

2018-2019

Financial Aid Award Handbook

This information is provided to help you understand your financial aid awards 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 Enrollment Services and Financial Aid.

The Award Letter

Your award letter 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 award letter is based on:

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

REVISIONS to your offer may occur during the award 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may adjust or void your offer at any time as a result of a change in status, low scores on placements tests, false or outdated information, the availability of federal, state, or institutional funding, and/or errors.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 awards are based on full time attendance. If you are enrolled in less than 12 credits on the enrollment deadline date (see below), 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 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 awards 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.

On your award letter, under 'Award Messages', the requirements for that award are explained, as well as any additional steps needed for each type of aid being offered to you. You may also view these requirements on myLane under the myFinances tab, or visit our website at lanecc.edu/finaid. 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
- Award is reduced based on your actual enrollment level on the enrollment deadline date
- The '18/19 Pell Grant Payment Chart' is available online at lanecc.edu/finaid/forms under Publications
- May receive up to 150% of scheduled Pell award in award year (must be at least 1/2 time in 4th term)
- Lifetime limit of six full time years (600%). See studentaid.ed.gov for details

OREGON OPPORTUNITY GRANT

- Must be enrolled at least 1/2 time
- Award is reduced by half if enrolled in 6-11 credits at the enrollment deadline date
- Lifetime limit of four full time years

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

- Must be enrolled at least 1/2 time
- Award 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
- Award is reduced for less than full-time attendance

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
- Award 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/finaid/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
- Award 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
- 1st time borrowers (on or after 7/1/13) have a timeframe limitation, which if exceeded will cause him/her to lose the interest subsidy on prior loans. Read '[Maximum Subsidized Loan Eligibility](#)' for more info.

FEDERAL DIRECT STAFFORD UNSUBSIDIZED LOAN

- Is not automatically offered and requires a separate request for consideration
- Must be enrolled at least 1/2 time
- Award 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
- Award 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.

The ‘Budget Type’ assigned to you is based upon information you provided on the FAFSA regarding your living situation during the 2018-2019 school year. Your ‘Estimated 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. ‘2018/2019 Child Care/Dependent Care Budget Request’ forms are online at lanecc.edu/finaid/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/finaid/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/finaid/forms.

SAMPLE BUDGET

The following is an example of a standard budget for three terms during the 2018-19 academic year (Fall 18, Winter 19, and Spring 19)

	Away from Home	At Home
Tuition & Fees	4,464	4,464
Books & Supplies	1,419	1,419
Room & Board	9,099	3,591
Personal	1,620	1,080
Transportation	774	774
Loan Fees	100	100
Total	\$17,476	\$11,428

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 awards.

Expected Family Contribution (EFC)

The Expected Family Contribution (EFC) is a dollar figure used to determine your eligibility for need-based financial aid. It represents the amount you and/or your family can reasonably contribute toward your education (although it isn’t necessarily expected the family will have this amount immediately available).

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 award letter. 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 award letter must be reported to Financial Aid.

Student Need

Your 'Student Need' equals the 'Estimated cost of attendance' minus the 'EFC' and other 'Outside Resources & Scholarships'. The aid you have been awarded may not meet 100% of your need.

	Estimated cost of attendance
-	EFC
-	Outside resources
=	Student need

If your need is not met, you can find more information about other sources of funding on our web page at lanecc.edu/finaid/additional-sources-assistance

Charging Books and Supplies

Financial aid applicants with a notification of a financial aid award 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 <http://titanstore.lanecc.edu/home.aspx> for bookstore hours, locations, charging requirements, limits, schedules, and deadlines.

Financial Aid Refunds

FINANCIAL AID DISBURSEMENTS

Financial aid is disbursed beginning at noon the second Thursday of each term, and in most cases, every Thursday thereafter as awards 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 2018	Fall 2018	Winter 2019	Spring 2019
Federal Pell Grant Federal SEOG Oregon Opportunity Grant Federal Direct Stafford Loans Scholarships	July 5** ** unless your 1st course starts during the: 2nd 4 wks—Aug 2 2nd 6 wks—Aug 16 3rd 4 wks—Aug 30	October 4	January 17	April 11
Federal Direct Stafford Loans (*First Time Borrowers)	Aug 2	November 1	February 14	May 9
Federal Direct Stafford Loans (one-term-only loan) <i>Required to be paid in two disbursements</i>	2nd disbursement on August 9	2nd disbursement on November 8	2nd disbursement on February 21	2nd disbursement on May 16

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

Satisfactory Academic Progress (SAP)

The information in this section is being reviewed and is subject to change. Please check back later for updates.

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 Attempted Credits Allowed 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 Attempted Credits Allowed

A new SAP status is assigned at the end of each term. You may view your status on your myLane account, under the myFinances tab, then Financial Aid Academic Progress.

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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)

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 67.00% of the credits you attempt.

67.00% is the bare minimum required for you to complete your program within the Maximum Attempted Credits Allowed 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 permanently 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 www.lanec.edu/financialaid/sap-calculator

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Satisfactory Academic Progress (SAP), con't.

MAXIMUM ATTEMPTED CREDITS ALLOWED

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 Attempted Credits Allowed for the longest program type. You should plan to complete your program(s) before reaching the Maximum Attempted Credits Allowed (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 Attempted Credits Allowed
1 year certificate (47 credits)	70 credits
2 year certificate (80 credits)	120 credits
Associate degree (90 credits)	135 credits

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 Attempted Credits Allowed is the 150% point. If you cannot mathematically complete your program before reaching the 150% point, you cannot continue to receive aid. This is not appealable.

Appeal Process

RESOLVING YOUR FA SUSPENSION STATUS (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 status, you must submit a successful appeal.

'Satisfactory Academic Progress Appeal' forms are available online at lanecc.edu/finaid/forms, under Appeals.

Your Appeal may be approved if:

- Since being placed on probation, you continue to pass 100% of your courses with C grades.
- You received a grade change that results in your meeting the cumulative requirements.

- You have made up 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)

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 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, or 600%.

The Department of Education keeps track of your Lifetime Eligibility Used (LEU). Your percentage used

can be viewed on the National Student Loan Data System (NSLDS).

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.

Maximum Eligibility for Direct Subsidized Loan

There is a limit on the maximum period of time (measured in academic years) that first-time borrowers on or after July 1, 2013 can receive the Direct Stafford Subsidized Loan. In general, you may not receive the Subsidized Loan for more than 150% of the published length of your program.

For full time students, receipt of a Subsidized Loan for the entire year will count as one year against the maximum eligibility period. Students that do not receive the Subsidized Loan for the entire year will generally have a prorated calculation against the maximum eligibility period.

After you have received the Subsidized Loan for your maximum eligibility period, you are no longer eligible to receive additional Subsidized Loans. If you continue to be enrolled in any undergraduate program after you have reached your maximum eligibility, the interest will no longer be subsidized for periods when interest would have been normally subsidized.

A full disclosure of the Maximum Eligibility Period is published by the U.S. Department of Education and can be found at lanecc.edu/finaid/forms, under Maximum Subsidized Loan Eligibility.

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/finaid/repeat-coursework

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 drop 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 Attempted Credits Allowed. We strongly advise you to visit Enrollment and Student Financial Services *before* you withdraw.

For more information, visit our web pages at lanecc.edu/finaid/withdrawal-information

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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 awarding 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 myLane, myFinances 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 award letter
- 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 Referral Center—Bldg 1, Rm 207
Provides academic/career advising, course planning, and information about Lane services and programs

Academic Learning Skills—Bldg 11, Rm 245
Provides instruction that will prepare a student for success in Lane courses

Center For Accessible Resources—Bldg 19, Rm 265
Coordinates support services for students with disabilities

Counseling & Career Center—Bldg 1, Rm 103
Provides personal and academic support that leads to student success

Health Clinic—Bldg 18, Rm 101
Provides free and low cost comprehensive health services to students

Substance Abuse Prevention—Bldg 1, Rm 226
Offers comprehensive and confidential substance abuse services for students

TRiO—Bldg 1, Rm 219
Free services provided to eligible students to assist in meeting the varied challenges of college life.

Tutoring Services—Center Bldg, Rm 215
Free drop in tutoring available in a variety of subjects. Quiet independent study environment.

Veterans Services—Bldg 19, Rm 233A
Educational assistance and support for veterans and their dependent children.

Gender Equity Center—Bldg 1, Rm 202
Information resource/referral, support, advocacy, advising, technical assistance, tutoring and mentoring.

Lane Community College - Notice of Non-discrimination:

Lane Community does not discriminate on the basis of race, color, national origin, sex, disability, or age in its program or activities. 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. The people listed below have been designated to handle inquiries regarding nondiscrimination policies. Chief Human Resources Officer, 4000 E 30th Avenue, Eugene OR 97405 (541)463-5585 carrd@lanecc.edu or Title IX Coordinator, 4000 E 30th Ave, Eugene OR 97405 (541)463-5870 deleonjf@lanecc.edu.