



# Labette Community College

200 South 14<sup>th</sup> • Parsons, KS 67357  
(620) 421-6700  
www.labette.edu

## 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](http://www.fafsa.ed.gov).  
For assistance please contact the Financial Aid Office.
2. 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.
3. Provide the FAO with an official academic transcript, from all postsecondary institutions attended. **These transcripts may not be faxed.**
4. All students requesting Federal Direct Student Loans are required to complete all 4 steps of the Loan Procedures on the Financial Aid webpage. Upon graduation or withdrawing from school, students are required to complete Exit Counseling. This can be done at: [www.nslds.ed.gov](http://www.nslds.ed.gov) then click on Exit Counseling.
5. **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.
6. 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.
7. 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.
8. 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 registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- 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; and
- 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 postbaccalaureate 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 2016–17 award year (July 1, 2016, to June 30, 2017), the maximum award is \$5,815. 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 5198 **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. A check will be written 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%, 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. This is a limited fund, student awards range from \$200.00 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. All students are required to complete the Master Promissory Note and Entrance Counseling, Federal Direct Loan Request Worksheet and Financial Aid Review. This can be done at: [www.labette.edu](http://www.labette.edu) then click on Financial Aid/Scholarships and then on Loan Procedures. Upon graduation or withdrawing from school students are required to complete Exit Counseling. This can be done at: [www.nsls.ed.gov](http://www.nsls.ed.gov) then click on Exit Counseling. Students should be aware that all **loans must be repaid** regardless of whether they graduate, withdraw or cease attendance.

**Loan applications may not be completed until the student is enrolled and attending as at least a half-time student. Loans are not disbursed until 6 weeks after the semester begins.**

The student must be enrolled at least half time at the time the check is disbursed. **If the student's enrollment status changes between completing the Loan Procedures and disbursement of Loan funds, the amount will be adjusted with the Department of Education. 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.**

### 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 maximum loan amount until at least **30** credit hours of the student's program is completed is \$3,500. Additional unsubsidized loan amounts may be available. Loans carry a variable interest rate based on the 91-day T-bill, with a **8.25% maximum** (even if the borrower has an

outstanding loan at another interest rate). The government covers the interest of the loan while the student is attending a least half time. Loans must be repaid within 10 years after payments begin.

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.

The loans carry a variable interest rate based on the 91-day T-bill, with a 8.25% cap (even if the borrower has an outstanding loan at another interest rate). Interest begins to accrue at the time of disbursement and is not subsidized by the government. Student must make monthly or quarterly interest payments while still attending school or capitalize the interest. It is the student’s responsibility to make arrangements through the servicer.

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

PLUS loans are available to **parents of dependent undergraduate students** enrolled at least half time who are unable to meet educational costs as determined by the school through other types of financial aid. 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. Generally, payments made or that someone else makes on the student’s behalf will be applied first to the late charges and collection costs that are due, then to interest that has not been paid, and finally to the principle amount of the loan. However, any payments made under the Income-Based Repayment Plan or the Pay As You Earn Plan will be applied first to the interest that is due, then to fees that are due, and then to the principal.

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.

Below is a sample of 4 payment plans.

Repaying Your Loans: Standard, Graduated, and Extended Repayment Plans

Debt	Standard Repayment Plan (10-year repayment period)		Graduated Repayment Plan (10-year repayment period)			Extended-Fixed Repayment Plan (25-year repayment period)		Extended-Graduated Repayment Plan (25-year repayment period)		
	Payment	Total Paid	Minimum Payment	Maximum Payment	Total Payment	Payment	Total Paid	Minimum Payment	Maximum Payment	Total Payment
\$10,000	\$123	\$14,718	\$72	\$216	\$16,088	N/A	N/A	N/A	N/A	N/A

\$20,000	\$245	\$29,437	\$144	\$461	\$32,177	N/A	N/A	N/A	N/A	N/A
\$30,000	\$368	\$44,155	\$216	\$647	\$48,265	N/A	N/A	N/A	N/A	N/A
\$40,000	\$491	\$58,873	\$287	\$862	\$64,353	\$315	\$94,614	\$275	\$417	\$101,515
\$50,000	\$613	\$73,592	\$359	\$1,078	\$80,442	\$394	\$118,268	\$344	\$521	\$126,899
\$60,000	\$736	\$88,310	\$431	\$1,294	\$96,530	\$473	\$141,921	\$413	\$625	\$152,280
\$70,000	\$859	\$103,028	\$503	\$1,509	\$112,618	\$552	\$165,575	\$481	\$730	\$177,664
\$80,000	\$981	\$117,747	\$575	\$1,725	\$128,706	\$631	\$189,228	\$550	\$834	\$203,046
\$90,000	\$1,104	\$132,465	\$647	\$1,940	\$144,795	\$710	\$212,882	\$619	\$938	\$228,427
\$100,000	\$1,227	\$147,183	\$719	\$2,156	\$160,883	\$788	\$236,535	\$688	\$1,042	\$253,806

Notes:

- All estimated payments shown in the chart above are calculated using a fixed interest rate of 8.25%
- The payment amounts shown in this chart are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans and the amount of your loan debt. Your loan servicer will provide you with your actual monthly payment amount after you select a repayment plan.
- For the Extended Repayment Plan, an entry of "N/A" means that you are not eligible for this plan based on the amount owed when your loan enters repayment.
- You may use the Repayment Estimator at [StudentAid.gov/Repayment-Estimator](http://StudentAid.gov/Repayment-Estimator) to estimate payment amounts based on your actual loan debt.

### 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 athletics to high school students and high school graduates, individuals who have successfully completed the General Education Development Examination and/or students who can prove the ability to benefit from College level instruction.

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

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

All students are responsible for the payment of institutional fees.

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 in-state tuition and \$200.00 per semester in books.

A student who is involved in an activity/athletic program may be awarded an out-of-state tuition waiver. If a tuition waiver is granted, the student is responsible for paying incidental fees and will be subject to the reasonable progress parameters.

Students may only receive one institutional scholarship applicable toward tuition.

For Activity and Athletic scholarships, reasonable progress is defined by the following parameters:

Passing 12 credit hours or the clock hour equivalent per semester with a 2.0 grade point average.

Any student who fails to complete the minimum number of credit/clock hours or satisfactory grade point will be placed on probation for the following semester of enrollment.

Failure to meet the required standard during probation will result in the student being placed on financial aid suspension.

Students who participate in athletic programs which have an academic standard that is more stringent than the above standards must comply with the policies of the NJCAA.

Students must meet all scholarship requirements as per the scholarship agreement to be eligible for the scholarship the following semester, i.e. minimum grade point average, attendance, activity participation, attitude/cooperativeness and/or meet NJCAA eligibility rules in athletics.

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 at the conclusion of the 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 are required before award is validated. Early application is encouraged. GPA of at least 2.5 is required unless otherwise stated in the award criteria. 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. Please go to the Kansas Board of Regents website to get the forms to apply for these scholarships, [http://www.kansasregents.org/scholarships\\_and\\_grants](http://www.kansasregents.org/scholarships_and_grants).

#### Kansas Career Technical Workforce Grant (formerly Vocational Education Scholarship)

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 needy Kansas residents enrolled full-time 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 financially needy students. 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 - \$3,500 at the private institutions and \$100 - \$1,500 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 financially needy, 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. Priority 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 for which the person received hostile fire pay 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 and that 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. Student must have a GED or high school diploma to qualify for this assistance. The member must have less than 20 years of service with the National Guard and not already have obtained a bachelor's degree. Priority Deadline: May 1

#### Kansas Nursing Service Scholarship

The Kansas Nursing Service Scholarship requires an obligation to practice as a 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. Recipients must sign an agreements to practice nursing for a sponsor one year for each year of scholarship support. 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.

### **VERIFICATION**

During verification, the college financial aid administrator will ask the applicant to supply copies of documentation, such as income tax returns, W-2 statements and 1099 forms, to verify the data that was submitted on the Free Application for Federal Student Aid (FAFSA).

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.

#### **Verification Items for 2016-2017**

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- Child support paid
- High school completion status
- Identity/statement of educational purpose

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified.

#### **V1—Standard Verification Group. Students in this group must verify the following if they are tax filers:**

- adjusted gross income
- U.S. income tax paid
- untaxed portions of IRA distributions
- untaxed portions of pensions
- IRA deductions and payments
- tax-exempt interest income
- education credits
- household size
- number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- child support paid

#### **Students who are not tax filers must verify the following:**

- income earned from work
- household size
- number in college
- SNAP benefits
- child support paid

**V4—Custom Verification Group.** Students must verify high school completion status and identity/statement of educational purpose in addition to receipt of SNAP benefits and payment of child support.



**V5—Aggregate Verification Group.** Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group.

**V6—Household Resources Group.** Students must verify the items in the Standard Verification Group as well as certain other untaxed income on the 2015–2016 FAFSA:

- payments to tax-deferred pension and retirement savings plans (Questions 45a and 94a);
- child support received (Questions 45c and 94c);
- housing, food, and other living allowances paid to members of the military, clergy, and others (Questions 45g and 94g);
- veterans’ non education benefits (Questions 45h and 94h);
- other untaxed income (Questions 45i and 94i);
- money received or paid on the applicant’s behalf (Question 45j); and
- resources or benefits not appearing on the FAFSA, such as in-kind support from a relative or a government agency.

**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).

## 2016 - 2017 Budgets

<b>Dependent</b>	W/Parent In State	Off Campus In State	Border State	Out-of-State
Tuition/Fees	2,944	2,944	3,616	3,744
Room/Board	4,000	9,000	9,000	9,000
Transportation	1,000	1,000	1,000	1,000
Books/Supplies	1,050	1,050	1,050	1,050
Computer	2,000	2,000	2,000	2,000
Misc.	500	500	500	500
<b>Total</b>	<b>11,494</b>	<b>16,494</b>	<b>17,166</b>	<b>17,294</b>

<b>Independent</b>	Off Campus In State	Border State	Out-of-State
Tuition/Fees	2,994	3,616	3,744
Room/Board	9,000	9,000	9,000
Transportation	1,000	1,000	1,000
Books/Supplies	1,050	1,050	1,050
Computer	2,000	2,000	2,000
Misc.	500	500	500
<b>Total</b>	<b>16,544</b>	<b>17,166</b>	<b>17,294</b>

Tuition based on 32 credits, 16 per semester

In State     \$92.00

Border     \$113.00

Out \$117.00

### **DISBURSEMENT**

Refund checks 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. Refund 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 refund check will have their check mailed to the address noted in our system after 21 days.

### **SATISFACTORY ACADEMIC PROGRESS**

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

Student Enrollment definitions:

- ✓ Full-time Students – 12 credit hours or more
- ✓ Three-quarter time Students – 9 to 11 credit hours
- ✓ Half-time Students – 6 to 8 credit hours
- ✓ Less than Half-time – Below 6 credit hours

Pace of Completion:

Students must complete 67% of credit hours enrolled in each semester. Number of credit hours completed will be monitored at the end of each academic semester. Students who do not complete 67% of the credit hours enrolled, will receive a letter stating they must complete at least 67% of the credit hours they are enrolled in during the next semester, or their federal financial aid will be terminated. To reinstate aid, student must complete and pay for 6 credit hours without federal financial aid with a GPA of 2.0 or better.

Students who have attempted 84 credit hours receive an Appeal Notification informing them they will have to appeal for Maximum Semesters when they reach 96 credit hours. Student must complete the appeal paperwork, as well as a degree audit. 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 or aid will be suspended. Student's financial aid file must be complete and students must be currently enrolled in the semester they are appealing for.

Grade Point Average (GPA)

Students whose career GPA is below 2.0 must complete the appeal process for low GPA. Students must complete the appeal paperwork and the Financial Aid Appeal Committee will determine if the appeal is accepted and the stipulations of the appeal. Students who do not adhere to the stipulations of the appeal will have their aid terminated. These students will need to bring their career GPA up to 2.0 or better without aid and then they are able to apply for federal financial aid. Grades are normally monitored at the end of each semester.

A student's career 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 GPA of 2.0. Also, LCC requires students have at least a career GPA of 2.0.

Students who transfer into LCC with a career GPA below 2.0 will have their aid terminated and will have to appeal in order to receive federal aid.

Incomplete grades must be completed before aid for the next semester is disbursed.

### **ATTENDANCE REQUIREMENT**

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 upon presentation of verifying evidence. 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 week of semester-long courses (pro-rated for mini-courses). Faculty certify attendance to the Registrar's Office.

### **DEVELOPMENTAL/REPEATED COURSEWORK**

#### Developmental Courses

These include Beginning Algebra, Intermediate Algebra, Reading and Writing Essentials, Pre-College Reading and Writing, and Foundations of Math.

Developmental courses are eligible courses for federal financial aid if the student has taken a Placement Test (COMPASS or ACT) and placed in the courses.

Noncredit developmental course work may not be included in the student's enrollment status if the coursework leads to a high school diploma or its equivalent, or if one academic year of the remedial work would not adequately prepare the student to successfully pursue postsecondary study.

#### Repeated Courses

Aid may be paid to repeat a class that is required 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**

Drops during the 1<sup>st</sup> week of the semester

#### **Amount Refunded**

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. A pro rata schedule 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 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 subsequently withdraws before the end of the enrollment period (i.e. term). Return of Title IV Funds are also calculated for any student to fails and/or withdraws from all classes, students who complete 0 hours for the term.

## **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 post-withdrawal 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.**

The decision of the FAAC is considered final. In rare situations, where extreme and mitigating circumstances can be specifically documented a student may seek a discretionary appeal to the Director of Financial Aid. The appeal is to be filed within ten (10) business days of the FAAC decision, with any additional documentation and rationale. An appointment may be scheduled with the Director of Financial Aid at least three but no more than five business days from

submitting the appeal and documentation. The decision will be emailed to the student and is final (Overriding the FAAC rarely occurs.)

**IMPORTANT**

Students must present their student ID to the Financial Aid Specialist when checking the status of their financial aid.

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.

Rev. 6/16