

Labette Community College

Financial Aid Policy and Procedures

SECTION 1

MISSION: Provide federal, state and institutional financial aid services accurately and timely in a respectful and welcoming manner that will assist students in completing their educational goals.

STATEMENT OF GOOD PRACTICES: In order to accomplish the mission of financial aid LCC adheres to the following practices:

- Every effort shall be made to meet the demonstrated need of all applicants; to the extent funding will permit in an ethical manner.
- All federal aid shall be awarded on the basis of demonstrated financial need as determined by the federal need analysis.
- Students will be counseled regarding the availability of aid, application procedures, fund delivery and general financial planning.
- A clear statement of actual cost of attendance, including both direct and indirect costs shall be provided to applicants.
- All information regarding individual student files will be kept in strict confidentiality.
- Practices of good ethical conduct shall be maintained by the financial aid office staff.
- Open and effective communication will be maintained between the financial aid office, business office, registration office, admission's office, and the counseling and advisement center.

SECTION 2

ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT:

To provide our students with ample opportunity for financial aid assistance, we are open Monday through Friday from 8:00am to 4:30pm, summer hours are Monday through Thursday from 7:00am to 4:30pm. We also offer financial aid information and detailed instructions on our website. Students can access their financial aid account information via the RedZone.

The Financial Aid Office employs one employee who goes to many area high schools to recruit and to provide financial aid information and assistance. In addition, the financial aid staff is available to assist in financial aid nights or other activities to offer financial aid information.

MASTER CALENDAR: The following functions are considered ongoing in the financial aid office.

- Auto load ISIRS – tracking for documents and notification of awards.
- Process Federal Direct Loan applications.
- Monitor federal and institutional work-study earnings.
- Monitor federal fund accounts.
- Default Management
- Visit with prospective students
- Counsel current students regarding cost, application procedures and awards.
- Process and monitor Scholarships
- Process and monitor Veteran certifications

SECTION 3

PARTICIPATION IN STUDENT FINANCIAL AID PROGRAMS

LCC is defined as an eligible institution for participation in the federal programs of student financial aid. To be an eligible institution a school must meet a number of common elements defined by regulation. These elements consider the school's minimum program length, admission standards, degree or certificate programs, legal authorization and accreditation.

Student eligibility in general, is determined in accordance with section 668.32 of the General Provisions regulations. Eligibility requirements specific to LCC are addressed below.

- Students must have graduated from high school or received a GED
- Be a U.S. Citizen or an eligible non-citizen
- Students must be enrolled in a minimum of six credit hours to receive Federal Direct Loan.
- The student receiving federal assistance must meet minimum satisfactory academic progress requirements. A copy of these requirements is included in this section.
- The student must be enrolled in an eligible program at LCC. An eligible program at LCC must either be a one-year certificate program (9 months), or a two-year degree program. This excludes such classes as EMT, and other short-term certificate classes. If the student indicates that he/she is pursuing a two-year degree and is enrolled in at least one class which advances them toward earning that degree, a payment from Pell may be made. If the student indicates that he/she is pursuing a one-year certificate in a program listed in the LCC catalog, and is enrolled in courses required for that program, a payment from Pell may be made considering the certificate program hours.

SECTION 4

APPLICATION PROCESS

The following is a step-by-step description of the application process at LCC.

- Student completes the FAFSA on-line.
- Student receives email confirming the process and the Student Aid Report (SAR).
- The FA office receives the ISIR through EDConnect which indicates the student has made application and listed LCC as a school of choice. The ISIR is auto-loaded into the PowerFaids system and “tracking” begins.
- The tracking system requests appropriate documents from the student. For applicants not selected for verification, a Student Signature Form must be completed. Official transcripts from all prior colleges/universities the student has attended must be received.
- Additional documents are requested from those students selected for verification. These documents may include the following:
- Once a file is completed, the FA office reviews student’s enrollment status and awards Pell, if eligible.
- An award letter is sent to the student
- Direct loans are not packaged. Students must request the loan by completing the Loan Procedures and receive entrance counseling before a loan will be awarded.

LCC FA Office strongly urges applicants to apply early as the process can take up to six weeks to complete. Applicants who do not have completed files by the early payment date each term need to enroll in the payment plan for their account charges through Nelnet.

ATTENDANCE REQUIREMENT

Beyond the certification date attendance is not required. 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.

SECTION 5

FEDERAL PROGRAMS OF FINANCIAL ASSISTANCE AT LCC

Labette Community College participates in the following federal financial aid programs: Pell Grant, Supplemental Grant (FSEOG), Federal Work-Study, Federal Direct Subsidized and Unsubsidized Loan and Federal Direct PLUS Loan.

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 budget. The Expected Family Contribution (EFC) is subtracted from the cost of attendance, leaving the students need based aid eligibility (unmet need).

FEDERAL PELL GRANT: The Federal Pell Grant is the foundation of financial aid packaging and is available to all students who show eligibility through the Free Application for Federal Student Aid (FAFSA). To receive a payment the following guidelines must be met:

- The student must be enrolled in an eligible program at LCC. An eligible program at LCC must either be a one-year certificate program (9 months), or a two-year degree program. This excludes such classes as EMT, and other short-term certificate classes. If the student indicates that he/she is pursuing a degree program or eligible certificate program and is enrolled in credit hours that go towards the student's major requirements, a payment from Pell may be made.
- The student must file a FAFSA and the institution must receive a valid electronic ISIR by the last date of attendance. The student must be enrolled and eligible for payment. Institutional policy requires that the ISIR is valid and all other documents including those necessary for verification be in the student file before a payment is made. If the student does not complete the file before the end of the current semester, but enrolls for the subsequent term the same academic year, a retroactive payment will be made for the completed term at the same time payment is made for the current term. If the student completes a file after the end of the term and does not enroll again a payment cannot be made unless verification is in progress. The following deadlines are suggested to ensure a payment for the designated term: Fall semester: Dec. 1; Spring semester: May 1; Summer semester: June 15.
- 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 following the end of an award year.
- The amount of Pell Grant funds you may receive over your lifetime is limited by a federal law to be the equivalent of six years of full-time 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%.
- Pell Grant payments are calculated at the end of the refund period each term, after the Registrar's Office has recorded information from the instructor's certification roster. The payments are made approximately six (6) weeks following the beginning of each term. Awards will be calculated for all students having a completed (verified, if selected), file. The Pell Grant status, (full, $\frac{3}{4}$, $\frac{1}{2}$, or less than $\frac{1}{2}$ time) is determined by the number of hours in which a student is actively enrolled in classes going toward declared major, as of this date. The award is transmitted by the financial aid office to the student's account in the business office. The business office pays institutional charges from the grant and disburses any remaining funds to the student.

- Students who enroll in additional classes or drop classes after receiving their Pell disbursement, will not be recalculated and will not receive an additional payment, or (in the case of a drop in status), may be required to return a portion of their original payment.
- As previously stated, any funds remaining after institutional charges are paid, are refunded to the student. In accordance with federal guidelines, the following policies will be adhered to:
 - If a student is reported as roster-dropped for non-attendance from all classes on the certification day roster, the last day of attendance will be determined and Post Withdraw will be calculated and offered to eligible students.
 - Return of Title IV Funds calculation will be performed for students who totally withdraw, as well as students who withdraw and/or fail all classes.
 - Post Withdraw disbursements will be calculated and offered to students with completed files who are eligible.

SUMMER PELL GRANT POLICIES

- Students who attended full-time, 12 credit hours or more in both the Fall and Spring terms, will not have any Pell Grant award remaining for Summer. This includes attendance at any other institution during the award year.
- Students who did not attend full-time both Fall and Spring terms may have a portion of their scheduled award available for the Summer term.
- Awards for all students who have received a Pell Grant during the award year are not automatically calculated.

SUMMER PELL PROCEDURE

Before a student can be considered for a Summer Pell Grant, the student MUST complete a Summer FA application, or alert the Financial Aid Office of their Summer enrollment. The FA application is available on the LCC website April 1st. Enrollment will be verified by the FA representative and student will be advised of his/her remaining eligibility. Summer disbursements will be based on remaining eligibility and hours enrolled as of the add/drop date.

BUDGET COMPONENTS FOR PELL CALCULATION

Pell Grant awards are calculated using a full-time tuition and fee component based on 16 credit hours per semester, which is the number of credits necessary over a four-semester period to complete an Associate’s Degree, or the number necessary over two semesters to complete a Certificate program. The same component is used for all students, regardless of enrollment status. The cost of attendance includes a budget for:

- Tuition and fees
- Room and board
- Books and supplies
- Misc
- Transportation

➤ Computer

Less than ½ time Pell Grant calculation uses the following budget:

- Tuition and fees
- Books and supplies
- Transportation

STUDENTS IN DEFAULT

Students who have defaulted on a Federal Direct or Stafford Loan, Perkins Loan, or who owe a refund on a federal grant, will not be eligible for federal funding. The student's record must reflect that he/she is in good standing when the information is viewed through NSLDS on-line or a letter from the servicer indicating the student is in good standing.

If the institution has not received a valid ISIR and/or the NSLDS information does not reflect that the student is in good standing, on or before the last day of the period of enrollment, NO awards will be processed for the student.

Awards for defaulted students are not retroactive, awards for the current term only will be considered.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT(FSEOG)

Awards from FSEOG are limited as funds depend on the allocation received from the U.S. Department of Education designated for LCC. Students who are eligible for Pell Grant will be considered those with the greatest unmet need. FSEOG funds are credited to the student account and any remaining funds are allocated to the student. FSEOG awards are usually \$200 - \$500 per semester per student.

FEDERAL WORK-STUDY

Federal Work-Study will be offered to students with completed files, which have also completed proper Work-Study paperwork and provided the required copies of identification. Work-Study recipients must qualify according to demonstrated need. Students must apply for job openings and interview with supervisors. Supervisors will choose their work-study students from those interviewed. The supervisor keeps the student timesheet and turns it in to the Financial Aid office. The Financial Aid office will process the timesheets in Jenzabar and PowerFaid. The Financial Aid office monitors the student's hours and earnings with every payroll and sends reminders to supervisors when necessary. It is the responsibility of the supervisor to terminate a student who does not satisfactorily perform his/her duties.

FEDERAL DIRECT LOAN

The Federal Direct Loan program has both a subsidized and unsubsidized component. A subsidized Direct loan will be provided only to a student with need, as defined by the federal need analysis. An unsubsidized Direct loan will be provided to all students not to

exceed their cost of attendance combined with other student financial assistance. LCC has adopted the following policies:

- All students borrowing from the Federal Direct Loan Program at LCC will receive counseling before loan eligibility is determined.
- In keeping LCC's Minimum Academic Progress Requirements and Default Management Plan, a student will be strongly advised to borrow minimal amounts while a student at LCC. These guidelines are based on principals of sound financial planning and take into consideration repayment obligations and projected income of community college graduates.
- All borrowers at LCC are required to view and complete the loan counseling on-line.
- All borrowers at LCC must be in school for 30 days during the loan period before proceeds will be disbursed.
- If a student drops to less than half-time enrollment during a loan period, subsequent loan disbursements will be cancelled.
- Exit counseling must be done on-line. Students must complete exit counseling upon exit of the institution. Exit counseling information will be mailed at the end of each semester.
- Parents wishing to process a PLUS loan must have the student file the FAFSA to verify citizenship.
- Students are required to complete all steps of the LCC Loan Procedures

STUDENT LOAN PROCEDURE

- Students must file the FAFSA.
- Students receive LCC Loan Procedures in the first contact information sent upon receipt of the FAFSA.
- The Financial Aid Office will confirm that the student has filed the FAFSA and that required documentation has been received.
- Students MUST complete all 4 steps of the Loan Procedures as indicated under Loan Procedures in the Financial Aid section of the LCC website.
- Student's eligibility will be determined by the Financial Aid Specialist using the student's campus based budget, FAFSA results and any awards the student has already received.
- After the student's eligibility has been determined, the Financial Aid Specialist will award the loan.
- The FA office will send the student an award letter showing processed loan amount and tentative disbursement date.
- Labette Community College does not actively promote Alternative Loan programs as LCC costs do not warrant the need for alternative loans.

LCC Loan Procedures:

- Complete the MPN at studentloans.gov
- Complete the Entrance Counseling at studentloans.gov

- Complete and submit the Federal Direct Loan Request Worksheet (LCC form)
- Complete the Financial Aid Review at nslds.ed.gov

Students who wish to be considered for a loan for the summer semester, must complete all paper work required by the Financial Aid office on or before the last day of class of the summer semester.

SECTION 6

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 and/or fails before or at the end of the enrollment period.

CAMPUS BASED AID

Labette Community College awards work-study to students who need and want to earn money for college expenses. After any scholarships and Pell are deducted from the student's unmet need, work-study can be considered. In no case will a student be eligible to work more than 20 hours a week. The college pay will vary depending on the area of employment and rates begin at \$7.25 per hour, to students in the work-study program.

FSEOG is awarded after all other aid and goes to students who still show the most unmet need.

CONSORTIUM AGREEMENT

Labette Community College participates in consortium agreements on a case by case basis. Students wishing to participate in a consortium agreement must be enrolled in at least 3 hours at Labette Community College, if LCC is the Home institution. (The Host institution is NOT the paying nor the degree granting institution).

VERIFICATION PROCEDURE

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.

LABETTE COMMUNITY COLLEGE
SATISFACTORY ACADEMIC PROGRESS POLICY

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 federal financial aid will be suspended. To reinstated 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 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 or aid will be suspended.

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 must bring their career GPA up to 2.0 or better without aid and then they are able to apply for federal financial aid.

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 2.5 to graduate.

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 reinstate their federal aid.

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

PROCEDURE FOR PROCESSING WORK-STUDY

1. Before a student will be considered for work-study, they MUST have completed a FAFSA and have a complete file with the Financial Aid Office.
2. Students must correctly complete a W-4 form, K-4 form, an I-9 form and provide two forms of identification which are accepted by the Payroll Office.
3. Students must complete the required paperwork.
4. Only after completing steps 1, 2 and 3 will a student be allowed to begin working.

WORK-STUDY PROCEDURE FOR PROCESSING TIME-SHEETS

Every timesheet will have to be turned in on the 10th of each month or the Friday before the 10th, if the 10th is on a weekend. Timesheets turned in after the due date will be paid for the following month.

SCHOLARSHIP POLICY

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.

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

1. All students are responsible for the payment of institutional fees.
2. Scholarships may be effective for up to two academic years, as determined by sponsors and in accordance with NJCAA regulations.
3. Activity/Athletic Sponsors may submit a written appeal to the Vice President of Student Affairs for exceptions to the scholarship policy.

A. Availability of Funds

Students are encouraged to apply early for scholarships. Online applications are available on the College website. Preference will be given to applications received prior to May 1. Grade point average (GPA) and the number of hours enrolled are considerations but not always deciding factors. Scholarship awards are subject to availability of funds.

Students must complete the FAFSA (Free Application for Federal Student Aid) to be eligible for most institutional scholarships.

B. Academic Scholarships:

High school seniors may apply for an academic scholarship to be used for the first academic year following high school graduation, with renewal pending performance and availability of funds.

Award	Grade Point Average (Based on seven semesters)	Amount (up to 16 credit hours)
Presidential Award	3.75-4.00	Tuition/plus \$200 books per semester
Vice Presidential Award	3.50-3.74	Tuition/plus \$100 books per semester
Merit Award	3.00-3.49	Tuition/plus \$50 books per semester

Students must be enrolled full time (12 credit hours or more) by June 15 prior to the fall semester and by December 15 prior to the spring semester to validate acceptance. Students who withdraw to less than 12 credit hours will be ineligible the next renewal period.

Reapplication: (scholarships may be renewed as long as funds are available.)

1. Must submit application by May 1 of freshman year
2. Must be enrolled in 15 hours for fall semester of sophomore year by June 15
3. Must maintain required grade point average (cumulative)

C. Jump Start Concurrent/Dual Credit Enrollment Assistance:

High school students who are eligible to enroll may receive assistance with a properly completed Student Financial Assistance/Scholarship Application. *Attendance must be approved by a high school official. Fees and books are not covered by LCC.*

1. Students attending Labette County high schools are eligible to receive full tuition up to 16 hours/semester if they meet the required 2.0 GPA.
2. Cherokee County and Crawford County high school students will receive up to 16 hours paid tuition/semester if they meet the required 2.5 GPA.
3. Students attending high schools in other Kansas counties may receive assistance/scholarship of half tuition for up to six credit hours/semester if they meet the required 2.5 GPA, including online courses.

D. General Assistance:

Students must meet the following characteristics to be considered for aid if funds are available: enrolled and have at least an LCC grade point average of 2.5 and demonstrate financial need via FAFSA application (Full-Time, Part-Time, and Nontraditional Students)

E. Activity Assistance:

Assistance is awarded per semester or academic year for performance (i.e. baseball, basketball, wrestling, volleyball, softball, cheerleading, graphic design, etc). Criteria and length of scholarship are established by the coaches and/or instructors of each activity.

F. GED Scholarships:

Students receiving their GED through the Adult Basic Education program offered by the Student Success Center at Labette Community College are eligible for the GED Scholarship. The students will receive up to 12 credit hours of paid tuition if they enroll within six months of successfully completing their GED, funds permitting.

G. International Assistance:

Awarded to international students (funds permitting) who have maintained a cumulative LCC GPA of 3.0. The scholarship shall not exceed the in-state rate of tuition for 16 hours per semester.

H. Labette County Assistance

Labette County residents who have an accredited high school diploma or GED are eligible to receive full tuition up to 16 credit hours per semester at LCC, regardless of past LCC performance. Reapplication and 2.5 cumulative GPA are necessary for renewal. Some exceptions may apply.

I. Transfer Assistance

A transfer student: (1) must submit official transcripts from all schools previously attended; (2) have completed a minimum of 12 credit hours at one other institution of high education with cumulative 2.5 GPA. (3) Student eligible for tuition assistance, up to 16 credit hours/semester. (4) Renewable if GPA exceeds 2.5 and if funds are available.

J. Foundation Scholarships

Many Foundation scholarships from private and corporate donors are available and awarded according to applicant qualifications and funding availability. Some scholarships require a thank you note before award is validated. Early application is encouraged. GPA of at least 2.5 is required unless otherwise stated in the award criteria.

Application Procedure

1. Student submits the online Student Financial Assistance/Scholarship application to the Financial Aid Office. Application is available on the College website. Priority deadline is May 1st.
2. For Activity Assistance, Coach and/or Instructor provides scholarship application to the Financial Aid Office indicating on the form
3. The Financial Aid Office will forward the award letter to the student indicating approval and a denial letter will be sent to students with applications not approved.

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