tuition) are posted on the LCC website.

See below for contact and other important information.

Phone number - Cashiering: (360) 442-2210

Phone number - Registration: (360) 442-2370

Webpage - current

rates: lowercolumbia.edu/tuition

Webpage - Veterans: lowercolumbia.edu/veterans

Cashiering located in Admissions (ADC)

Registration located in Admissions (ADC)

Veterans Services located in Student Center (STC)