







# 2023-2024

## Financial Aid Handbook

### 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](http://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](http://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](http://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
<b>Tuition &amp; Fees</b>	5,517	5,517
<b>Books &amp; Supplies</b>	1,479	1,479
<b>House &amp; Food</b>	12,807	4,563
<b>Personal</b>	1,620	1,080
<b>Transportation</b>	954	954
<b>Loan Fees</b>	100	100
<b>Total</b>	\$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](http://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](http://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  <b>Required to be paid in two disbursements</b>	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.

## 2023-2024 Financial Aid Handbook

### 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](https://lanecc.edu/financialaid/sap-calculator)

## 2023-2024 Financial Aid Handbook

### 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](https://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](https://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.

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#### 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>

