

# 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://www.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) . If you are ineligible for federal financial aid due to immigration status, you can apply for state financial aid using 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://www.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://www.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, Washington Bridge Grant, College Bound Scholarship, [Passport to College \(lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/passport-foster-youth\)](https://www.lowercolumbia.edu/pay-for-college/student-financial-help/workforce-education/passport-foster-youth) , [Early Achievers Grant \(www.sbctc.edu/paying-for-college/early-achievers-student-grant\)](http://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://www.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://www.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://www.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://www.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 both the federal and state work-study programs.

A limited number of student help jobs are also available.

## Loans

LCC offers [Federal Direct and Federal Parent \(PLUS\) loans \(lowercolumbia.edu/pay-for-college/financial-aid/learn\)](http://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 \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](http://lowercolumbia.edu/pay-for-college/financial-aid/forms)) to notify LCC that a loan is requested along with loan [Entrance Counseling \(studentaid.gov/entrance-counseling/\)](http://studentaid.gov/entrance-counseling/) and a [Master Promissory Note \(MPN\) \(studentaid.gov/mpn/\)](http://studentaid.gov/mpn/). Parent PLUS loan applicants will complete the Parent PLUS Loan Worksheet (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](http://lowercolumbia.edu/pay-for-college/financial-aid/forms)) and a [PLUS Master Promissory Note \(PLUS MPN\) \(studentaid.gov/mpn/\)](http://studentaid.gov/mpn/).

## Scholarships

LCC offers multiple [scholarship \(lowercolumbia.edu/pay-for-college/scholarships\)](http://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 \(lowercolumbia.edu/pay-for-college/scholarships/outside\)](http://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 \(inquiry.vba.va.gov/weamsub/buildViewProgramTypes.do\)](http://inquiry.vba.va.gov/weamsub/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 \(lowercolumbia.edu/veterans/apply-for-benefits\)](http://lowercolumbia.edu/veterans/apply-for-benefits).

In compliance with Title 38 United States Code Section 3679(e), LCC will permit any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under Chapter 31, 33 or 35 and ending on the earlier of the following dates:

- The date on which payment from VA is made to the institution, or
- 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

LCC does not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31, 33 or 35.

To be covered under this policy, students must provide LCC's SCO with the following:

1. A certificate of eligibility for entitlement to educational assistance no later than the first day of a course of education. A Statement of Benefits or VR&E Purchase Order can be submitted in lieu of the Certificate of Eligibility.
2. Submit a written request to use entitlement (see [Financial Aid Forms \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](https://lowercolumbia.edu/pay-for-college/financial-aid/forms) ).
3. Provide additional information if necessary for the proper certification of enrollment by the educational institution.

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 if the student has chosen to take part of the course in-person or if the student is attending fully on-line. Once the determination is made, 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 \(Chapter 33\) \(www.va.gov/education/about-gi-bill-benefits/post-9-11/#how-does-a-determine-my-month\)](https://www.va.gov/education/about-gi-bill-benefits/post-9-11/#how-does-a-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 \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](https://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 \(lowercolumbia.edu/pay-for-college/financial-aid/forms\)](https://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 \(lowercolumbia.edu/one-stop\)](https://lowercolumbia.edu/one-stop) to meet with someone in person.

## How to apply for financial aid

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

Priority [deadlines \(lowercolumbia.edu/pay-for-college/financial-aid\)](https://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 \(lowercolumbia.edu/pay-for-college/financial-aid/portal\)](https://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 award.

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 \(lowercolumbia.edu/pay-for-college/student-financial-responsibilities\)](https://lowercolumbia.edu/pay-for-college/student-financial-responsibilities) 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 \(lowercolumbia.edu/pay-for-college/student-financial-responsibilities\)](https://lowercolumbia.edu/pay-for-college/student-financial-responsibilities) . 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)