



# 2011-2012 Financial Aid Award Brochure

## Student Rights

As a student applying for or receiving financial aid, you have the right to know:

- the financial aid assistance available
- the procedures and deadlines for applying
- the cost of attendance
- the criteria used in awarding aid and how financial need is determined
- the terms and conditions of any aid accepted
- how and when aid will be disbursed
- the College’s refund policy
- the repayment consequences of withdrawing from the College
- how satisfactory academic progress is evaluated and what happens if it is not maintained
- how to appeal decisions concerning aid

## Student Responsibilities

As a student applying for or receiving financial aid, you have the responsibility to:

- complete applications accurately and on time
- read and follow instructions when submitting information
- read and retain copies of all signed forms
- choose an academic program and understand the requirements for such program
- comply with the terms of any Federal Work Study job accepted
- maintain satisfactory academic progress

For more information about financial aid, go to [lanecc.edu/finaid](http://lanecc.edu/finaid)

Lane is an equal opportunity/affirmative action institution committed to cultural diversity and compliance with the Americans with Disabilities Act. Anyone wishing to take advantage of these services who has a disability and will need some accommodation in order to fully benefit, contact Disability Services, Building 1, Room 218.

This information was prepared by Financial Aid  
(541) 463-3100 • Lane’s web address: [lanecc.edu](http://lanecc.edu)  
Lane Community College • 4000 East 30th Avenue  
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This brochure is provided to help you understand the financial aid process at Lane Community College. Please read this information and keep it for future reference. If you have questions, contact Enrollment & Student Financial Services for assistance.

## Explanation of your Financial Aid Award Letter

Your award letter, also known as your financial aid package, is a conditional offer of the financial aid you are eligible to receive. The amount of aid offered on the award letter is based on your Expected Family Contribution (EFC), financial need, availability of funds, and in most cases, full time enrollment. Revisions to this offer can occur during the award year if there are regulatory changes to aid programs, you enroll less than full time, receive additional educational funding, or do not maintain satisfactory academic progress. Please read your award letter carefully and keep it for future reference.

The following sections explain each part of your award letter.

## Type of Aid

Lane offers a variety of aid programs to help you cover the cost of attending college. These types of aid include grants, work study, loans, and scholarships. The award letter explains the requirements and additional steps needed for each type of aid offered under **Award Messages**. You may also view these requirements on myLane or visit our website at [lanecc.edu/finaid](http://lanecc.edu/finaid). If you receive aid from outside sources, such as scholarships, you are required to notify Financial Aid.

## Enrollment Level

Initial awards are based on full time attendance. If you are enrolled in less than 12 credits on the enrollment deadline date, your awards will be adjusted.

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

## Enrollment Deadline



The amount of aid disbursed depends on your enrollment level as of 5 p.m. on the Tuesday prior to the disbursement date. Adjustments to your enrollment level may be made on an exception basis only.

## Standard Expense Budget Group and Budget Total

Your Standard Expense Budget Group is based on the information you provided on the FAFSA regarding your living situation during the 2011-2012 school year. Your Budget Total is an estimate of the costs you may incur while attending Lane. The budget includes allowances for tuition, fees, textbooks, supplies, transportation, and living expenses. It may include an allowance for childcare costs based on average rates in the Eugene/Springfield area. The Standard Expense Budget for less than half time enrollment (1-5 credits) includes allowances for tuition, fees, textbooks and transportation. If you attend less than half time, or enroll summer, your Standard Expense Budget will adjust. The following is an example of the Standard Expense Budget for three terms during the 2011-2012 academic year (Fall 2011, Winter 2012, Spring 2012):

	Away From Home	Living At Home
Tuition and Fees	\$ 3,195	\$ 3,195
Books and Supplies	\$ 1,275	\$ 1,275
Living, Personal, Transp.	<u>\$ 10,089</u>	<u>\$ 5,112</u>
Total Expenses	\$ 14,559	\$ 9,582

If you are required to pay additional program costs, program fees, or differential fees, you may request a budget adjustment by submitting documentation of the additional costs to Enrollment & Student Financial Services.

## Student Need

Your Student Need equals the Standard Expense Budget Total minus the EFC and other outside resources. The aid you have been awarded may not meet 100% of your need. If your need is not met, please see our webpages for more information regarding other sources of funding.

## Student/Parent Contribution—The EFC

The Student/Parent Contribution, also known as the Expected Family Contribution (EFC), is the amount you, and if applicable, your spouse, or you and your parent(s) can contribute to the cost of your education. The information you report on the FAFSA is used to calculate your EFC. The EFC is a measure of your and your family’s financial strength and is used to determine your eligibility for federal student aid. If you and/or your spouse or parent(s) have unusual circumstances you believe may affect your ability to contribute to your education, contact Enrollment & Student Financial Services.



## Charging Books & Supplies

Financial aid students may charge books and supplies to their account. Any charges made after your financial aid has disbursed (or charges that were not paid by financial aid) must be prior to the end of the term. Go to [lanecc.edu/bookstore](http://lanecc.edu/bookstore) for bookstore hours, locations, charging requirements/limits, schedules, and deadlines.

Satisfactory Academic Progress Standards

New Standards Effective Summer 2011

As a financial aid recipient, you must maintain Satisfactory Academic Progress (SAP). Each term after grades post, we check your cumulative completion rate and cumulative GPA at Lane. Your SAP status will be assigned as follows:

- Good Standing** - Your cumulative completion rate is 67% or higher and you meet the GPA requirement.
- Warning** - Your cumulative completion rate is less than 67% and/or you do not meet the GPA requirement.
- FA Suspension** - Following a Warning or Probation term, your cumulative completion rate is less than 67% and/or you do not meet the GPA requirement.
- Probation** - Your appeal to be reinstated is approved.

GPA Requirement:

At the end of the term, if your cumulative attempted hours total:	You must have a cumulative GPA of:
1 - 16 credits	No minimum requirement
17+ credits	2.00 or higher

- Things you Need to Know
- Grades of A, B, C, D and P are counted as attempted and passed hours. Grades of \* (withdrawal), I, F, NP, NC and U are counted as attempted hours, but not passed.
  - Grades of A, B, C, D and F affect your GPA (includes +/- combinations). Grades of \* (withdrawal), I, U, P, NP, and NC do not affect your GPA.
  - Transfer credits accepted by Lane are not calculated in the completion rate or GPA checks done at the end of every term. However, the credits do count against the Maximum Attempted Credits Allowed.

For an extended version of our SAP policy and answers to commonly asked questions, visit [lanecc.edu/finaid/sap.htm](http://lanecc.edu/finaid/sap.htm)

Satisfactory Academic Progress Standards Continued . . .

**What your SAP Status Means to You**

**While in Good Standing**, you are eligible to receive grants, workstudy and loans.

**While on Warning or Probation**, you are eligible to receive grants, workstudy and loans. However, you must complete your warning or probation term in Good Standing to avoid FA Suspension in the subsequent term.

**While on FA Suspension**, you are not eligible to receive grants, workstudy or loans until your FA Suspension status is resolved. Some scholarships and other resources may also be unavailable.

**Resolving your FA Suspension**

To resolve your FA Suspension status, you must submit an appeal. Appeal to Reinstate forms are available online at [lanecc.edu/finaid/forms](http://lanecc.edu/finaid/forms).

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**Maximum Attempted Credits Allowed**

A student is expected to complete their program in a timeframe which does not exceed 150% of the published program length. At Lane, a student is expected to complete:

- A one-year program within 70 attempted credits.
- A two-year certificate within 120 attempted credits.
- A two-year associate or transfer program within 135 attempted credits.

All attempted credits (including transfer credits) count toward this limit, even if you did not receive financial aid, or have extenuating reasons for not completing your credits. We can extend your eligibility only under certain circumstances.

**Developmental Credit Limit**

You may be eligible to receive financial aid for up to 45 quarter credits (or equivalent) of developmental coursework during your lifetime. Developmental courses currently offered at Lane include all courses numbered 001-099 (unless published as a requirement for your program); and ENG 116.

**Financial Aid Refunds**

Financial aid is disbursed beginning the second Thursday of each term and in most cases, every Thursday thereafter, as awards become ready for payment. Financial aid is applied to balances owed on your account. Any remaining amounts will be refunded to you according to the refund preference you selected when you activated your Lane CC Debit Card. Federal Work Study earnings are paid by direct deposit (or mailed to the address on file in Human Resources) on the 10th and 25th of the month. Checks cannot be picked up in person.

**Withdrawal Information**

By dropping your last class, you provide notification to the Registrar’s Office of your intent to withdraw from Lane Community College. **Withdrawing may result in financial debt for you. Withdrawing from all classes may also cause Financial Aid Suspension.**

Regulations require that students “earn” financial aid over the course of a term by attending and participating in classes. You cannot earn all of your aid unless you attend and/or participate in your classes for more than 60% of the term. This calculation counts all calendar days, including the first and last day of each term, weekends and holidays. If you withdraw or stop attending before the 60% point, you do not earn all of your financial aid funds. The percent of funds you did not earn is the same as the percent of the term you did not attend. The college is required to return the unearned portion of your tuition and fees (institutional charges) to the US Department of Education. You will be re-billed for any charges no longer covered by the funds we return to the US Department of Education. You may also be required to repay a portion of the funds you received for non-institutional expenses. You will not be permitted to re-enroll at Lane until this amount is paid, and the College will actively seek collection of this debt.

The College strongly urges you to visit Enrollment & Student Financial Services before you withdraw. Enrollment & Student Financial Services will refer you to a Financial Aid Advisor, a Counselor or an Academic Advisor to help you with your decision about withdrawing.

For more information, visit our webpages at [lanecc.edu/finaid/withdrawal-info.htm](http://lanecc.edu/finaid/withdrawal-info.htm).

2011- 2012 Financial Aid Disbursement Schedule				
Program	Summer 2011	Fall 2011	Winter 2012	Spring 2012
Federal Pell Grant Federal SEOG Oregon Opportunity Grant Federal Perkins Loan Federal Direct Loans Scholarships	July 5  If your first class starts during the: 2 <sup>nd</sup> 4 wks – July 28 2 <sup>nd</sup> 6 wks – Aug 11 3 <sup>rd</sup> 4 wks – Aug 25	October 6	January 19	April 12
First time Direct Loan borrower- Regulations require the first disbursement be released 30 days after the term begins	July 21	October 27	February 9	May 3
Direct Loans for one term only must be paid in two disbursements	2 <sup>nd</sup> Disbursement August 4	2 <sup>nd</sup> Disbursement November 3	2 <sup>nd</sup> Disbursement February 16	2 <sup>nd</sup> Disbursement May 10

**Important Award Information**

**Federal Work Study (FWS)** If you are offered FWS, additional steps are required to accept your offer. See your award letter for further instructions.

**Federal Direct Loans (subsidized and unsubsidized)** You must complete additional steps to accept offered loans. See the “How to Accept Your Loans” online at [lanecc.edu/finaid/forms](http://lanecc.edu/finaid/forms). Remember, loans must be repaid.

Loans cannot be processed for prior terms unless a student has maintained satisfactory academic progress and is still enrolled at least half time at Lane.

**Federal Direct PLUS loan** To accept a PLUS loan, your parent must complete additional steps. For instructions on completing the PLUS Master Promissory Note, refer to the “How to Accept Your Loans” online at [lanecc.edu/finaid/forms](http://lanecc.edu/finaid/forms).