

2023-2024

Financial Aid Handbook

This information is provided to help you understand your offer of financial aid and responsibilities as a financial aid student at Lane Community College, as well as the College and federal policies which guide us. To request this information in an alternate format, please contact the Center for Accessible Resources at (541) 463-5150 or accessibleresources@lanec.edu.

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

The Notification of Financial Aid Offer

Your financial aid notification is a conditional offer of the financial aid you are eligible to receive. Federal regulations require that funds received be used for educational expenses for a financial aid-eligible program you intend to complete at Lane. Educational expenses can include tuition, fees, books, supplies, room, board, transportation and other essential personal expenses.

The amount of aid offered on your notification is based on:

- Expected Family Contribution (EFC)
- Student need
- Availability of funds
- Enrollment level

REVISIONS to your offer may occur during the aid year if you enroll less than full time; there are regulatory changes to aid programs; you receive additional educational funding; or you do not maintain Satisfactory Academic Progress (see the SAP Section which begins on page 6).

The college may adjust or void your offer at any time as a result of a change in status, low scores on placements tests, false or outdated information, the availability of federal, state, or institutional funding, and/or errors.

Enrollment Level

ENROLLMENT LEVEL

Initial offers are based on full time attendance. If you are enrolled in less than 12 credits on the enrollment deadline date (see below), your offers 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 DATE

The amount of aid disbursed depends on your enrollment level as of 5:00 p.m. on the Monday prior to the disbursement date. Adjustments to your enrollment level following this deadline may be made on an exception basis only. See page 6 for the Disbursement Schedule.

You are not required to enroll full time to receive financial aid: All offers remain the same for 1/2 time except the Oregon Opportunity, Oregon Promise and the Pell grants. These grants are prorated, but the amount you save in tuition often offsets the reduction.

Refer to the section titled 'Types of Aid' for more information.

CHOICE OF COURSES

You may receive financial aid for completion of program requirements, developmental courses (max 45 credits), courses that are prerequisites to a program requirement, and to a limited extent, prerequisites for program application. **DO NOT** enroll in courses you do not need, and be cautious when repeating courses as you may not receive funding for these credits. More information about the 'Repeated Coursework' policy is available on page 10.

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Types of Aid

Lane offers a variety of aid programs to help you cover the cost of attending college. The types of aid include grants, work study, loans, and scholarships.

When you receive your notification of offer, you may view the requirements for your offer, as well as any additional steps needed for each type of aid being offered to you, on your ExpressLane account under the myFinances tab. You may also find this information on our website at lanecc.edu/costs-admission/paying-college/financial-aid. If you receive aid from outside sources, such as scholarships, you are required to notify Financial Aid.

Grants:

If you are offered grants, these do not have to be repaid.

PELL GRANT

- May be available at all enrollment levels
- Offer is reduced based on your actual enrollment level on the enrollment deadline date
- The '23/24 Pell Grant Payment Chart' is available online at lanecc.edu/costs-admission/paying-college/financial-aid/financial-aid-forms under Publications
- May receive up to 150% of scheduled Pell offer in aid year (must be at least 1/2 time in 4th term)
- Lifetime limit of six full time years (600%). See studentaid.gov/h/understand-aid for details

OREGON OPPORTUNITY GRANT

- Must be enrolled at least 1/2 time
- Offer is reduced by half if enrolled in 6-11 credits at the enrollment deadline date
- Lifetime limit of four full time years
- Available fall, winter and spring terms

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

- Must be enrolled at least 1/2 time
- Offer does not change if less than full time
- Available to early applicants showing exceptional financial need
- Available summer, fall, winter and spring terms

OREGON PROMISE GRANT

- Grant administered by Oregon's Office of Student Access and Completion (OSAC).
- Eligibility requirements/details about grant available at oregonstudentaid.gov
- Must be enrolled at least 1/2 time
- Offer is reduced for less than full-time attendance
- Available fall, winter and spring terms

Work Study:

If you are offered work study, this is a great opportunity to supplement your educational funds as well as gain work experience.

FEDERAL WORK STUDY (FWS)

- Must be enrolled at least 1/2 time
- Offer does not change if attend less than full time
- Employment opportunities are available both on and off campus
- May only begin working after FWS has been accepted and all additional steps have been satisfied
- For more information see lanecc.edu/costs-admission/paying-college/financial-aid/federal-work-study

Scholarships:

Funds that do not have to be repaid.

- *Disbursed according to the donor's letter of instruction.*

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Types of Aid, con't.

Loans:

If you are offered a loan, it must be repaid with interest. You may decline or reduce your loan offer.

Carefully consider the amount you need to borrow - it adds up quickly! Student loans may not be discharged in bankruptcy; and defaulting on student loan debt has serious consequences.

FEDERAL DIRECT STAFFORD SUBSIDIZED LOAN

- Must be enrolled at least 1/2 time
- Offer does not change if less than full time
- Additional steps are required to receive the loan
- Annual limits and lifetime aggregate limits apply
- Government subsidizes (i.e. pays) the interest while you are enrolled in school at least 1/2 time

FEDERAL DIRECT STAFFORD UNSUBSIDIZED LOAN

- Is not automatically offered and requires a separate request for consideration
- Must be enrolled at least 1/2 time
- Offer does not change if less than full time
- Additional steps are required to receive the loan
- Annual limits and lifetime (aggregate) limits apply
- You are responsible for the interest while you are enrolled in school

FEDERAL PLUS LOAN

- Parent takes loan on behalf of dependent student
- Must be enrolled at least 1/2 time
- Offer does not change if attend less than full time
- Additional steps are required to request and receive the loan

Direct Loan Annual and Aggregate Loan Limits

Direct Stafford Student Loans have both annual and lifetime (aggregate) limits which are based on your year in college and your dependency status. Keep in mind that these are maximums - you may not qualify for the maximum. Always borrow the least amount you can, especially in unsubsidized loans.

ANNUAL LIMITS

Year in College	Dependent	Independent
Preparatory (pre-program)	\$2,625 (of which a max of \$2,625 can be subsidized)	\$8,625 (of which a max of \$2,625 can be subsidized)
1st year (0-45 credits)*	\$5,500 (of which a max of \$3,500 can be subsidized)	\$9,500 (of which a max of \$3,500 can be subsidized)
2nd year (46+ credits)*	\$6,500 (of which a max of \$4,500 can be subsidized)	\$10,500 (of which a max of \$4,500 can be subsidized)

* toward your program (does not include developmental credits)

AGGREGATE UNDERGRADUATE LIMITS

Dependent Students:

- The combined subsidized and unsubsidized aggregate limit is \$31,000 (of which a max of \$23,000 can be subsidized)

Independent Students:

- The combined subsidized and unsubsidized aggregate limit is \$57,500 (of which a max of \$23,000 can be subsidized)

These aggregate limits apply to all undergraduate studies (i.e., through completion of a bachelor's degree). Plan accordingly.

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Student Budget

We are required to develop a standard student budget that reasonably reflects the costs you may incur while attending Lane. This is also referred to as your *Cost of Attendance*. The amount of aid you receive, including any funds from outside agencies for educational purposes, cannot exceed your cost of attendance.

Your Cost of Attendance includes an allowance for tuition, fees, books, supplies, transportation, and living expenses. It is a modest allowance for one student based on regional averages. If requested and eligible, it may include other allowances, such as child care.

CHILD/DEPENDENT CARE

If you pay child or dependent care expenses for the time you are engaged in education-related activities, we may be able to increase your student budget by an amount not to exceed community standards. '2023/2024 Child Care/Dependent Care Budget Request' forms are online at lanecc.edu/costs-admission-paying-college/financial-aid/financial-aid-forms, under Requests.

DIFFERENTIAL/PROGRAM FEES

If you are required to pay additional fees, you may request an increase to your student budget by submitting a 'Request for Change'. Forms are online at lanecc.edu/costs-admission-paying-college/financial-aid/financial-aid-forms, under Requests.

REQUIRED TOOLS OR SUPPLIES

If your program or course requires you to purchase tools or supplies, you may request an increase to your student budget by submitting a 'Request for Change'. Forms are online at lanecc.edu/costs-admission-paying-college/financial-aid/financial-aid-forms.

SAMPLE BUDGET

The following is an example of a standard budget for three terms during the 2023-24 academic year (Fall 23, Winter 24, and Spring 24)

	Away from Home	At Home
Tuition & Fees	5,517	5,517
Books & Supplies	1,479	1,479
House & Food	12,807	4,563
Personal	1,620	1,080
Transportation	954	954
Loan Fees	100	100
Total	\$22,477	\$13,693

ENROLLMENT LEVEL OR BREAK IN ENROLLMENT

The budget for less than half time enrollment (1-5 credits) includes allowances for tuition, fees, books, supplies, and transportation. If you attend less than half time, enroll summer, or have a break in enrollment, your budget will be adjusted, and so will your offer letter.

Expected Family Contribution (EFC)

The Expected Family Contribution (EFC) is an index number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. Your EFC is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

It is a number used by your school to calculate how much financial aid you are eligible to receive.

The EFC is based upon information supplied on your FAFSA.

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Outside Resources & Scholarships

If the college is aware that you are receiving a scholarship and/or you are a sponsored student, the estimated total appears under 'Outside Resources & Scholarships' on your offer. This amount will change throughout the academic year as payments are received from the resource.

Please note that any scholarships or other outside resources not appearing on your offer must be reported to Financial Aid.

Student Need

Your 'Need' equals the 'Cost of attendance' minus the 'Expected Family Contribution' and other 'Outside Resources'. The aid you have been offered may not meet 100% of your need.

$$\begin{array}{r}
 \text{Cost of attendance} \\
 - \text{Estimated Family Contribution} \\
 - \text{Outside resources} \\
 \hline
 = \text{Unmet Need}
 \end{array}$$

If your need is not met, you can find more information about other sources of funding on our web page at lanecc.edu/costs-admission/paying-college/financial-aid/step-3-get-paid

Charging Books and Supplies

Financial aid applicants with a notification of a financial aid offer may charge books and supplies to their student account. Any charges made after your financial aid has disbursed (or charges that were not paid by financial aid) must be paid according to the terms of your payment plan. Go to bkstr.com/laneccstore for bookstore hours, locations, charging requirements, limits, schedules, and deadlines.

Financial Aid Refunds

FINANCIAL AID DISBURSEMENTS

Financial aid is disbursed the second Thursday of each term, and in most cases, every Thursday thereafter as offers become ready for payment.

Financial aid is applied to your account and will be used to pay tuition, fees, books and supplies before refunding any remaining amounts to you. If you provided permission on your Title IV Funds Release to use your financial aid to pay any other charges owed on your account at Lane, those will also be deducted from your financial aid.

Any remaining amounts will be refunded to you according to the refund option you selected when you activated your BankMobile account.

Refer to the Disbursement Schedule on page 6 for financial aid disbursement dates.

FEDERAL WORK STUDY EARNINGS

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.

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Financial Aid Disbursement Schedule

Programs	Summer 2023	Fall 2023	Winter 2024	Spring 2024
Federal Pell Grant Federal SEOG Oregon Opportunity Grant Federal Direct Stafford Loans Scholarships Parent Plus Loan***	July 6** ** unless your 1st course starts during the: 2nd 4 wks—Aug 3 2nd 6 wks—Aug 17 3rd 4 wks—Aug 31	October 5	January 18	April 11
Federal Direct Stafford Loans (*First Time Borrowers)	August 3	November 2	February 15	May 9
One term only Loans— must be paid in two disbursements Federal Direct Stafford Loans Parent Plus loan Required to be paid in two disbursements	2nd disbursement on August 10	2nd disbursement on November 9	2nd disbursement on February 22	2nd disbursement on May 16

*If you are a **first-time borrower at Lane CC**, Federal Regulations require that the first disbursement of Federal Direct Stafford Loans not be released until at least 30 days after the term begins.

**Summer term students – Summer term offers will be added once you are enrolled beginning mid-June.

***This date applies to students receiving the Parent Plus Loan funds. If funds are chosen to be disbursed to the parent, expect processing delays of 2-3 weeks.

Satisfactory Academic Progress (SAP)

As a financial aid recipient, you must maintain Satisfactory Academic Progress (SAP) to remain eligible to receive financial aid. SAP standards apply to all terms you attended, regardless of whether or not you received financial aid.

Regulations require you to complete your program within the Maximum Timeframe with at least a 2.0 cumulative GPA. Financial Aid SAP standards will help you achieve this goal.

Your progress is based on your entire academic record at Lane and includes all courses accepted on transfer from other institutions and Dual Enrollment courses.

Each term after grades post, the following components are measured and you must satisfactorily maintain each to remain eligible for financial aid.

- 2.0 Cumulative GPA (if you have 17+ attempted credits)
- 67.00% Cumulative Completion Rate
- Be under the Maximum Timeframe

A new SAP status is assigned at the end of each term. You may view your status on your ExpressLane account under the myFinances tab, next Financial Aid Status, then Overall Status of Financial Aid.

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Satisfactory Academic Progress (SAP), con't.

CUMULATIVE GPA REQUIREMENT

At the end of the term, if your cumulative attempted hours total:

- 1-16 credits → there is no minimum GPA requirement
- 17 + credits → you must have a cumulative GPA of 2.00 or higher

Grades that Affect your GPA

- A, B, C, D, F (*includes +/- combinations*)

Grades that Do Not Affect your GPA

- P, NP, NC, * (withdrawal), I, and U (audit)
- Note: NC discontinued 2019

Courses that Do Not Affect your GPA

- Transfer courses accepted by Lane
- Dual Enrollment Courses

CUMULATIVE COMPLETION RATE REQUIREMENT

You are required to complete a minimum of 67% of the credits you attempt.

67.00% is the bare minimum required for you to complete your program within the Maximum Timeframe and the 150% Requirement. You will learn more about this later... but what is important to know now is that if you have repeated courses or have taken courses not required for your current program, and you have less than a 67% completion rate, you run the risk of losing financial aid because of the 150% requirement. It is especially important that you maintain the highest completion rate possible.

Credits That Count as Attempted

- Any credit course in which you are registered after the enrollment deadline date
- Any transfer course accepted by Lane

Grades that Count as Attempted and Passed

- A, B, C, D, and P (*includes +/- combinations*)
- All accepted transfer credits

Credits that Count as Attempted but Not Passed

- Grades of F, NP, NC, * (withdrawal), I, and U (audit)
- Unapproved repeat coursework (see page 10 for further information)

If you do not meet one or both components of SAP, your financial aid is at risk!
A SAP calculator is available online at lanecc.edu/financialaid/sap-calculator

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Satisfactory Academic Progress (SAP), con't.

MAXIMUM TIMEFRAME

You are limited to attempting a specific number of credits, depending on the type of program you are pursuing. If you are pursuing more than one program, you will be limited to the Maximum Timeframe for the primary program. You should plan to complete your program(s) before reaching the Maximum Timeframe (as listed in the table below).

- The count begins with your first term
- Includes all transfer credits accepted by Lane
- Developmental credits are not counted against the limits listed below
- Per regulation, extenuating reasons for not completing courses cannot be considered
- We can extend eligibility under limited circumstances only

Program Type (Program length)	Maximum Timeframe
1 year certificate (ex. 46 credits)	69 credits
2 year certificate (ex. 80 credits)	120 credits
Associate degree (ex. 90 credits)	135 credits

This is a guide and not program specific, see myGradPlan for program specific length.

150% REQUIREMENT

You must be able to complete your program before attempting a number of credits equal to 1.5 times (150%) the published program length. The Maximum Timeframe is the 150% point. If you cannot mathematically complete your program before reaching the 150% point, you must appeal to continue to receive aid.

Appeal Process

RESOLVING YOUR FA SUSPENSION STATUS/MAXIMUM TIMEFRAME (Appeal Process)

If you are suspended from receiving aid you have the right to appeal. You may regain eligibility for future disbursements through an appeal process. To resolve your FA Suspension/Maximum Timeframe status, you must submit a successful appeal.

'Satisfactory Academic Progress/Maximum Timeframe appeal forms are available online at lanecc.edu/costs-admission/paying-college/financial-aid/financial-aid-forms, under Appeals.

Your Appeal may be approved if:

- Since being placed on probation, you continue to pass 100% of your attempted credits with 2.0 term g.p.a.
- You received a grade change that results in your meeting the cumulative requirements.

- You have successfully completed 6 credits without financial aid assistance.
- You have documented extenuating reasons for not completing all prior credits successfully.
- You have advanced to a new program level (e.g. 1-year certificate to an Associate degree)
- You have changed your program of study

Meeting some or all of the above criteria does not guarantee your appeal will be approved. Several factors are taken into consideration. Appeals are reviewed on a case-by-case basis.

Appeal results are sent via your ExpressLane portal or email after decisions are made.

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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. This limit includes developmental coursework taken at all colleges. You may enroll in developmental courses beyond this limit, but financial aid will not include the credits in your enrollment when determining the amount of aid you qualify to receive for the term.

DEFINITION OF “DEVELOPMENTAL”

All Lane courses numbered 001-099 and ENG 116 are considered developmental. Older developmental coursework may not adhere to this same numbering convention. However, those credits still count against the Developmental Credit Limit.

Pell Grant Lifetime Eligibility Limits

The amount of Federal Pell Grant funds you may receive over your lifetime is limited to the equivalent of six years of full time enrollment or 600%.

The Department of Education keeps track of your Lifetime Eligibility Used (LEU). Your percentage used may be viewed on studentaid.gov.

You will want to monitor your LEU and make sure that you have enough remaining eligibility to complete your studies here at Lane and beyond.

Tips for success:

- Visit your instructor during office hours
- Consider taking a reduced course load
- Take a College Success class
- Meet with your Academic Advisor regularly

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Repeated Coursework

The College allows you to repeat courses; however, regulations prohibit us from funding you for some repeats. As a standard, all courses can be repeated one time with financial aid funding. However, if you repeat a course more than one time, Financial Aid must manually review your eligibility. If it is determined you are eligible to receive financial aid to repeat the course, any additional amounts you are eligible to receive may be delayed 1-2 weeks past your initial disbursement for the term.

Will my class be funded? Use the [Repeat Coursework Flow Chart](#) to help guide you in determining if a repeated course will be funded. Please be aware you cannot negotiate to have a repeated course funded if we have already determined it is not eligible for funding.

Courses approved as “repeatable” for credit toward program completion: Financial Aid may fund courses approved as repeatable as long as the repeat meets an unfulfilled program requirement of your declared Program of Study.

- Refer to the course description in the College Catalog to determine if a course is repeatable, as well as how many times it may be repeated for credit.
- Refer to the Program of Study in the College Catalog to see if and how the repeat will be applied to your program.

How repeat courses affect SAP: Repeated coursework that cannot be used toward program completion will be counted as attempted, but will not be counted as earned. Unapproved repeat coursework (i.e. courses not identified as repeatable in the College Catalog) will negatively impact your completion rate, even if the repeat coursework is not funded.

Note: additional guidelines apply - be certain to visit our web pages at [lanecc.edu/costs-admission/paying-college/financial-aid/step-4-maintain-your-eligibility](https://www.lanecc.edu/costs-admission/paying-college/financial-aid/step-4-maintain-your-eligibility)

100% Withdrawal / Not Passing All Courses

Financial aid is earned over the course of a term by attending and participating in your classes. If you withdraw from all your classes and/or stop attending, you may not earn all of your financial aid.

When the college returns your unearned aid to the Department of Education, you will be re-billed tuition and fees that are no longer paid by financial aid. This results in a charge on your student account and is payable under the conditions set by the college.

- Late fees are assessed monthly
- Your account can be sent to collections for non-payment
- Registration can be dropped
- Ability to register for classes may be blocked
- Ability to make changes to your schedule may be blocked

Your unearned aid must be returned to the Department of Education, even if you have documented extenuating circumstances. In addition, you may not meet SAP standards and the credits will count towards your Maximum Timeframe. We strongly advise you to visit Enrollment and Student Financial Services *before* you withdraw.

For more information, visit our web pages at <https://www.lanecc.edu/costs-admission/paying-college/financial-aid/step-4-maintain-your-eligibility>

Rights and Responsibilities

You have the right to know:

- The financial aid programs available to you
- The procedures and deadlines for applying
- The cost of attendance (Student Budget)
- The criteria used in offering aid and how Student 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 SAP is evaluated and what happens if it is not maintained
- How to appeal decisions concerning aid

You have the responsibility to:

- Monitor your ExpressLane, Financial Aid account weekly
- Complete applications accurately and on time
- Read and follow all instructions when submitting information
- Read and retain copies of all forms you submit
- Choose an academic program and understand the requirements for your program
- Comply with the terms of any Federal Work Study job accepted
- Maintain SAP standards
- Notify us if you receive educational funding from sources that do not appear on your offer of assistance
- Borrow wisely

College Resources

The college offers many resources to help you maintain SAP Standards and meet your academic goals. If you find you need assistance or feel you are struggling, consider utilizing these services offered to you, most free of charge:

Academic Advising—Bldg 1, Rm 103

Provides academic/career advising, course planning, information about Lane services and programs, connect with campus and community resources

Academic Learning Skills—Bldg 11, Rm 245

Provides instruction to prepare students for success in Lane courses and in work, family and community settings

Center For Accessible Resources—Bldg 19, Rm 263A

Coordinates support services for students with disabilities so they can meet academic requirements and goals

Career Exploration Center—Bldg 1, 1st Floor

Provides career assessments/information, scholarship advising and student employment opportunities to help student learn about their options, and fund their college education

Health Clinic—Bldg 18, Rm 101

Provide affordable, accessible, efficient, evidence-based health care to the students of Lane Community College

Mental Health and Wellness Center—Bldg 18, Rm 101

Provides confidential services including counseling, crisis intervention, campus outreach, support using technology, education, and prevention. Services are confidential and free of charge

TRiO—Bldg 1, Rm 219

Free services provided to eligible students to assist in meeting the varied challenges of college life

Addiction Program—Bldg 18, Room 101

Supports programs for the prevention of substance abuse and other addictions by LCC students with a focus on wellness with personal and community growth. Services are confidential and free of charge

Academic and Tutoring Services—Center Bldg, Rm 211 and Lane Support Hub Online

Free drop in tutoring available in a variety of subjects

Maxwell Student Veteran Center- Bldg 1, Rm 201

Provides a gathering place and transition resources and services for student veterans and military affiliated personnel to facilitate successful completion of studies

Veterans Education Certification—Bldg 1, Rm 201

Assists students with using VA education benefits at LCC

Gender Equity Center—Bldg 1, Rm 202

Information resource/referral, support, advocacy, advising, technical assistance, tutoring and mentoring

Multicultural Center—Bldg 1, Rm 206

Provides a comfortable atmosphere where students from all ethnic backgrounds can get information on admission, registration, course and program planning, and referrals to on-campus and community services

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.