



LOWER COLUMBIA COLLEGE  
FINANCIAL AID  
HANDBOOK 2018-19



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# Satisfactory Academic Progress

You must maintain Satisfactory Academic Progress (SAP) in your program of study at Lower Columbia College (LCC) to be eligible for federal and state financial aid. SAP is reviewed annually at the time of your award and quarterly.

The Department of Education (federal student aid) has an SAP standard that differs from Washington State (state aid) requirements. You are required to achieve SAP based on the type of aid you are receiving. If you are receiving both types of aid, you will be held to both standards.

For more information about Satisfactory Academic Progress (SAP), please see a category below.

- **Quantitative and Qualitative Measurements for Federal and State Aid**
- **General Standards Applicable to all Financial Aid Students**
- **Financial Aid Warnings & Suspensions**
- **Self-Reinstatement**
- **Financial Aid Appeal**

# Qualitative & Quantitative Measurements

## Federal Measurement

If you are receiving federal aid (Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Direct Loans and PLUS Loans), you will be held to the following federal standards and must meet both Pace of Progression and GPA requirements to be in good standing:

### Pace of Progression and Maximum Time Frame

You must complete a minimum of 67% of attempted credits. This is calculated by dividing total cumulative completed credits by total cumulative attempted credits reflected on your transcript. This measurement ensures you complete your academic program within the 150% federal Maximum Time Frame (MTF), which is the maximum length of time you are eligible for federal student aid. Example: 90 credit program x 150% = 135 credits. LCC is required to count the following: 1) credits transferred in from other schools, that count toward your current program of study as attempted and completed credits, regardless of whether aid was received, and 2) all credits reflected on your LCC transcript as attempted and completed, including those for prior attendance, and regardless of whether financial aid was received for those credits.

### Updated Grade Point Average (GPA)

Your transcript must reflect a minimum 2.0 quarterly, and cumulatively each quarter, **and** college level at the end of the 6<sup>th</sup> quarter of attendance, and beyond, as reflected on your transcript.

### Washington State Aid Measurement

If you are receiving state aid (State Need Grant, State Work Study, College Bound Scholarship, Passport to College), you must meet the following Satisfactory Academic Progress standard:

| If You are Funded for    | Satisfactory Progress is Completing | Warning Status       | Suspension Status           |
|--------------------------|-------------------------------------|----------------------|-----------------------------|
| Full time / 12+ credits  | 12 credits                          | 6-11 credits         | 0-5 credits                 |
| 3/4 time / 9-11 credits  | 9 credits                           | 5-8 credits          | 0-4 credits                 |
| 1/2 time / 6-8 credits   | 6 credits                           | 3-5 credits          | 0-2 credits                 |
| < 1/2 time / 1-5 credits | Complete All Attempted Credits      | No Warning Available | Less than Attempted Credits |

**A minimum quarterly GPA of 2.0 is required regardless of the enrollment level to avoid Warning Status, or Suspension, if you are already on Warning Status.**

If you attended in a prior term and completed less than 50% of the credits you attempted, you are ineligible to receive state aid, regardless of whether state aid was received in the term. You will become eligible for state aid once you successfully complete at least 5 credits. State aid is subject to available funding and may not be available at the time you become eligible.

The Maximum Time Frame (MTF), for which you are eligible for state aid, is 125%. Example: your academic program is 90 credits in length,  $90 \times 125\% (1.25) = 113$  credits.

# General Standards

## General Standards Applicable to all Financial Aid Students

Your quarterly enrollment is set on the 5th day of the quarter. This is known as the Pell Recalculation Date. Pell Grants cannot be increased after the 5th day. Other aid may be increased after the 5th day if funding is available. If you want to add classes after the start of the quarter, you should enroll prior to the end of the 5th day or ask the instructor to allow you to enroll prior to the end of the 5th day of the quarter. If you are awarded for the first time, after the 5th day of the quarter, the number of credits for which you are awarded is your Pell Recalculation Date. This is considered your attempted number of credits for the quarter for both state and federal aid programs and satisfactory academic progress.

Financial aid can only pay for classes that are 1) published as required to complete your declared program of study as recorded in the Registration Office, and 2) remedial courses. You are allowed up to 45 attempted credits in remedial courses in addition to the credits required to complete your program of study. Both types of credits are counted for Satisfactory Academic Progress (SAP). In addition, ABE, ESL, CEO, HSC, HS 21+, HOFL, JTOS, CJST, WFC and GED classes do not count for financial aid payment. If these classes are paid for by financial aid, a repayment of financial aid is required. If you register for one or more of these classes, immediately notify the Financial Aid Office for a possible award adjustment.

Letter grades that count as attempted credits, but not earned:

- W – Official Withdrawal
- V – Administrative Withdrawal
- F – Fail
- I – Incomplete
- N – Audit
- NA – Never attended
- X - Expunged

All of these grades negatively affect completion requirements for federal and state aid and grade point average.

You may repeat classes that were not previously completed and that have a grade of 'F' or 'W' assigned. You may also repeat, one time only, in an attempt to achieve a higher grade, any class that was previously passed that still counts toward your current program of study. However, if you have already received an 'A' or a 'P' grade, you are ineligible to repeat the class. Repeating classes you are ineligible to repeat will lead to warning, suspension, or a repayment of student aid funds. Please note: each attempt will count toward the total attempted credits on your transcript and possibly impact future funding under Maximum Time Frame (MTF).

If you are placed on Financial Aid Warning, you are still eligible to receive financial aid for the next quarter of attendance. You may not be placed on Financial Aid Warning two consecutive quarters. If you are placed on Warning, you must meet SAP the next quarter or financial aid will be suspended. The Financial Aid Office will notify you by letter when placed on Warning or Suspension. You are held to Warning and Suspension even if the letter was not received.

The Financial Aid Office will notify you if you are approaching Maximum Time Frame (MTF). Generally this occurs at 110% of MTF, i.e. 100 credits, if in a 90 credit program. Final credits may be restricted and/or limited. If it is determined that you cannot complete your program within the MTF, you become ineligible for financial aid. You may also request the Financial Aid Office review your file for MTF at any time. You will be notified by letter and are held to MTF even if letter was not received.

You may receive federal funding for two degrees or two certificates or a combination of one each at Lower Columbia College as long as you meet eligibility and Satisfactory Academic Progress (SAP). You may only attempt one degree at a time.

# Warnings & Suspensions

## Financial Aid Warning will occur when:

### Federal Aid:

- Your cumulative completed credits are less than 67% of cumulative attempted credits, *or*
- Your quarterly GPA is less than 2.0 at the end of the quarter.

### State Aid:

- You did not complete the minimum number of credits for which state financial aid was received, *or*
- Your quarterly GPA is less than 2.0 at the end of the quarter.

You will be notified via letter if you are placed on warning and held to warning status even if the letter was not received.

## Financial Aid Suspension will occur when:

### Federal Aid:

- If you are on Financial Aid Warning and then did not meet 67% progression in the next quarter of attendance, *or*
- You are on Financial Aid Warning and did not achieve a minimum quarterly GPA of 2.0 in the next quarter of attendance, *or*
- You are on Financial Aid Warning and did not achieve a minimum cumulative GPA of 2.0 in the next quarter of attendance, *or*
- Your college level GPA is below 2.0 at the end of the 6<sup>th</sup> quarter of attendance, *or*
- It is determined that you cannot mathematically complete your program in the time remaining, *or*
- You have reached 150% of your program credit requirements, *or*
- You have completed all degree requirements, but are not applying for graduation until a future quarter.

### State Aid:

- You are on Financial Aid Warning and then did not complete 100% of the credits for which state financial aid was received in the next quarter of attendance, *or*
- You are on Financial Aid Warning and then did not achieve a minimum quarterly GPA of 2.0 in the next quarter of attendance, *or*
- You completed less than 50% of attempted credits for which state financial aid was received in any quarter, *or*
- It is determined you cannot mathematically complete your program in the time remaining, *or*
- You have reached 125% of your program credit requirements, *or*
- You have completed all degree requirements, but are applying for graduation until a future quarter.

You will be notified via letter if you are placed on suspension and held to suspension status, even if the letter was not received.

# Self-Reinstatement

If financial aid has been suspended, you may reinstate your financial aid by meeting the following requirements:

## **Federal Aid:**

- Repay, in full, any financial aid debt owed, and
- Complete at your own expense, a minimum of 5 credits, or the number of credits required to raise your Pace of Progression to 67%, whichever is higher, and
- Achieve a minimum quarterly and cumulative GPA of 2.0 and a minimum college level GPA of 2.0, if you have attended 6 quarters or more.

## **State Aid:**

- Repay, in full, any financial aid debt owed, *and*
- Complete at your own expense, 5 credits, *and*
- Achieve a minimum quarterly GPA of 2.0.

# Financial Aid Appeal

Appeals are available to you if your financial aid was suspended during a term you suffered an extraordinary circumstance such as illness, injury, death of a relative, or other extraordinary circumstance beyond your control which also meets the severity of illness, injury or death of a relative, and that prevented you from meeting SAP. You may also appeal for MTF and additional degrees. The Appeal Committee meets monthly to review appeals. Appeal forms are available in the Financial Aid Office and detail all procedural requirements necessary to submit an appeal. The appeal process cannot be used if you owe a repayment of student aid funds, are in default on a student loan, or for Warning Status. Quarterly appeal deadlines apply, please plan accordingly.

If the Appeal Committee approves your appeal, your financial aid will be reinstated in a **probationary** status at the time the appeal is approved. Your new award will be based on available funding at the time of reinstatement and may not be the same as the original award. The Appeal Committee may also impose other conditions as part of the approval. If you do not meet the conditions of the approval, financial aid will be suspended.



# Conditions of Award

## Conditions for All Financial Aid Awards

1. Information provided on all financial aid documents must be correct. The award will be withdrawn if data you provide regarding your name, dependency status, income, residency, academic program, enrollment, marital status, household size, etc., is incorrect. You must immediately report all changes in your personal situation to the Financial Aid Office including when you graduate from a certificate or degree program or have met all requirements to be awarded a degree or certificate during the academic year at LCC.
2. You are ineligible to receive financial aid if you owe a repayment to any federal or state grant or scholarship program, are in default on federal student loan, your financial aid was suspended at LCC, or you are convicted of the possession or sale of illegal drugs and the offense occurred while you were receiving federal student aid (grants, loans, and/or work-study) and you have not completed an acceptable drug rehab program. Men ages 18 thru 25 must register for Selective Service to be eligible for federal and state financial aid. All students must have a high school diploma, GED, or a certificate of completion of home school.
3. You must enroll in an eligible program that is at least 24 credits and 15 weeks in length. Enrollment in any class to complete a high school diploma is considered "in high school" and you are ineligible for financial
4. Your financial aid enrollment status is determined by only those classes required to complete your degree or certificate program and remedial (pre-requisite) classes for required classes. If you register for classes that are not listed on your published program of study, your financial aid award may be reduced, you may be placed on warning or suspension, or you may owe a repayment of student aid funds.
5. The offer of federal financial assistance is subject to, and conditioned upon, the availability of funds. We reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
6. LCC attempts to meet 75% of your estimated financial need with grant aid, work-study and/or loan authorization. Financial aid from all sources may not exceed your total need, except where the Pell Grant and/or the unsubsidized loan are the only award. LCC packaging philosophy: 65% scholarship and grant; 35% work-study and/or loan, as funds are available.
7. Your application for student aid funds, in addition to registering for classes, implies acceptance of your financial aid award and certifies that you have read, understand, and agree to the award, the Conditions of Your Financial Aid Award, and Satisfactory Academic Progress, within this handbook. You are responsible for paying any tuition and fees that are NOT covered by your award. If you wish to decline your financial aid award, immediately notify the financial aid office to cancel your award.
8. Direct Loan recipients: See Direct Loan Worksheet for information and instructions on how to apply for a student loan. If you are borrowing for the first time, your loan check will be issued no earlier than 30 days after your first quarter's classes begin. Students who are receiving a loan for only one quarter during the academic year will have their loan check split in half with the second half available at approximately mid-term. If you owe tuition and fees during this time you must pay them while you are waiting for your loan check or you will be dropped from classes for non-payment. You must complete **Exit Loan Counseling** prior to leaving LCC available at [studentloans.gov](http://studentloans.gov).
9. You may decline your financial aid award. If you return your financial aid check in full, including student loans, and decline your financial aid award prior to the quarterly 100% refund date, you will avoid financial aid sanctions, which include both SAP and repayment sanctions.
10. You must meet all eligibility conditions for all aid.

## Conditions Unique to Washington State Aid Students

If you are awarded Washington State Aid, it is because the State of Washington is offering you financial assistance to help support your educational expenses. Please visit **Opportunity Pathways website** located at [opportunitypathways.wa.gov](http://opportunitypathways.wa.gov) to receive more information about financial aid, scholarships, work study, and student loans.

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact the LCC Financial Aid Office.

1. You must meet the requirements for Washington State residency as determined by the LCC Registration Office.
2. You do not owe a repayment of any federal or state grant or scholarship nor are you in default on a state or federal student loan.
3. You must be enrolled in an eligible program and not be pursuing a degree in theology.

4. If you hold a bachelor's degree or the foreign equivalent, or in some circumstances if you are pursuing a second associate degree within five years of earning an associate degree, you are not eligible to receive state grant funds.
5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you received.
6. You must maintain the academic progress standards established by your institution in order to receive additional state aid.
7. There could be other circumstances that would require a repayment or reduction in your current award amounts.
8. You must meet all eligibility requirements for the state aid programs(s) awarded.
9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council (WSAC) and the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
10. Washington College Grant funds are awarded on a first-come, first-serve, and rolling basis. If you met the first priority date for the academic year, you are more likely to receive Washington College Grant. If and when additional Washington College Grant funds become available during the academic year, they will be awarded to the next eligible student(s) who have been waiting the longest for an award.

You may choose to voluntarily make financial contributions to WSAC in recognition of the assistance you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact the **Washington State Achievement Council** at [finaid@wsac.wa.gov](mailto:finaid@wsac.wa.gov) for more information.

# Repayment of Student Aid Funds

- We are required to calculate a repayment of student aid funds if you completely stop attending all of your classes for any reason prior to the 50% of the quarter for state aid and 60% point of the quarter for federal student aid. **You can avoid this repayment by attending at least 50% of the quarter for state aid and 60% for federal student aid.**
- We are required to calculate a repayment of federal and state student aid funds for any classes you fail to begin attending that changes your enrollment level. This is reflected by an administrative withdrawal or an NA (never attended) grade on your transcript and is issued by the instructor of the class you did not attend. It can also occur if you drop a late start class such as a math course or other variable credit courses. Double-check your registration the first 1-2 weeks of each quarter to be sure you are attending all of your classes, particularly if you are on the waitlist for classes. **You can avoid this repayment by attending all of your classes.**
- We are required to calculate a repayment of federal student aid if you drop one or more classes before the 5<sup>th</sup> day of the quarter and it changes your enrollment level. **You can avoid this repayment by not dropping any classes the first 5 days of the quarter or dropping a late start course.**
- If you register for one or more courses and choose to audit them, or you change one or more courses to an audit during the quarter, and it changes your enrollment level, we are required to calculate a repayment. **You can avoid this repayment by NOT registering for a class as an audit and/or by NOT changing the course to an audit during the quarter.**

All calculations take into account the amount that was used to pay tuition and fees and any funds you received directly from the college. Repayments can never be waived by the college for any reason.

# Required Documentation

Financial aid staff are required by federal rules to verify many applicants' family income received in 2016 to process the 2018-19 financial aid application.

Verification means that the Financial Aid Office compares the information on the documents you submitted to the information you entered on your FAFSA for accuracy.

If you are selected for verification you will be notified which documents you must submit for verification via the **Financial Aid Portal** located at [lowercolumbia.edu/financial-aid/portal](http://lowercolumbia.edu/financial-aid/portal) or in person. The security of your personally identifiable information is extremely important to us. **NEVER email your verification documents or any documents that include your personal information.** Personal information is any information that could be used to steal your identity or obtain additional information about you for the purposes of stealing your identity. The deadline to submit documents for verification is also the Last Day for an Administrative Hold and is published on the financial aid webpage of the LCC website under Important Financial Aid Key Dates and Deadlines. The Financial Aid Office will not be able to award your financial aid until all documents are received. The last day of the year to submit documents is April 6, 2018.

If you have already been awarded and the school receives an additional FAFSA that requires you to be verified, the school is required to verify your income. All future quarters of aid will be held until verification is complete. Award changes, if any, will be available in the **Financial Aid Portal** located at [lowercolumbia.edu/financial-aid/portal](http://lowercolumbia.edu/financial-aid/portal). Your aid eligibility could also be affected retroactively to the quarter you began attending in the current academic year, and you could owe a repayment of student aid funds.

The following documents may be required. Only submit the documents we have requested via the Financial Aid Portal:

- **2018-2019 Federal Verification Worksheet:** obtain the worksheet from the Financial Aid Office or on the **Financial Aid Webpage** located at [lowercolumbia.edu/financial-aid](http://lowercolumbia.edu/financial-aid). You are placed in 1, 4, or 5 verification groups selected by the Department of Education. Be sure to submit the correct verification group form that corresponds to your verification group, as stated on the financial aid portal.
- **2016 IRS Tax Form 1040, 1040A, or 1040EZ:** if you did not use the IRS Data Retrieval Tool while completing your FAFSA, or you used the tool but subsequently changed the imported numbers on your FAFSA. The IRS Tax Form must be signed by at least one taxpayer.
- **2016 IRS Tax Transcript:** if you are unable to locate a copy of the IRS Tax Form 1040, 1040A, or 1040EZ that was sent to the IRS and you did not use the IRS Data Retrieval Tool while completing your FAFSA, or you used the tool but subsequently changed the imported numbers on your FAFSA.
- **2016 W2 forms: if you were not legally required to submit an IRS tax return,** submit a copy of all W2's for you and your spouse, or you and your parents if you are a dependent student, received for the 2016 calendar year, even if you no longer work for the company that supplied your W2.
- **Verification of Nonfiling:** independent students and parents, if you were not legally required to file a 2016 IRS Tax Return. Dependent students do not need to provide proof of nonfiling.
- **Statement of support and/or other supplemental agency documents may be required:** you will be notified of any specific requirement to provide these types of documents.
- **Proof of High School Completion status:** high school diploma or high school transcript, GED certificate or GED transcript, or home school transcript. Your verification group form will contain this information, if you are required to submit it.
- **Identity:** current photo ID. Your verification group form will contain this information, if you are required to submit it.

You are considered an independent applicant for financial aid purposes if you answered 'yes' to any FAFSA question #45-57. You may be asked to submit proof of your ability to meet these independency questions. Examples of documents that may be required are: marriage certificate, birth certificate, DD214, statements of support, court documents, statements from agencies such as Child Protective Services, and homeless or runaway shelters.

You may also be considered an independent applicant for financial aid purposes if you have exceptional or extraordinary family circumstances. If you believe you have exceptional or extraordinary circumstances, and you want to request the financial aid administrator use professional judgment to designate you as an independent applicant for financial aid purposes, obtain a Request for Independency form from the Financial Aid Office. Provide documents and specific information concerning your claim that you are an independent applicant in accordance with the request form. The U.S. Department of Education has already ruled that the following factors do not justify independency: you do not live with your parents, they refuse to support you, provide their income information and/or documents, or they have not claimed you as an exemption on their last federal income tax return.

# Financial Aid Application Deadlines

**Financial Aid application deadlines are suggested dates that allow for adequate processing time of your financial aid award.**

This ensures that most students are likely to receive their financial aid check by the end of the first week of classes, and reduces the risk that grant funding is depleted. If you missed the priority deadline, you are likely to receive a check for any remaining amount after tuition and fees are paid, up to 6 weeks after you completed your financial aid file. Priority deadlines to complete your entire financial aid file are as follows:

- **Summer 2018:** May 21, 2018
- **Fall 2018:** August 6, 2018
- **Winter 2019:** November 19, 2018
- **Spring 2019:** February 19, 2019

**Last day to apply and submit documents to complete your financial aid file for 2018-19: April 6, 2019.**



# Frequently Asked Questions

## What aid is available through the Financial Aid Office at LCC?

- Scholarships via the LCC Foundation\*
- Pell Grant, Federal Supplemental Educational Opportunity
- Grant, Washington College Grant\*
- Federal and State Work Study (student employment)\*
- Direct subsidized loan\*
- Direct unsubsidized loan: non-need based

\*Require financial need which is determined by your FAFSA

## How do I apply for LCC scholarships?

LCC offers over \$250,000 in scholarships each year. The scholarship application process is a separate application process from the financial aid application process. You can **apply for scholarships** on the LCC website at [lowercolumbia.edu/scholarships](http://lowercolumbia.edu/scholarships).

## Where and when do I apply for financial aid?

Apply starting October 1st of the prior academic year using the **Free Application for Federal Student Aid (FAFSA)** available at [www.fafsa.gov](http://www.fafsa.gov). The FAFSA determines which aid programs and the amount of aid for which you are eligible. Your FAFSA form will be electronically sent to LCC 5-7 business days after you submit the form. You must apply with the FAFSA even if you are only applying for student loans. Your financial aid is not automatically renewed. You must apply one time each academic year with the FAFSA. You do not need to reapply during an academic year even if you stopped attending one or more quarters.

## I submitted my FAFSA, what's next?

As required by the Department of Education, once your FAFSA is received by LCC your file goes through a multi-step process designed to make sure that all required forms and documentation are received, you are eligible for financial aid, and you receive the correct amount of funds. Due to thousands of applications received each year, this process requires a minimum of 3-6 weeks to complete.

Front Office Staff: are available to assist you in determining whether you have correctly submitted all required forms. They are not able to inform you of your financial aid eligibility. Submitting all of your required forms is not an indicator of whether you are eligible for financial aid. Your aid eligibility can only be determined by staff in the back office. A positive response from office staff of *your file is complete* is *not* an indicator that you are eligible for financial aid or that you will receive financial aid.

## I was told my file is complete, what's next?

Back office staff will process your file through all required steps set by the Department of Education and Washington State. As we move your file through the process we may have additional questions or need additional information to satisfy the requirements. We may contact you more than a few times to obtain all the information we need. Please be patient with us as we attempt to move your file through the process as efficiently as possible. Your immediate response to any additional information requested is appreciated and helps us to process your financial aid award faster. The final check to determine your eligibility for financial aid cannot take place until all information is received and all steps are complete on your file. We process all files in strict date order of completion. We cannot move your file ahead in line as students before you have been waiting longer and are equally in need of financial aid. If you change your enrollment level your financial aid will be delayed. Please be patient as we reprocess your file.

Remember that financial aid is only meant to *assist* you with your educational related expenses. You should have a back-up plan in place at all times for how you will meet your living expenses while you are waiting for financial aid.

## What is the Financial Aid Portal?

The Financial Aid Portal allows you to view and upload documents required to complete your financial aid application, view messages from financial staff to you, view your financial aid award and see the date your financial aid check was

processed. You are required to log into the portal frequently as it is the only notification of documents required and awards offered from the Financial Aid Office. LCC must receive your FAFSA before you can log into the Portal.

Instructions for logging into the **Financial Aid Portal** are available at [lowercolumbia.edu/financial-aid/portal](http://lowercolumbia.edu/financial-aid/portal).

## What other forms do I need to turn in?

You may be asked to turn in additional forms. You will be notified of any additional forms required through the Financial Aid Portal. All **financial aid forms** are at [lowercolumbia.edu/financial-aid/forms](http://lowercolumbia.edu/financial-aid/forms).

## How long does it take to receive an award?

Minimum 3-6 weeks, possibly longer during peak award times. All documents including loan paperwork, if a loan was requested, must be received before processing can begin. Completed financial aid applications are processed chronologically in order of date completed.

## How is financial need determined?

The FAFSA collects information needed to determine your eligibility for aid. Based on the information you provide, the Financial Aid Office considers you for all aid programs for which you are eligible. The Financial Aid Office determines your financial need by subtracting your estimated family contribution (EFC) from your cost of attendance (COA). The Federal Processor of your FAFSA determines your EFC by using the needs analysis formula approved by the US Congress.

### COA - EFC = NEED

Your COA includes tuition/fees, books/supplies, personal expenses, transportation costs, and room/board costs. To treat all students equally, we use standard budgets and apply them to all applicants.

### 2018-19 Standard 9 Month Budget

- Tuition/Fees: \$3,864 (living with parents); \$3,864 (not living with parents)
- Books/Supplies: \$870 (living with parents); \$870 (not living with parents)
- Room/Board: \$3,270 (living with parents); \$10,440 (not living with parents)
- Personal: \$1,860 (living with parents); \$2,340 (not living with parents)
- Transportation: \$1,170 (living with parents); \$1,170 (not living with parents)
- **TOTAL: \$11,034 (living with parents); \$18,684 (not living with parents)**

Federal regulations require that additional resources such as scholarships, agency funding or tribal funding be considered a resource when awarding financial aid. If you have received additional resources you are required to inform our office so we may evaluate your financial aid eligibility.

## How many credits do I have to enroll in to receive aid?

- Pell Grant: minimum 1 credit
- Federal Supplement Educational Opportunity Grant (FSEOG): minimum 6 credits
- State Need Grant: minimum 3 credits
- Work study: minimum 6 credits
- Direct Loan: minimum 6 credits

## What is my enrollment level?

- Full time: 12+ credits
- 3/4 time: 9-11 credits
- 1/2 time: 6-8 credits
- Less than 1/2 time: 1-5 credits

Your award is based on the number of credits for which you registered. To be considered full-time, you must take at least 12 credits during the term you register, including Summer Quarter.

## **Can I get financial aid for all four quarters including Summer Quarter?**

Yes, you can receive full financial aid for all 4 terms of the year for Pell Grant, FSEOG, State Need Grant, and work study. Your total annual award amount will be split over the four quarters instead of three quarters for loans.

## **What happens when I am awarded?**

If you registered for classes, the cashier will use it to pay your tuition and fees and a check will process for the remainder, if any, after tuition and fees have been paid. The LCC Finance Office begins mailing checks 1-2 business days prior to the start of the quarter and daily thereafter. This is not a guarantee that your check will be mailed 1-2 business days before the start of the quarter because it is dependent on the date you completed your financial aid file and your full enrollment for the term. See financial aid deadlines.

## **What if I want to change my enrollment level?**

Your enrollment level in Registration must match your enrollment level in Financial Aid. If it doesn't match, your tuition and fees will not be paid and the system will not process a financial aid check for you.

Prior to the start of the quarter, go to the Financial Aid Office to find out if your award will need to be adjusted if your enrollment level has changed.

## **What is an Administrative Hold?**

If you submitted a FAFSA and all required documents by the Last Day to Receive an Administrative Hold, you will be automatically held in your classes while you are waiting for your financial aid award and you do not need to pay your tuition and fees. Students who have been subjected to a 30 day delay on load funds are eligible for an Administrative Hold during this time provided they met the Last Day for an Administrative Hold deadline. See Financial Aid Key Dates and Deadlines available on the LCC website.

## **What if my financial aid is not enough to cover tuition and fees or I missed the deadline for an Administrative Hold?**

You are responsible for paying your tuition and fees or the balance not covered. Make payment at the cashier's window or online. Tuition Deferments and Payment Plans are also available. See the cashier for information and deadlines.

## **How do I receive a financial aid check?**

If you have financial aid funds available after tuition and fees have been paid, you will receive the funds in the form of a check that will be mailed to you generally 1-2 business days prior to the start of quarter depending on when you completed your financial aid file. Make sure that LCC has your current address on file in the Registration Office at all times to avoid a delay in receiving your check. Your name must be on the mailbox at the address you provided or the US Post Office will not deliver your check.

## **I received my check, what do I do with it?**

Cash it and then purchase your books and supplies. If there is any amount remaining, it can be used for education related expenses: housing, transportation, and personal expenses that you are incurring BECAUSE you are attending school. It cannot be used for non-education related expenses such as hobbies, entertainment, vacations, court/probation fines, etc., those are not expenses you have incurred BECAUSE you are attending school.

## **What is work study?**

Work study allows you to obtain a job on campus and receive a regular paycheck. If you have financial need according to your FAFSA you may be eligible for a work study job. The Financial Aid Office can tell you if you are eligible. You must be enrolled in a minimum of 6 credits each quarter you work except summer quarter. If you are not registered for classes summer quarter, you may sign an Intent to Enroll form for Fall Quarter and still work during Summer Quarter. You receive a paycheck for the hours you work and will be paid once a month at the cashier's window. To find a job, go to Career and Employment Services, located in the Admission Center, and tell them you would like to find out about available work study jobs. If you find a job you want to apply for bring the job detail to the Financial Aid Office and we will send paperwork with you to the supervisor of that position.

## How do I apply for a student loan?

You may apply for a loan in the 2018-19 academic year until April 6, 2019. If you are requesting a loan for the first time you must complete and submit the Federal Direct Loan Worksheet, Entrance Counseling, and Master Promissory Note. We also request you complete a money management module in iGrads. If you have received a Direct Loan at LCC in the past 10 years, generally you do not need to complete a new Master Promissory Note. Go to the **Financial Aid Forms webpage** located at [lowercolumbia.edu/financial-aid/forms](http://lowercolumbia.edu/financial-aid/forms), and then select Federal Direct Stafford Loan Worksheet. Follow all instructions to complete and submit the required forms.

- The lifetime maximum on subsidized loans, for students who have financial need, is 150% of your program length for all students who are a new borrower or had a zero loan balance as of July 1, 2013. Example: if your program is 2 years in length you are eligible for up to 3 years of subsidized loans. If you request a student loan and are eligible for a subsidized loan, the Department of Education does not allow students to decline a subsidized loan for the purpose of saving eligibility for future use.
- First time borrower's loan checks are not available until 30 days after the quarter begins.
- If you met all financial aid application deadlines and you owe tuition and fees during this time, you will automatically be held in your classes. If you are held in your classes, you will not need to pay your tuition and fees until your loan check is available.
- Loan checks for students receiving a loan for only one quarter during the academic year will be split in half with the second half available at approximately mid-term.
- The annual maximum a first year student can borrow is \$3,500 in a subsidized loan, second year \$4,500 (you have less than 50% of program credits left to graduate). Unsubsidized loans: \$2,000 for a dependent student and \$6,000 for an independent student.
- We are required to have a default management plan which includes contacting you regarding your loans while you are in school and after you leave school.

## What is the life time maximum for Pell Grant?

You may receive Pell Grant for 6 full years. This allows time for program changes and to complete a full bachelor degree. You should plan your academic goals carefully to avoid running out of time to complete your degree(s).

## What if I want to drop one or more classes during the quarter?

Federal and state rules require that schools monitor your progress by reviewing the number of credits you were paid for against your transcript and your grade point average. Continued receipt of your financial aid award is dependent upon your satisfactory academic progress. If you drop credits during the quarter, including courses with variable credits attached, and it changes your enrollment level, your financial aid could be affected by warning, suspension, or a repayment of student aid funds. See the Satisfactory Academic Progress standards and Conditions of Your Award at the beginning of this handbook.

## What if I stop attending LCC and I have a loan?

You are required by federal rules to complete **Exit Loan Counseling** available at [studentloans.gov](http://studentloans.gov). You will have to start making payment on the loan 6 months after you leave school, regardless of whether you graduate. Since a loan is money you will have to pay back, consider loans as a last resort for funding your education. If you fail to make the loan payment, your credit will be negatively affected and the Department of Education could even garnish your tax return to pay the loan. In addition, you will be ineligible to receive further aid at any college in the U.S. if your loan payments are not made timely.

LCC is held accountable for students who default on their student loans. It's imperative that you make and keep satisfactory payment arrangements with your loan servicer. We can assist you at any time in a contacting your loan servicer to make satisfactory payment arrangements, even if you're no longer a student.

## What if I stop attending all of my classes during the quarter or receive all F grades in my classes?

You could owe a repayment of student aid funds and be placed on warning or suspension. See the Satisfactory Academic Progress standards and Conditions of Your Award at the beginning of this handbook.

## What are my responsibilities as a student?

- Have a backup plan. Financial aid is not usually enough to live off. Make a plan as to how you will meet your living expenses while you attend school. Suggestions: work study (employment), and scholarships.
- Read and understand the Satisfactory Academic Progress Standards and the Conditions of Your Award, in this handbook.
- Log into the Financial Aid Portal on a regular basis to check for award updates and important messages from financial aid.
- Read and understand your award. Remember loans must be paid back when you stop attending and regardless of whether you graduate.
- Keep the Registration Office informed of your current address, phone number and email.
- Understand that Department of Education and Washington State financial aid rules are complex. We are required to immediately address all eligibility issues when discovered, which can result in the loss or continued receipt of student aid.
- Good conduct is expected when working with financial aid staff. Communicating in a professional and courteous manner which includes verbal, non-verbal or written.

## What if I have other questions about financial aid?

### Contact the Financial Aid Office:

1. Email the **Financial Aid Office** at [financialaidoffice@lowercolumbia.edu](mailto:financialaidoffice@lowercolumbia.edu).
2. Call the Financial Aid Office at **(360) 442-2390**.
3. Visit the Financial Aid Office in person in the Admission Center. Office hours vary.

## What can I expect when I visit the Financial Aid Office?

We are often very busy assisting students in person, on the phone and via email. The wait times can vary depending on the time of the quarter. Take a number at the ticket system and watch the screen for your number to appear. For privacy and security, picture ID is required to verification your identity.



# Expecting a Financial Aid Check?

## Information for students who are expecting a financial aid check after the first day of the quarter.

There are several reasons why your financial aid check may not be available. We hate lines as much as you do, and want to make sure that you don't stand in line unless you have to! Please read through each reason to help determine why a check you expected may not be available during the first day:

1. You have outstanding documents that are necessary to process financial aid and have not yet submitted them. Check the Financial Aid Portal to find out what documents Financial Aid is requesting and submit them. If you submitted the documents after the priority deadline, your check may be delayed 3-6 weeks or longer from the date your file was completed.
2. You do not have a financial aid award. Either you are not eligible for aid or it was awarded so recently a check has not been processed yet. Check the Financial Aid Portal to see if you are awarded. Once you are awarded, the portal will indicate when the check should be disbursed. It will generally be mailed to your address of record via US mail in 3-5 business days.
3. You were awarded financial aid at an enrollment level that does not match your enrollment level in Registration. Although you do not have to be full time to receive financial aid, this usually occurs because the student has deviated from a full time enrollment level. Financial cannot award the appropriate enrollment level until you are actually registered for classes. Enrollment levels must match in both the Financial Aid system and the Registration system before a check will be processed. To remedy, please provide a copy of your current registration schedule to Financial Aid and your award will be adjusted.
  - You may avoid lines by printing out your current course schedule and dropping it in the drop box by the Admission doors outside the Entry Desk. Indicate on your course schedule that you would like your FA award adjusted.
4. **You are or were on a waitlist for a course.** Due to the waitlist, your enrollment levels do not match in the Financial Aid Office and Registration and check was not processed. Once you are registered for the class and enrollment levels match in both offices a check will be processed automatically provided that other funds have not already been disbursed via another check. If some funds have disbursed to your account but not the full amount the Financial Aid Office must order a check for you. Notify the Financial Aid Office to order your funds. If you decide to drop the waitlisted class, notify the Financial Aid Office to adjust your award.
  - You may avoid lines by printing out your current course schedule and writing on it that you need your award adjusted due to waitlisted courses. Submit this via the Drop Box. The Drop Box is to the left of the front doors of the Admission Center near the Entry Center.
5. **You are in your first quarter at LCC and have been awarded a loan.** If this is the first quarter you have ever attended LCC and you have been awarded a loan, your loan check will not be available until at least 30 days after the first day of the quarter. During this time, you will be held in your classes and you do not have to pay your tuition and fees. However, you must make other arrangements to purchase your books.
6. **You added and dropped multiple classes.** You have added and dropped classes so many times forcing the system to calculate and recalculate your funds that the system stalls on cutting a check. Be purposeful about the classes you are adding and dropping, try not to make adding and dropping a daily event and realize it may impact when your check will be available.
7. **You already paid your tuition using personal funds while you were waiting for your financial aid award.** Notify the Financial Aid Office or Cashiering to order a check for to disburse your aid.
  - To avoid lines, you may notify the Cashier or you may email Financial Aid or leave a written request in the Drop box outside of the Admission Building, near the Entry Center. Be sure to include your full name and student ID #.
8. **An agency outside of LCC paid your tuition.** This may be CAP, L&I or any other number of agencies. Please let the Cashier know this and the cashier will notify the Financial Aid Office to order a check for you once the agency has paid your tuition/fees. The Financial Aid cannot order a check until the agency has paid.
9. **You are participating in a Consortium Agreement between LCC and another school.** If the agreement was processed by the Financial Aid Office within one week of the start of the quarter, the check will be delayed by at least 3-5 business days.
10. **The correct Social Security Number (SSN) must be present in the Registration system.** If none of the above situations pertain to you, please make sure your correct SSN has been provided to the Registration Office.
11. **None of the previously described situations applies to you, yet you are still missing your check.** All remedies have been tried and the check still will not cut. Occasionally the 30 year old system that WA State uses

stalls out, usually when too many changes have been made to a student file. In this case a hand-check must be processed, which is a manual process and takes a minimum of 2 business days.

## Non Discrimination

Lower Columbia College provides equal opportunity in education and employment and does not discriminate on the basis of race, color, national origin, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, honorably discharged veteran or military status, or use of a trained guide dog or service animal. All Inquiries regarding compliance with access, equal opportunity and/or grievance procedures should be directed to the Vice President of Foundation, Human Resources & Legal Affairs, 1600 Maple Street, PO Box 3010, Longview, WA 98632, Phone number, 360.442.2120, Phone number/TTY 800.833.6388. Learn more at [lowercolumbia.edu/aa-eeo](http://lowercolumbia.edu/aa-eeo).

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