## Labette Community College

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## STUDENTS' FINANCIAL AID RIGHTS & RESPONSIBILITIES

Students who have applied for financial aid must **READ AND COMPLY** with the information included in this document to remain eligible. Financial aid includes Federal Pell Grants, Federal Direct Loans (subsidized and unsubsidized), Plus Direct Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Work-Study (FWS), Scholarships and any institutional aid.

The U.S. Department of Education believes that the responsibility of a student's education lies first with the student and/or the parent. Therefore, financial assistance is meant to "assist" a student, not to cover 100% of student expenses while attending school.

## **Student Responsibilities**

It is the student's responsibility to:

- 1. Complete the Free Application for Federal Student Aid (FAFSA) www.fafsa.ed.gov.
- 2. For assistance please contact the Financial Aid Office.
- 3. Provide the Financial Aid Office (FAO) with all supporting documents requested for verification purposes. Original documents are usually required. **Institutional and other identified documents cannot be faxed.** For **Summer** federal aid, students must also complete the **Summer Financial Aid Application** on the LCC website.
- 4. Provide the FAO with an official academic transcript, from high school and from all postsecondary institutions attended. **These transcripts may not be faxed**.
- 5. All students requesting Federal Direct Student Loans are required to complete all 3 steps of the Loan Procedures on the Financial Aid webpage. Upon graduation or withdrawing from school, students are required to complete Exit Counseling.
- 6. **Students must pay back all student loans**. There is a six-month grace period from the date of graduation or withdrawal from school before repayment begins.
- 7. Students who do not receive an award letter by the end of the first week of classes will need to set up the online payment plan through Nelnet or pay for classes.

- 8. Provide **accurate information.** Any false or misleading information may cancel all awards and subject applicant to disciplinary action by the College, including permanent dismissal. Student could also be subject to a \$20,000.00 fine, a prison sentence, or both. Falsification of information or failure to comply with federal regulations is a felony.
- 9. Students must read and comply with the information in this document.

#### **Student Eligibility**

General eligibility requirements are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the Free Application for Federal Student Aid (FAFSA®) stating that you are not in default on a federal student loan and do not owe money on a federal student grant and you will use federal student aid only for educational purposes;
- show you're qualified to obtain a college or career school education by having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

## **Student Financial Assistance Programs**

#### Federal Pell Grant – Need-Based

A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant.) You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

Amounts can change yearly. For the 2023-24 award year (July 1, 2023, to June 30, 2024), the maximum award is \$7,395 The amount you get, though, will depend on:

- your financial need,
- your cost of attendance,
- your status as a full-time or part-time student, and
- your plans to attend school for a full academic year or less.

Students receive Federal Pell Grants based on the information provided on the FAFSA. Students with Expected Family Contribution (EFC) amounts of 0 to 6656 **may** be eligible for a grant. FAFSA determines eligible students and eligible amounts. Eligible students are required to complete documents as determined by the FAFSA, which is referred to as the verification process.

Students who have **completed all steps** of the FAFSA application and verification process may defer charges for tuition, fees, and books at the time of enrollment. The charges will be withheld from their financial assistance and credited to the student's account. Refunds will be issued to the student for the amount exceeding institutional charges at time of disbursement.

Grants are paid for the Fall and Spring semester after the official enrollment certification date of the semester. Summer grants are normally paid at the end of the 4-week session and 8-week session.

The amount of *Federal Pell Grant* funds you may receive over your lifetime is limited by a federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%-150%, the six-year equivalent is 600%.

#### Federal Supplemental Educational Opportunity Grants – Need-Based

Supplemental Educational Opportunity Grant funds are very limited and will be awarded to student who are most in need of aid. Based on the FAFSA, students are organized by largest amount of unmet need. Student awards range from \$100.00 to \$250.00 per semester.

#### Federal Work-Study – Need Based

The Federal Work Study program offers students the opportunity to work at the college and earn money to help cover their cost of education. Besides the monetary benefit, work study jobs provide students with valuable work/life experience. Also, the hours are generally flexible and work around class schedules.

Federal Work Study positions and funds are limited. Students must complete the FAFSA to determine eligibility. Students can work a maximum of 20 hours a week but not all positions will get 20 hours a week. Students must be enrolled in at least 6 credit hours that go towards their declared major.

To be considered for a Federal Work Study position you must:

- Complete the FAFSA
- Complete all required financial aid forms
- Be Pell eligible and have unmet need
- Complete a Work Study application

Oftentimes Institutional Work-Study positions are available for students not eligible for Pell. These vacancies are also maintained in the FAO.

The total amount of financial aid received may not exceed the cost of attendance. Costs which are used in the cost of attendance include tuition and fees, room and board, books and supplies, transportation, miscellaneous expenses and computer allowance. All of the items have a maximum dollar amount, per federal guidelines.

#### Loans

All students must first complete the **Free Application for Federal Student Aid** (**FAFSA**) in order for the Financial Aid Office to determine eligibility. Students applying for federal student loans for the first time are required to complete <u>Entrance Counseling</u>. Each academic year, all students applying for loans are required to complete the <u>Master Promissory Note</u> and the <u>Federal Direct Loan Request Form</u>. Upon graduation or withdrawing from school students are required to complete <u>Exit Counseling</u>. Students should be aware that all **loans must be repaid** regardless of whether they graduate, withdraw or cease attendance.

#### Loans are not disbursed until 6 weeks after the semester begins.

The student must be enrolled at least half time at the time the credit balance is disbursed. If students would like to cancel any or all of their student loan, they must do so by notifying the Financial Aid Office. If the loan has already been disbursed to the school, students must notify the Financial Aid Office within 14 days of disbursement to cancel their loan.

#### Federal Direct Loan (Subsidized) – Need-Based

A **subsidized** loan is awarded on the basis of financial need. Student's eligibility will be determined using the student's cost of attendance, FAFSA results and any awards the student has already received. Student must have unmet need in order to be eligible and amount of the subsidized loan cannot exceed unmet need. Students will not be charged any interest before they begin repayment or during deferment periods. The federal government "subsidizes" the interest during these periods.

Students need to be aware that they are requesting a **loan** and will be **required to repay the principle plus the interest beginning six months after they cease to be enrolled at least half time.** The government covers the interest of a subsidized loan while the student is attending a least half time. Repayment terms may vary depending on repayment plan.

Moving Ahead for Progress in the 21st Century Act added a new provision to the Direct Loan statutory requirements that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.

#### Federal Stafford Loan (Unsubsidized) – Non-Need-Based

An **unsubsidized** loan is not awarded on the basis of need. Students will be charged interest from the time the loan is disbursed until it's paid in full. The amount of the loan is calculated by using the school costs less all other types of aid received including loans. A student must borrow the amount for which they are eligible through the subsidized loan first. The total of subsidized and unsubsidized and all other aid may not exceed the cost of attendance.

#### Parent Direct (PLUS) Loan - Non-Need-Based

PLUS loans are available to **parents of dependent undergraduate students** enrolled at least half time. Loan payments begin immediately, and are to be made by the parent. Parents who are interested in Parent Plus Loan MUST contact the Financial Aid Office for further instruction.

#### Loan Repayment

Students must repay the full amount of the loans plus accrued interest. Students will repay each loan in monthly installments during a repayment period that begins on the day immediately following their 6-month grace period on the loan.

The Department of Education will provide students with a choice of repayment plans and also a repayment schedule that identifies their payment amounts and due dates. If students intend to repay their loan but are unable to make scheduled loan payments, the Department of Education may grant them a forbearance that allows them to temporarily stop making payments or to temporarily make a smaller payment amount, which extends the time for making payments.

Students may prepay all or any part of the unpaid balance on their loans at any time without penalty. If they do not specify which loans they are prepaying, The Department of Education will determine how to apply the prepayment in accordance with the Act.

Sample of Department of Education Repayment Plans.

#### Student Support Services Grant Aid – Need Based

Student Support Services participants who apply for grant aid must demonstrate first that they meet financial aid eligibility criteria, which include receiving a Pell grant for the current academic year and having unmet need greater than or equal to the minimum award amount (the minimum award amount is equal to the minimum full-time Pell grant award each year). Once these criteria are certified by the LCC financial aid office, the SSS project director certifies that the applicant has met all program criteria, which include meeting with an academic advisor for SSS a prescribed number of times, completing financial literacy curriculum, and demonstrating satisfactory academic progress as measured by the student's grade point average (minimum 2.0) and enrollment record (minimum 6 credit hours). The maximum grant awarded to a student is equal to the maximum full-time Pell grant award each award year.

#### Scholarships

Labette Community College offers scholarships on a competitive basis for academics, activities and other qualifications.

Students must complete the Scholarship Application by the end of the second week of classes.

Scholarships for academic, activity and athletic programs vary in dollar amounts.

Fees are not covered by scholarships - which at this time is \$59.00 per credit hour. (Subject to change) Acceptations may apply with some athletic scholarships.

Scholarships may be effective for up to two academic years, as determined by sponsors and in accordance with NJCAA regulations.

Activity/Athletic Sponsors may submit a written appeal to the Vice President of Student Affairs for exceptions to the scholarship policy.

The minimum academic scholarship available is a Merit Scholarship which if awarded applies up to 16 credit hours of tuition and \$50 per semester in books.

The maximum academic scholarship award is the Presidential Scholarship, which pays up to 16 credit hours of tuition and \$200.00 per semester in books.

Students may only receive one institutional scholarship applicable toward tuition.

If a student does not meet the scholarship requirements (i.e. academic performance, disciplinary reasons, poor attitude/cooperativeness, lack of attendance, and/or missed performances) each semester, Labette Community College reserves the right to revoke the scholarship award for the upcoming semester.

If a student is in violation of institutional policy, a scholarship can be revoke at any point during the semester. If the violation occurs before the mid-point of the semester a student may be responsible for all charges. If the violation occurred after the mid-point of the semester the scholarship would cover the expenses.

#### **Foundation Scholarships**

Many Foundation scholarships from private and corporate donors are available and awarded according to applicant qualifications and funding availability. Written thank you notes may be required before award is validated. Early application is encouraged. The list of scholarships and the qualifications are listed on the Financial Aid webpage.

#### **Kansas Regent Scholarships**

Listed below are the scholarships offered by the Kansas Regents.

### Kansas Career Technical Workforce Grant

The Career Technical Workforce Grant is available to students enrolled in an eligible career technical education program operated by a designated Kansas educational institution that has been identified as offering a technical certificate or associate of applied science degree program in a high cost, high demand, or critical industry field. Designated Kansas educational institutions include technical colleges, community colleges, and public four-year colleges that award associate of applied science degrees; and Washburn Institute of Technology. Only technical certificate and associate of applied science degree programs are included among the eligible programs. Preference in awarding goes to applicants with financial need.

#### **Priority Deadline: May 1.**

### **Kansas Comprehensive Grant**

The Kansas Comprehensive Grant is available to students with financial need. Kansas residents enrolled fulltime at eighteen private colleges and universities located in Kansas, the six state universities, and Washburn University. This grant is funded by the state of Kansas. The Kansas Legislature provides limited assistance to students with financial need. To be considered you must complete and submit the FAFSA, listing one or more eligible colleges in the FAFSA. The funding level allows about 1 in 3 eligible students to be assisted with award amounts ranging from \$200 - \$10,000 at the private institutions and \$100 - \$4,000 at the public institutions. This grant is based on financial need.

### **Priority Deadline: April 1**

#### Kansas Ethnic Minority Scholarship

The Kansas Ethnic Minority Scholarship program is designed to assist academically competitive students who are identified as members of any of the following ethnic/racial groups: African American; American Indian or Alaskan Native; Asian or Pacific Islander; or Hispanic. Scholarship selection is based on financial need as determined by federal methodology.

#### **Deadline: May 1**

#### Kansas Military Service Scholarship

The Kansas Military Service Scholarship is available for the payment of tuition and fees at a public Kansas institution for students who are a resident of Kansas and has:

- served in military service in international waters or on foreign soil in support of military operations <u>for</u> <u>which the person received hostile fire pay</u> for at least 90 days after September 11, 2001, or served less than such 90 days because of injuries during such military service;
- has received an honorable discharge or under honorable conditions (general) discharge from military service or is still in military service; and
- has provided copies of military discharge papers (DD-214 form) or active duty orders whichever such paper or order indicate the location of such person's deployment and indicate the person has served after September 11, 2001, in any military operation for which the person received hostile fire pay.

Because financial need is a priority in awarding this scholarship, students will need to file a FAFSA form. Once your school considers you as a graduate status student, you are not eligible for this scholarship.

#### **Priority Deadline: May 1.**

#### Kansas National Guard Educational Assistance

The Kansas National Guard Educational Assistance provides a percentage of tuition and fees paid; up to a maximum rate not to exceed the maximum rate that would be charged by the state educational institutions for enrollment. The percentage is determined by the number of eligible students and available appropriations. Students may be pursuing a certificate, diploma or degree program and must be an enlisted member of a Kansas Air/Army National Guard unit. Full-time enrollment not required. Students must have a GED or high school diploma to qualify for this assistance. The member must not already have obtained a bachelor's degree. The National Guard Educational Assistance is only available for fall and spring semesters.

#### Fall 2023 semester deadline - August 31, 2023 Spring 2024 semester deadline - January 31, 2024

#### Kansas Nursing Service Scholarship

The Kansas Nursing Service Scholarship requires an obligation to practice as an LPN or RN in Kansas and work for a sponsor. A sponsor means any adult care home, psychiatric hospital, medical care facility, home health agency, local health department or any state agency, which employs LPNs or RNs, licensed by the State of Kansas. The sponsor will provide partial scholarship funding and provide employment upon licensure of the recipient. If the sponsor is a mental health center or treatment facility, the sponsor does not share the cost of the scholarship assistance. The obligation for the scholarship is to work for the sponsor for one year for each year of the scholarship support received.

#### **Priority Deadline: May 1.**

#### Kansas State Scholarship

The Kansas State Scholarship is designed to assist financially needy students in the top 20-30% of Kansas high school graduates who are designated as state scholars during the senior year of high school. To be eligible to apply for the Kansas State Scholarship, in the senior year of a Kansas high school you would have:

1. received a certificate stating that you completed the required curriculum

AND

2. received a letter stating that you were *designated* by the Kansas Board of Regents.

#### **Priority Deadline: May 1.**

#### Kansas Promise Act Scholarship

The Kansas Promise Scholarship was created during the 2021 Kansas Legislative Session to assist students attending Kansas community colleges, technical colleges, Washburn Institute of Technology and certain private postsecondary educational institutions and enrolled in specified fields of study, generally in the fields of (1) information technology and security, (2) mental and physical health care, (3) advanced manufacturing and building trades, or (4) early childhood education and development. Your college also has one other eligible program area. Talk with your college about other eligible areas of study that may qualify for this scholarship. This scholarship may be used toward tuition, required fees, books, and required program materials. Your educational institution will determine the amount of your Promise Scholarship award based on information from the Free Application for Federal Student Aid (FAFSA) along with other financial aid that you may be receiving.

See <u>https://www.kansasregents.org/students/student\_financial\_aid/promise-act-scholarship</u> for more detailed information and the application.

## Verification

During verification, the college financial aid administrator will ask the applicant to supply copies of documentation to verify the data that was submitted on the <u>Free Application for Federal Student Aid (FAFSA)</u>. Verification is intended to improve the accuracy of the information submitted on the FAFSA. It is not intended to function like a forensic audit. But the college financial aid office may not process requests for professional judgment or disburse federal student aid until the verification process is complete.

Financial aid administrators have the right to ask for any documentation they feel is necessary to complete verification. If the family refuses to supply this documentation, the college is prohibited from disbursing federal student aid to the student.

The following documents will be verified from students that are selected for verification by the Department of Education for the 23-24 academic school year for the Verification Tracking Flags: V1, V4, and V5

| Verification<br>Tracking Flag | Verification<br>Tracking Group<br>Name | FAFSA Information Required to be<br>Verified                                                                                                                                                                                                                                             | LCC's Acceptable<br>Documents                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| V1                            | Standard<br>Verification Group         | Tax Filers• Adjusted Gross Income• U.S. Income Tax Paid• Untaxed Portions of Individual<br>Retirement Account (IRA)<br>Distributions• Untaxed Portions of Pensions• IRA Deductions and Payments• Tax Exempt Interest Income• Education Tax CreditsNontax Filers• Income Earned from Work | 2021 IRS Tax Return<br>Transcript<br>Or Signed copy of<br>2021 1040 Tax Return<br>2021 IRS Verification<br>of Non-Filing Letter<br>OR<br>Reject letter from IRS<br>stating IRS Non-<br>Filing Letter cannot<br>be processed along<br>with the 23-24 Parent<br>Verification of Non-<br>Filing From or 23-24<br>Student Verification<br>of Non-Filing Form<br>23-24 Standard<br>Verification Form<br>(V1) |
| V4                            | Custom Verification<br>Group           | <ul> <li>Tax Filers and Nontax Filers</li> <li>Number of Household<br/>Members</li> <li>Number in College</li> <li>High School Completion<br/>Status</li> <li>Identity/Statement of<br/>Educational Purpose</li> </ul>                                                                   | Official High School<br>Transcript with<br>Graduation Date/Copy<br>of Passing GED/High<br>school Equivalence<br>23-24 Custom<br>Verification Form<br>(V4)                                                                                                                                                                                                                                               |
| V5                            | Aggregate<br>Verification Group        | <ul> <li>Tax Filers</li> <li>Adjusted Gross Income</li> <li>U.S. Income Tax Paid</li> <li>Untaxed Portions of IRA<br/>Distributions</li> <li>Untaxed Portions of Pensions</li> <li>IRA Deductions and Payments</li> </ul>                                                                | 2021 IRS Tax Return<br>Transcript<br>Or Signed copy of<br>2021 1040 Tax Return<br>2021 IRS Verification<br>of Non-Filing Letter                                                                                                                                                                                                                                                                         |

| Verification<br>Tracking Flag |  |                                                                                                                                                                                                                                                                                                                                                   | LCC's Acceptable<br>Documents                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               |  | <ul> <li>Tax Exempt Interest Income</li> <li>Education Tax Credits</li> <li>Nontax Filers</li> <li>Income earned from work</li> <li>Tax Filers and Nontax Filers</li> <li>Number of Household<br/>Members</li> <li>Number in College</li> <li>Identity/Statement of<br/>Educational Purpose</li> <li>High School Completion<br/>Status</li> </ul> | ORReject letter from IRS<br>stating IRS Non-<br>Filing Letter cannot<br>be processed along<br>with the 23-24 Parent<br>Verification of Non-<br>Filing From or 23-24<br>Student Verification<br>of Non-Filing Form23-24 Aggregate<br>Verification Form<br>(V5)Official High School<br>Transcript with<br>Graduation Date/Copy<br>of Passing GED/High<br>school Equivalence |

After reviewing the documents required to be reviewed by the U. S. Department of Education for verification tracking flags: V1, V4, or V5 if there is any conflicting information more documentation will be requested until the conflicting information is resolved. Documents that may be requested are not limited to but examples are: 23-24 Household Form, 23-24 Student Income Form, or 23-24 Parent Income Form.

Students may also be selected for verification by the institution. Students are selected for verification when there is conflicting information such as but not limited to marital status does not match tax filing status, there is a missing parent from on the FAFSA, or after talking to the student and the information is conflicting on the FAFSA. Documents that may be request are not limited to but examples are: 2021 IRS Tax Return Transcripts, W2's, Marriage License, Divorce Decree, 23-24 Household Form, 23-24 Student Income Form, 23-24 Parent Income Form.

LCC requires documentation from all students that would be dependent that answer yes to a dependency question. Some documentation requested but not limited to: marriage license, DD-214, copy of newest dependents birth certificate, proof of orphan/ward of court, parent's death certificate, emancipated minor paperwork, legal guardianship paperwork or 23-24 Unaccompanied Homeless Youth Form.

A student selected for verification by the institution or by the U. S. Department of Education, must have their file complete no later than 45 days after the last date of attendance. The following deadlines are suggested to

ensure a payment for the designated term: Fall semester: Dec. 1<sup>st</sup>; Spring semester: May 1<sup>st</sup>; Summer semester: June 15<sup>th</sup>.

If a student's ISIR is selected for verification and the verification results in corrections to the ISIR, a payment may be made up to 60 days following the completion of verification to allow time for the corrections and payments. A payment will be made no later than September 30<sup>th</sup> following the end of an award year.

## **Cost of Attendance**

The student's financial aid package begins with their cost of attendance. Cost of attendance includes tuition and fees, room and board, transportation, books and supplies, miscellaneous and computer allowance. Dependency status, residency and enrollment status also affect the cost of attendance. The Expected Family Contribution (EFC) is subtracted from the cost of attendance, leaving the students need based aid eligibility (unmet need).

#### 2023-24 Budgets **Dependent Student** W/Parent **Off Campus** On Campus Border Out In State In State In State Tuition/Fees 3,968 3,968 3,968 4,640 4,768 Living Expenses Housing 400 5,400 5,400 5,400 5,400 Food 3,600 3,600 3,600 3,600 3,600 Transportation 1,500 1,500 1,500 1.500 1.500 Books, course materials, supplies & equipment 2,050 2,050 2,050 2,050 2,050 Misc. 1,000 1,000 1,000 1,000 1,000 Total 12,518 17,518 17,518 18,190 18,318

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| Independent Student                                   | Off Campus<br>In State | On Campus<br>In State | Border         | Out            |
|-------------------------------------------------------|------------------------|-----------------------|----------------|----------------|
| Tuition/Fees                                          | 3,968                  | 3,968                 | 4,640          | 4,768          |
| Living Expenses<br>Housing<br>Food                    | 5,400<br>3,600         | 5,400<br>3,600        | 5,400<br>3,600 | 5,400<br>3,600 |
| Transportation                                        | 1,500                  | 1,500                 | 1,500          | 1,500          |
| Books, course materials, supplies & equipment         | 2,050                  | 2,050                 | 2,050          | 2,050          |
| Misc.                                                 | 1,000                  | 1,000                 | 1,000          | 1,000          |
| Total                                                 | 17,518                 | 17,518                | 18,190         | 18,318         |
| Tuition and Fees based on 32 credits, 16 per semester |                        |                       |                |                |

| In State     | 116 |
|--------------|-----|
| Border State | 137 |
| Out of State | 141 |

## Disbursement

Credit balances are disbursed monthly beginning about one month after the first day of classes for the semester. Exact dates are listed on the Financial Aid Webpage for the current semester. Students eligible for a refund check are notified through their LCC email account prior to the disbursement date. Credit balance checks can be picked up from the Business Office beginning at 10:00am the first day of disbursement. Students must have their LCC Student ID card to pick up their check. Students who fail to pick up their credit balance check will have their check mailed to the address noted in our system after 21 days.

Students have the option to get their credit balance credited to their own personal bank account or to a Herring Bank account.

#### **Satisfactory Academic Progress**

There are two criteria for satisfactory academic progress (SAP): quantitative which is the pace of completion and qualitative which is GPA.

#### Pace of Completion

Students must complete 67% of credit hours attempted in their cumulative academic history. Number of credit hours completed will be monitored at the end of each academic semester. Students who do not complete 67%

are required to appeal. Students must complete the appeal process and the financial aid appeal committee will determine if the appeal is accepted and the stipulations of the appeal. If approved by appeal committee, students must complete 67% each term until their overall completion is at least 67%. Students will be placed on probation and must adhere to the stipulations of the appeal or aid will be suspended. If appeal stipulation is not met, students must attend without federal financial aid until the overall completion rate is at least 67%. Students who have attempted 12 credit hours less than 150% length of the program they are enrolled in will receive a notification informing them they will have to appeal for maximum semesters when they reach 150% length of the program they are currently enrolled in. Once they reach 150%, the student must complete the appeal process and the financial aid appeal committee will determine if the appeal is accepted and the stipulations of the appeal. Students will be placed on probation and must adhere to the stipulations of the appeal is accepted and the stipulations of the appeal. Students will be placed on probation and must adhere to the stipulations of the appeal or aid will be suspended.

#### Grade Point Average (GPA)

Students whose cumulative GPA is below 2.0 must complete the appeal process for low Rev. 11/19 18 GPA. Students must complete the appeal process and the financial aid appeal committee will determine if the appeal is accepted and the stipulations of the 2.0 cumulative GPA or higher per term has been met. Students who do not maintain a 2.0 cumulative GPA or higher per term will have their aid suspended. These students must bring their cumulative GPA up to 2.0 or better without aid. Once the student has a GPA of 2.0 or higher they are able to apply for federal financial aid. A student's cumulative GPA is used to evaluate his/her academic progress. Students are considered to be making satisfactory progress toward an Associate Degree, or approved certificate program, if they maintain a minimum cumulative GPA of 2.0. Also, LCC requires students have at least a cumulative GPA of 2.5 to graduate. Incomplete grades must be completed before aid for that semester is disbursed so GPA may be determined.

#### **Attendance Requirement**

LCC is not required to take attendance. Regular attendance is essential for college success. The instructor determines, for each course, the attendance requirements which will be included in the course syllabus. Failure to comply with the course attendance requirements as stated in the syllabus may result in a lowered grade or involuntary withdrawal from the course. Instructors who plan to withdraw students who have excessive absences must designate that policy in their syllabus. Students who miss class for any reason are responsible for making up missed course work.

Students who have absences due to student representation of the College in some official capacity such as athletic travel or due to participation in a class or club sponsored activity will be allowed to make up course work <u>upon presentation of verifying evidence</u>. It is the student's responsibility to provide such evidence to the instructor **prior** to the missed class. Students *must* be certified as attending. Certification is based on attending at least one class period during the first two weeks of semester-long courses (pro-rated for mini-courses). Faculty certify attendance to the Registrar's Office.

#### **Developmental/Repeated Coursework**

**English Composition I Course Placement**: Students must have a qualifying score, as indicated in the following Writing Placement table, to enroll in English Comp I. Without a qualifying score, students have the option to complete the Pre-College Writing and Reading course with a C or better prior to enrolling in English Comp I or to enroll in Accelerated Learning AND English Comp I in the same semester. Students who have taken a college English course prior to enrolling at LCC must provide an unofficial college transcript or grade report of these courses. Placement in appropriate courses will be determined during the enrollment process.

**Reading and Writing developmental needs must be addressed in the first semester.** Students must successfully complete the developmental course in which they were placed (Pre-College Reading & Writing or Accelerated Learning with the concurrent English Comp I) during the first semester of their program of study. Continuous enrollment in and certified attendance during the course is required until the reading/writing competency for their program is achieved.

**Reading Requirements for Health Science Programs.** Some Health Science programs (such as Nursing, E.M.T., C.N.A. and C.M.A.) have reading and TOFEL requirements determined by program policy. Students enrolled in any of these programs should check with their advisors to determine if such a requirement exists.

**Math Course Placement:** Student must have a qualifying score, as indicated in the following Mathematics Placement table, to enroll in College Algebra. Students who have taken a college math course prior to enrolling at LCC must provide an official college transcript or grade report of these courses. Placement in appropriate courses will be determined during the enrollment process. Students should enroll in the developmental math course in which they were placed (Beginning Algebra with Review, Beginning Algebra, or Intermediate Algebra) during the first semester of their program of study. Continuous enrollment in and certified attendance during the course is required until the math competency for their program is achieved.

#### Repeated Courses

Aid may be paid to repeat a class that is <u>required</u> by the student's program of study until the student receives a passing grade.

NOTE: Please consult the Repeat Courses Procedure in the LCC catalog.

# Financial Aid will only count classes that go toward the student's major when determining the student's enrollment status.

#### **Refund/Repayment**

Labette Community College has a fair and equitable refund policy as required under Section 668.22 of the federal regulations. This policy provides that the institution make a refund of unearned tuition, fees, and other charges to a student who received Title IV financial assistance or whose parent received a PLUS loan on behalf of the student. The applicable refund will be calculated if the student does not enroll, withdraws, drops out, is expelled, or fails to complete the period of enrollment for which he or she was charged.

LCC's institutional Tuition and Fee Refund policy is as follows:

| Fall, Spring and Summer Classes                       | <b>Amount Refunded</b> |
|-------------------------------------------------------|------------------------|
| Drops during the 1 <sup>st</sup> week of the semester | 100%                   |

#### Mini Classes

Drop and refund dates will vary. Please contact the Admissions Department for date.

## **Return of Title IV (R2T4) Policy**

Federal Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws from all his/her courses, for any

reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive.

If the student withdraws from all courses prior to completing over 60% of a semester, he/she may be required to repay a portion of the federal financial aid that he/she received for that term. An R2T4 calculation from the U.S. Department of Education is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal.

The return of funds is based upon the concept that students earn their financial aid in proportion to the amount of time in which they are enrolled. Under this reasoning, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his financial aid and will not be required to return any funds. The financial aid office will still complete an R2T4 calculation.

The Office of Student Financial Assistance in accordance with 34CFR Sec. 668.22 calculates the Return of Title IV Funds for any student receiving Title IV Aid and Rev. 11/19 13 subsequently withdraws and/or fails before or at the end of the enrollment period. Therefore, it is the student's responsibility to remit payment to LCC for any amount owed based on the R2T4 calculation.

#### **Process to complete R2T4**

A copy of all Add/Drop forms will be given to the Financial Aid Office. Add/Drop forms will be reviewed weekly to determine if a student has completely withdrawn or dropped from all courses. A quality control has also been put in place as a double check with report from Jenzabar to ensure all withdraws and drops are reviewed throughout the semester. Once the Financial Aid office has determined a student has completely withdrawn an R2T4 calculation will be done.

When completing an R2T4 calculation a check list of documents required are complied. Each R2T4 calculation will have the following documentation:

- A/R Statement to show all charges
- Packaging Screen to show the aid that was or could have been disbursed
- Date of School's determination that student withdrew
- Official or Unofficial Withdraw
- Transcript with last date of attendance
- Schedule with last date of attendance
- Add/Drop Form with attachment such as email if available stating the student's intent to withdraw or drop
- Copy of the R2T4 letter stating the amount of funds to be returned (if applicable)
- Copy of the R2T4 calculation
- Exit Counseling sent within 30 days of withdraw

Once the R2T4 calculation is completed all documents will be reviewed and signed by both the person completing the R2T4 and the person that reviewed the R2T4 calculation.

## **Post-Withdrawal Disbursements**

When the total amount of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a postwithdrawal disbursement. If a post-withdrawal disbursement includes Loan funds, the school must get student permission before it can disburse them. If a post withdrawal disbursement includes Grant funds, the school may automatically use all or a portion of them for tuition, fees, and room and board charges (as contracted with the school). The school needs student permission to use the post-withdrawal grant disbursement for all other school charges. If a student does not give permission, the funds will be offered. In both cases it may be in the student's best interest to allow the school to keep the funds in order to reduce any debt owed to the school.

## **General Information**

#### Attendance at More Than One Institution

Students may not receive financial aid from more than one institution in a semester. However, LCC has consortium agreements with five area community colleges and PSU with the provision that the student is enrolled in 3 or more credit hours at LCC. This allows one college to combine hours and make one disbursement to the student. **Students must report** to LCC any credit hours to be taken at another college prior to LCC's official enrollment certification date to be considered for payment. If a student wants LCC hours sent to another school, it is the student's responsibility for requesting this information. It is the responsibility of the student to monitor this process.

#### Award Letters

Award letters are sent to students who have completed the application process indicating an ESTIMATE of how much financial assistance they may expect to receive for school attendance. However, the amounts are based on information that the student has given on the original application since he/she is often not enrolled at that time. Actual awards are not calculated until after the official enrollment certification date of the semester.

#### Financial Aid Appeals Committee

Composed of faculty and staff, who review documentation relative to students that are requesting an appeal to the federal regulations that prevent them from receiving aid for the current/coming semester. Documentation, in detail and from multiple sources, is advantageous to the student. FAAC evaluates extenuating/mitigating circumstances and the plan the student has to address those circumstances. It has the option of requesting the student to personally appear and/or present additional documentation in rare situations. Examples of mitigating circumstances include severe illness or injury, death of a close relative, civil emergency, or switching degree programs. Being self-supporting or having parents that refuse to help you with educational expenses are not defined as "mitigating" by the federal government.

It is the student's responsibility to monitor their LCC student email account. The Financial Aid Office uses student email to send special notifications, as well as requesting additional information. Neglecting the student email account may delay completion of student financial aid.

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