### **Types of Financial Aid**

**Grants** - Offered to eligible students based on financial need and do not have to be repaid. Grants offered at Lane are:

- Federal Pell Grant Offer amount differs depending on your EFC and enrollment level. The Pell Grant is available during summer, fall, winter and spring terms and has a lifetime limit of six full time years (600%).
- Oregon Opportunity Grant OSAC will notify us if you qualify for this grant. You must be an Oregon resident for at least one year.
- Oregon Promise OSAC will notify us if you qualify for this grant. Separate application process is required. See www.oregonstudentaid.gov for updates, application processes and deadlines.
- **SEOG** You must be an early applicant, enrolled in at least 6 credits, and receive a Pell grant during the year to be considered for this offer.

**Federal Work Study** - Earned through employment and does not have to be repaid. Work study is offered to eligible early applicants demonstrating financial need. Must be enrolled in at least 6 credits.

**Federal Direct Stafford Loan (Subsidized)** - Loan that must be repaid with interest by the student. Must be enrolled in at least 6 credits. Interest is subsidized by the federal government while in 6+ credits. Regulations limit the interest subsidy. See lanecc.edu/costs-admission/paying-college/financialaid/step-2-watch-your-email.

**Federal Direct Stafford Loan (Unsubsidized)** - Loan that must be repaid with interest by the student. Must be enrolled in at least 6 credits. Student is responsible for the interest accrued while in school.

**Federal Parent PLUS Loan -** Loan a parent takes out on behalf of dependent student. Must be repaid with interest. Student must be enrolled in at least 6 credits.

Additional Sources - Scholarship and private donor funds are a great way to help with educational expenses. Visit

lanecc.edu/costs-admission/paying-college/scholarships and lanecc.edu/costs-admission/paying-college/financial-aid/ step-3-get-paid for more information.

Watch out for scams—Do not pay someone to apply.

Other Resources:

- Veterans Services
- Vocational Rehabilitation Benefits
- Native American Student Program
- Scholarship Office
- Lane Community College Foundation
- ♦ Alternative Loans

### **Frequently Asked Questions**

- **Q:** I'm getting married this year. How do I answer the marital status question?
- A: Answer YES only if you are married on the day you sign your FAFSA. DO NOT update your FAFSA after you get married.
- **Q:** If I am separated from my spouse, but filed a joint tax return, how is the information reported?
- A: Report ONLY YOUR portion of the income, taxes paid. You cannot use the IRS Data Retrieval Tool.
- **Q:** I live with my grandparents. Should I supply their information instead of my parent's?
- A: Only if your grandparents are your legal, adoptive parents. Be certain to report cash support given by relatives as untaxed income on your FAFSA.
- **Q:** My parent has remarried and my stepparent refuses to supply their information. Can I apply without it?
- A: No. If your parent is required to provide information on your FAFSA, your stepparent's information MUST also be included.
- **Q:** The FAFSA says I must provide parent information; however, I cannot get this information. What options do I have?
- A: Depending on the reason, you may have options. Please refer to our web pages for guidance on this topic: at lanecc.edu/costs-admission/paying-college/financial-aid/ step-1-file-your-fafsa

#### Lane Community College - Notice of Non-discrimination:

It is a policy of the Board of Education and a priority of Lane Community College that there will be no discrimination and harassment on the grounds of sex or gender, national origin or perceived shared ancestry or ethnic characteristics, religion, age, gender identity or expression, race, color, genetic information, familial relationship, sexual orientation, physical or mental disability (including record or perception of disability), military and veteran status, expunged juvenile record, political affiliation, pregnancy or parental status. Inquiries may be directed to Associate Vice President, Human Resources & Labor Relations Shane Turner 541-463-5115, or ADA/504 Compliance Officer Jane Reeder 541-463-3132.

The college offers classes in many career and technical education program areas under its open admissions policy, which are open to all students. For more information about the application process and particular course offerings, contact the Enrollment Services office at (541)463-3100. Lack of English language proficiency will not be a barrier to admission or to participation in career and technical education programs.



# 2022-2023

Guide to Applying for Financial Aid

Apply online beginning 10/1/21 at studentaid.gov



#### Plan ahead

The financial aid process can take several months. When you register for classes, you assume full responsibility for all charges you incur.

Solicitudes de asistencia financiera y ayuda en español están disponibles en la oficina de Enrollment Services and Financial Aid.

Lane Community College—Financial Aid Eugene, OR 97405-0640

Phone: 541-463-3400 Email: Finaid@lanecc.edu Digital Drop Box - https://www.lanecc.edu/ financialaid/document-intake-form

To request this information in an alternate format, please contact the Center for Accessible Resources at (541)463-5150 or accessibleresources@lanecc.edu

#### **Dates and Deadlines**

- Submit your FAFSA (Free Application for Federal Student Aid) beginning October 1, 2021 for the 2022-2023 academic year. Apply online at studentaid.gov.
- Apply once each academic year. Lane's academic year begins summer term and ends spring term.
- Early applicant deadline is January 31, 2022. Early applicants will be considered for Federal Supplemental Education Opportunity Grant (FSEOG) and Federal Work Study (FWS).
- View www.lanecc.edu/costs-admission/payingcollege/financial-aid/step-1-file-your-fafsa for recommended deadline date information and other important financial aid deadline information.
- Your FAFSA must be received and processed prior to the last day of your enrollment for the academic year.

The date you apply and the date all outstanding requirements are submitted can affect the amount of your financial aid offer.

### Who is Eligible for Financial Aid? You must meet each of the following:

- Be a citizen or an eligible noncitizen of the United States.
- Have a valid Social Security Number.
- Be enrolled as a credit student in a Financial Aid eligible degree or certificate program.
- Not owe a repayment on a federal student grant or be in default on a federal student loan.
- Maintain Satisfactory Academic Progress (SAP).
- Have a high school diploma, GED, or state recognized equivalent, or
  - Completed high school in a home school setting, or
  - Be 18 or older <u>and</u> have met an Ability-to-Benefit (ATB) alternative.



**STEP** 

**STEP** 

## File your 2022-2023 FAFSA online

- ➔ Apply at studentaid.gov beginning 10/1/2021 if you are attending anytime between summer 2022 through spring 2023.
- ➔ Use the IRS Data Retrieval Tool (DRT) to simplify the application process.
- → Use **2020** income and tax information.
- ➔ Be sure to list Lane (school code 003196) on your FAFSA.
- Read the Help and Hints sidebar when completing the on-line FAFSA application to avoid errors.

# Receive your SAR...the results of your FAFSA

- ➔ If you provide an email address, you will receive two confirmation emails. — The first email will be sent immediately confirming you successfully submitted your FAFSA and it will provide an estimate of your federal offer.
  - —The second email will arrive a few days later confirming your FAFSA was processed—Follow the instructions to review and correct your SAR, if needed.
- ➔ If you do not provide an email address, you will receive a SAR and correction instructions by mail.

Apply for Admission to Lane as a credit student...

- ➔ Apply at lanecc.edu/costs-admission/ how-apply-enroll
- ➔ You must provide your SSN on your admissions application before we can process your FAFSA.

# Lane will receive your FAFSA application for processing...

- ➔ Access ExpressLane to find out if we are requesting additional information from you. Under the myFinances tab, check for Student Requirements, Financial Aid Holds, as well as your Financial Aid Satisfactory Academic Progress (SAP) Status.
- Submit all requirements promptly. Visit lanecc.edu/costs-admission/ paying-college/financial-aid/step-1file-your-fafsa to view recommended deadline date information.

Receive your Financial Aid Offer...

You may access ExpressLane to view your offer.

Offer notifications will be available May 2022 if you are an early applicant and offers will be processed weekly thereafter, as you complete all necessary requirements.

STEP

STEP

STEP

STEP

#### Accept your Offers...

Additional steps may be required once your offer has been determined. You will receive instructions with your offer notification.

#### Choose your Courses Wisely...

Financial Aid requires you to maintain Satisfactory Academic Progress (SAP) to remain eligible for financial aid. This includes maintaining a satisfactory GPA, completion rate and completing your program within a maximum timeframe.

→ See SAP Standards at lanecc.edu/costs-admission/payingcollege/financial-aid/satisfactoryacademic-progress for more information.

