

## Introduction

### About LCOOCC

Lac Courte Oreilles Ojibwa Community College (LCOOCC) is an accredited 2 year institution serving the Lac Courte Oreilles Ojibwa Tribe and the surrounding area. Outreach sites are also located on the Bad River Reservation, the Lac du Flambeau Reservation, the Red Cliff Reservation, and the St. Croix Reservation. It is dedicated to providing accessible, high quality instruction and technical experience to meet the needs of its students and communities.

### LCOOCC Mission Statement

The mission of the Lac Courte Oreilles Ojibwa Community College is to provide, within the Indian community, a system of post-secondary and continuing education with associate degree and certificate granting capabilities.

In carrying out the mission, the Lac Courte Oreilles Ojibwa Community College curriculum will reflect Ojibwa culture and tribal self-determination. The college will provide opportunities for individual self-improvement in a rapidly changing technological world, while maintaining the cultural integrity of the Ojibwa.

### LCOOCC Financial Aid Office Hours

Monday through Friday, 8:00am-4:00pm Room 209

### LCOOCC Financial Aid Telephone and Fax Numbers

Phone: (715) 634-4790 or 1-888-526-6221

Fax: (715) 634-7579

## Overview of Financial Aid

### What is Financial Aid?

The LCOOCC Financial Aid Office administers a comprehensive program of grants, scholarships and employment programs provided by federal, state and private sources to assist students who would otherwise be unable to afford an education. The financial aid program is administered on the principle that financial assistance should be viewed only as supplementary to the efforts of the individual and family. Therefore, to determine financial need and make awards fairly, the student (and spouse, if married), and the parents of dependent students have a primary responsibility to finance a college education. The amount of financial aid a student receives is based on financial need as well as academic achievement. Financial need is the difference between the cost of attendance and the amount a student and his/her family is expected to contribute to the education.

### What is the role of the Financial Aid Office?

- Determine a student's financial need and eligibility for financial assistance.
- Verify information reported by the student on the Free Application for Federal Student Aid.
- Review and adjust the Needs Analysis based on a family's circumstances.
- Determine the type and amount of financial aid a student is eligible to receive.
- Report accurate information to the U.S. Department of Education regarding student's application and award information.

### Sources of Financial Aid:

Financial Aid is available through a variety of sources, including the federal and state governments, the college itself, and other public and private sources. There are three basic sources of financial aid at LCOOCC – grants, student employment, and scholarships.

**Grants**...need-based financial aid that does not have to be repaid. Grant money comes from the federal (U.S.) and the State (Wisconsin) government.

**Federal Pell Grant**: The Federal Pell Grant Program is for undergraduate students who have not yet completed a bachelor's degree. A student may receive Federal Pell Grant assistance for the period of time necessary to complete a bachelors degree, provided the student is making satisfactory progress towards the completion of that degree. If a

student applies for the Federal Pell Grant, demonstrates financial need, and meets all eligibility criteria, the student will receive a Federal Pell Grant at LCOOCC. Unlike other federal student aid programs, the receipt of a Federal Pell Grant does not depend upon the availability of funds at the school. The amount of Federal Pell Grant is based on the student's Cost of Attendance, Expected Family Contribution (EFC), and full-or part-time enrollment status. The maximum Federal Pell Grant is set annually by Congress. As with all other federal aid programs, students must reapply for a Federal Pell Grant each academic year.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** The FSEOG provides grant funds for undergraduate students who have not completed a bachelor's degree. Schools must award FSEOG first to students who show exceptional financial need as defined by law. Exceptional need is defined as the lowest expected family contributions at the school. In addition, schools must give priority to Federal Pell Grant recipients. Funds are limited and are awarded on a first-come, first-served commitment. In addition to other eligibility requirements, a student must be enrolled in 6 eligible credits.

**Wisconsin Higher Educational Grant (Tribal WHEG):** The WHEG amount is calculated by the Wisconsin Higher Educational Aids Board and is based on the student's financial need. This grant becomes a part of the financial aid package developed by the Financial Aid Office. Students must be Wisconsin residents and enrolled at least half time. Students are eligible for eight semesters. Students are awarded on first come, first served basis that is determined by the date you file a FAFSA application.

**Minority Student Grant Program:** This grant is available through the Wisconsin Higher Educational Aids Board and is designed to improve retention and increase graduation opportunities for second-year students enrolled in a two-year program. Students must have completed at least 50% of their program of study to be eligible for the Minority Grant. Students must show financial need and be enrolled at least halftime. The Minority Grant provides financial assistance to African-American, Hispanic, Native American and Southeast Asian (Cambodian, Laotian and Vietnamese) students. Students are eligible for eight semesters.

**Talent Incentive Grant (TIP):** This program supplements the WHEG program and is targeted to serve disadvantaged and/or minority students. Contact the LCOOCC Financial Aid Office for further information. Students are eligible for ten semesters of continuous enrollment.

**The Wisconsin Division of Vocational Rehabilitation (D.V.R):** This program serves people who have a disability, which presents a substantial handicap to employment or independent living. You may obtain applications or information by calling the District offices in Superior, 392-7904, Rice Lake, 234-6806, and Spooner, 800-387-0315.

**Wisconsin Indian Grant (W.I.G.):** This grant provides educational opportunities to Indian students who are residents of the State of Wisconsin and have at least ¼ Indian blood quantum of a tribe or band recognized by treaty by the United States. Students are eligible for ten semesters of funding.

**Bureau of Indian Affairs (B.I.A.):** The Bureau of Indian Affairs higher education funds and vocational funds are provided to eligible Indian students. Students are encouraged to contact their Higher Educational Department on the reservation where they are enrolled.

**Veterans Education Benefits:** Available to students who are veterans. Please inform the Financial Aid Office to determine eligibility.

**Student Employment...**need-based financial aid is called the Federal Work Study Program. This employment program provides jobs for undergraduate, graduate, and professional degree program students to work on or off-campus to assist in paying for educational expenses. Hours worked are based on the student's class schedule and award amount. Wages are paid on a weekly basis. In addition to other eligibility requirements, a student must be enrolled in 6 eligible credits each semester. You may obtain an application in the financial aid office.

**Loans...**LCOOCC Does not administer loan funds.

**Scholarships...**are given to students based on achievement in a particular area, such as academic excellence. Scholarships are not always need-based but many require applicants to also submit the FAFSA. Nationwide Scholarship Search Engines such as [www.fastweb.com](http://www.fastweb.com), [www.collegequest.com](http://www.collegequest.com), or [www.absolutelyscholarships.com](http://www.absolutelyscholarships.com) are also available on the Internet.

**Ability To Benefit...**Those students who do not possess a high school diploma, GED, or HSED are only eligible for scholarships.

### **Application Procedures**

Students must reapply for financial aid every academic year that they are enrolled at LCOOCC. Every December the U.S. Department of Education mails Renewal Applications to continuing LCOOCC students. This application as well as an original application can also be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Click "Entering a FAFSA Online," and then "Fill Out a FAFSA." A PIN number is necessary in order to complete the Renewal/New Application. Just follow the icons to obtain your PIN number online. Students who did not receive a Renewal Application in the mail may obtain a paper FAFSA application from the LCOOCC Financial Aid Office or at any Outreach site.

### Application Priority Date

Some aid is first-come, first-served so don't delay applying. The LCOOCC Financial Aid Department recommends that all students apply for financial aid by April 15 of the year preceding their enrollment in college. Students who apply after this date will be considered for all types of aid, but some funds may not be available. Students who have received assistance previously must reapply each year in order for the award to be renewed.

### Date of Record

The payment of financial aid is based on the number of credits enrolled in as of the Date of Record for that semester. Date of Record is the end of add/drop for each semester. The number of credits the student is enrolled in on the Date of Record is what their financial aid will be paid for the semester. If you have registered for an interim course or a class that starts after the Date of Record, you must be registered for that class before the [Date of Record](#) in order to receive financial aid for that class.

### Enrollment Status

The Financial Aid award is based on the number of eligible credits a student is enrolled in on the Date of Record. Students enrolled in 6 – 8 eligible credits will be awarded at half-time status. Students enrolled in 9 – 11 eligible credits will be awarded at three-quarter-time status. Students enrolled in 12 or more eligible credits will be awarded as a full-time student. An award made prior to the Date of Record is subject to modification if a student's enrollment changes prior to the Date of Record.

### Deadlines

Students should submit the FAFSA as soon AFTER January 1 as possible. April 15 is LCOOCC's "Priority Date" for early awarding. Students who submit their application by this date should receive an award notice before the start of the fall semester. The LCOOCC Financial Aid Office must receive FAFSA information electronically prior to the last date of classes, along with all required documents requested of the student. Any requested documentation, such as Verification Statement, or signed tax returns, must be submitted to LCOOCC during the student's enrollment period.

Scholarships have different deadlines depending on the specific scholarship requirements. Pay close attention to these dates when submitting an application.

## Cost of Attendance

Education expenses are based upon the costs of tuition, books, supplies, food, housing, transportation, personal and miscellaneous expenses. Childcare costs, additional fees for high-cost academic programs, and other related educational expenses might also be included in the Cost of Attendance.

## LCOOCC Estimated Cost of Attendance

<b>2006-07 Budget - Independent</b>			
	<b>Full Time</b>	<b>¾ Time</b>	<b>½ Time</b>
<b>Tuition</b>	<b>\$3,240</b>	<b>\$2,430</b>	<b>\$1,620</b>
<b>Books</b>	<b>600</b>	<b>400</b>	<b>300</b>
<b>Personal</b>	<b>600</b>	<b>500</b>	<b>400</b>
<b>Room &amp; Board</b>	<b>4,000</b>	<b>3,000</b>	<b>2,000</b>
<b>Transportation</b>	<b>500</b>	<b>500</b>	<b>300</b>
<b>Total</b>	<b>\$8,940</b>	<b>\$6,830</b>	<b>\$4,620</b>

<b>2006-07 Budget - Dependent</b>			
	<b>Full Time</b>	<b>¾ Time</b>	<b>½ Time</b>
<b>Tuition</b>	<b>\$3,240</b>	<b>\$2,430</b>	<b>\$1,620</b>
<b>Books</b>	<b>600</b>	<b>400</b>	<b>300</b>
<b>Personal</b>	<b>600</b>	<b>500</b>	<b>400</b>
<b>Room &amp; Board</b>	<b>2,500</b>	<b>2,000</b>	<b>1,500</b>
<b>Transportation</b>	<b>500</b>	<b>500</b>	<b>300</b>
<b>Total</b>	<b>\$7,440</b>	<b>\$5,860</b>	<b>\$4,120</b>

### **LESS THAN HALF TIME**

**Tuition, Books, Fees, Supplies & Transportation**

**Dependent Child Care**

**An additional \$600.00 may be added for 2 or more dependent children**

**Tuition may be increased to reflect actual charges**

## Financial Need

Financial need is determined by a federally approved need analysis formula known as "Federal Methodology" created by Congress to determine the Expected Family Contribution (EFC). The premise behind Federal Methodology recognizes that the student, the parents, and/or spouse have the major responsibility for financing a college education. If the family's ability to finance a college education (EFC) is less than the total cost to attend LCOOCC, then the

student would be considered to have financial need and may be eligible for financial aid.

### Expected Family Contribution (EFC)

Family income information reported on the FAFSA is for the last complete calendar year prior to the academic year for which aid is being requested. For example, in the 2007-08 academic year, the FAFSA requests family income information for the 2006 calendar year. The information reported on the FAFSA is used in the formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC), an amount that the family is expected to contribute toward a college education. The EFC is used in the following equation to determine financial need:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ = \text{Financial Need} \end{array}$$

Although the Cost of Attendance may vary by school, the EFC remains constant for that academic year.

### Elder's Discount and Financial Aid

As explained in the Student Handbook, Elders 55 and over are eligible for the Elder's Discount in which all tuition and fees are waived and textbooks are offered to the student for the semester cost-free. However, as it also stated, by accepting this Discount, the student also agrees to waive all other Financial Aid. In most cases, accepting the Discount offers the best financial deal for the student; however, in some cases, a student's Financial Aid Package will be of the most benefit to the student. In such cases, the Financial Aid Office will contact the student and offer the student the opportunity to waive their Elder's Discount.

### Unpaid Balances

Although the Financial Aid Office does everything it can to try and formulate an aid package that will, at minimum, cover the cost of the student's tuition and books, there are times where this just isn't possible. Although the Financial Aid Office will continue to work with the student to find any and all sources of potential aid, it is the ultimate responsibility of the student to resolve any unpaid balances with the College.

## Requirements

### Eligibility Requirements:

Students must meet the following requirements to be eligible for Financial Aid:

- Be admitted to an eligible program of study;
- Maintain standards of progress;
- Be a U.S. citizen or eligible non citizen;
- Be registered with Selective Service, if required (see [www.sss.gov](http://www.sss.gov) for more information);
- Must not owe the U.S. Department of Education a refund on a federal grant or be in default on a federal education loan;
- Must not have any drug convictions; or meet the eligibility criteria of question 35 worksheet.
- Have a valid social security number
- State of WI. will not fund students who are delinquent in child support.

### Eligible Programs of Study

LCOOCC offers many eligible programs in our 2-year Associate Degree programs, 1-year certificate program. Please review the LCOOCC Catalog for a complete list of programs offered at LCOOCC.

Students enrolled in the following courses are not eligible for financial aid:

- Audited classes
- Basic Skills
- Programs less than one year in length
- GED
- Youth Options

### LCOOCC Standards of Progress

The U.S. Department of Education requires LCOOCC to establish satisfactory academic requirements for financial aid recipients. The department requires that these standards measure both qualitative (grade point average) and quantitative (number of credits earned) progress.

LCOOCC students must meet the following criteria to be eligible for federal or state funding:



- Admitted into a program of study leading to an associate degree, or a one-year or a two-year diploma;
- Achieve and maintain a cumulative and an annual grade point average of 1.8 for freshman and a 2.0 for sophomore or higher; and
- Complete at least 67% of the cumulative credits enrolled as of the end of the add/drop period.

**Duration of Financial Aid Eligibility:**

The number of credits attempted includes all classes that the student has taken at LCOOCC and at any other college or university, regardless of whether financial aid was received while enrolled in those classes. Repeated classes, failed classes, withdrawals, and incompletes are also counted toward the number of credits attempted. The only exceptions are classes withdrawn prior to the Date of Record. The maximum timeframe in which you must complete an educational program is determined by multiplying the total credits in your degree by 150%.

**Probation of Financial Aid:**

Students may be put on probation for one semester of financial aid if they do not meet the academic or quantitative standard and it is determined that the student could comply within the next period of enrollment.

**Suspension of Financial Aid:**

Academic progress is evaluated after each semester. At the conclusion of each semester students are notified that financial aid is suspended if they:

- Withdraw or receive F's, IW's or I's from all classes; or
- Exceed the number of credits attempted
- Achieve a cumulative GPA of less than the minimum GPA standard.
- Do not complete the required 67% cumulative credits attempted.

**Reinstatement of Financial Aid:**

To regain financial aid eligibility, students are responsible to pay all tuition and fees until they:

- Earn at least 2.0 GPA during the semester that they are suspended from financial aid; and

- Complete at least 67% of the total credits attempted (67% of the classes completed must equal a minimum of 6 credits) during the next semester of enrollment.

Students who are suspended from financial aid may submit a written appeal with appropriate documentation to the Director of Financial Aid. The appeal must include:

- A statement explaining why the student failed to complete the satisfactory academic progress requirements; and
- Documentation from a third party (such as a statement from a doctor or a counselor) supporting these circumstances.

If the appeal for reinstatement is denied or no appeal is made, the student must pay all tuition and fee charges until minimum satisfactory progress requirements at LCOOCC are met and the student is reinstated.

### Dependent or Independent

Certain questions on the FAFSA determine a student's self-support status – whether they are to be considered dependent on their parents, or as an independent. Students who are considered dependent must report their parents' income and assets as well as their own. Independent students report only their own income and assets (and those of a spouse, if married). Students are classified as dependent or independent because federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for their postsecondary education.

A student is considered Independent if s/he answers 'Yes' to at least one of the following questions on the FAFSA:

- You are at least 24 years of age.
- You will be working on a masters or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc).
- You are married. (Answer "Yes" if you are separated but not divorced.) Please note: if you are married at the time you register for classes (no matter how recently), you must submit both your and your spouse's income.
- You support your children by providing more than half of their support.

- You have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you.
- You are an orphan, or were (until age 18) a ward/dependent of the court.
- You are a veteran of the U.S. Armed Forces.

Students who answer 'Yes' to one of the criteria above may be requested to submit proof to the LCOOCC Financial Aid Office before financial aid is awarded. Students who wish to appeal their dependency status due to unusual circumstances must submit documentation to the Director of Financial Aid. Unusual circumstances are based on events that took place beyond the student's control and must be documented. Third party documentation on agency letterhead is required for any change in dependency status. Court orders, police reports, or letters from a high school counselor may be used to prove cases of unusual circumstance. The decision is based on the professional judgment of the Director of Financial Aid and is final – it cannot be appealed to the U.S. Department of Education.

Examples that would not change your dependency status are:

- Parents refusing to contribute to the student's education;
- Parents unwilling to provide information on the FAFSA or for verification;
- Parents not claiming the student as a dependent for income tax purposes; and
- Student demonstrating total self-sufficiency

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### Parental Income Information

If parental tax information is required on the FAFSA, it is important to know which parent's information to use:

- If your parents are both living and married to each other, answer the questions about both of them. (You will be providing information about two people.)
- If your parent is widowed or single, answer the questions about that parent. (You will be providing information about one person). If your widowed or single parent has remarried/married as of today, answer the questions about that parent and the person whom your

parent married. (You will be providing information about two people, even though they may not have filed jointly).

- If your parents have divorced or separated, answer the questions about the parent you lived with most during the past 12 months, or during the most recent year that a parent actually supported you. (You will be providing information about one person). If this parent has remarried as of today, answer the questions about that parent and the person whom your parent married. (You will be providing information about two people.)

Please note: If your parent is married, you must include income and benefit information for that parent and the person whom your parent married, even if they were not married during the tax year that the financial aid application is requesting.

### The Financial Aid Process

#### Financial Aid Application Information from the Central Processing Center

The US Department of Education's Central Processing Center sends results to FAFSA-on-the-Web applicants within one week after filing. Students who submit the paper FAFSA receive a Student Aid Report (SAR) within one month after filing. The SAR summarizes what was reported on the original FAFSA. Be sure to check over the information in the comments section as well as any boldfaced items and make necessary corrections. The Financial Aid Office at LCOOCC also receives FAFSA information from the Central Processing Center.

#### Missing Information Letter (MIL)

After LCOOCC receives the FAFSA information and the student has been admitted into an eligible program of study, the LCOOCC Financial Aid Office will send a Missing Information Letter (MIL) requesting additional documentation. Some students will be required to submit tax returns, other income information, and a Verification Statement, which is mailed with the MIL. Please note that the processing of the MIL will not be initiated until the student is admitted to an eligible program of study.

## Verification

The U.S. Department of Education randomly selects students to be used in an audit process called Verification. Students selected for verification are required to submit the requested documentation to LCOOCC in a timely manner in order to accurately complete the financial aid process. Students will not be awarded financial aid until this process is complete. It is also important that all documents submitted to the Financial Aid Office are signed. Be sure to retain your original documents and only submit signed copies of the documents to the Financial Aid Office.

## History Corrections

Once the student's FAFSA information has been verified, it may be necessary for the LCOOCC Financial Aid Office to correct or update the FAFSA information. If corrections are necessary, a new SAR or email will be sent from the Central Processing Center to notify the student of these changes. Once the student's file is accurate and complete, the awarding process takes place.

## Financial Aid Award Notice

Available grant funds are awarded to eligible students. Students receive Financial Aid Award Notice indicating each of the funds for which they are eligible, the amount of money awarded, and the semesters of eligibility based on enrollment status during the academic year.

**Reminder:** If an award is created prior to the Add/Drop period, the award is subject to change based on enrollment status on the Date of Record.

## Disbursement of Funds

The date on which students receive financial aid money depends on the date on the Financial Aid Award Notice, after deducting any amounts due to LCOOCC; a 'refund check' for the balance of funds is made directly from the student account. Please note: disbursement of funds is at the discretion of the Financial Aid Office.

## 1098 Tax Forms

The Federal Government regulates LCOOCC to issue a 1098 – Tax form to all students attending more than half time. The 1098 tax form report includes qualified expenses and financial aid received. If qualified expenses are greater than financial aid, students may qualify for a tax credit. If financial aid is greater than qualified expenses, students may have to report financial aid as taxable income.

## Student Employment

### Federal Work Study Program

The Federal Work Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to courses of study. Students must be enrolled in 6 eligible credits in order to participate in the program. Students who are interested in working in an on-campus or off-campus position should:

- Answer 'Yes' to the pertinent question on the FAFSA – Are you interested in Work-Study?
- Fill out the LCOOCC Student Employment Application

The amount of Federal Work Study awarded to a student depends on financial need as determined from the FAFSA; the amount of other financial aid received at LCOOCC that semester, and the availability of funds at LCOOCC. LCOOCC receives a certain amount of funds each school year from the federal government for the Federal Work Study Program. When that money is utilized, no more awards can be made from that program for that year.

## Timecards

Timecards with student and supervisor signatures are due in the Business Office no later than 4:00 on the Monday following the pay period.

## Hourly Wage

The wage for Student Employment positions at LCOOCC is \$6.50 per hour

## Special Circumstances

### Unusual Income Circumstances

When a student applies for financial aid the U.S. Department of Education requires that the FAFSA be completed using the most recent income tax return; however, the U.S. Department of Education does allow for special conditions using projected year income only after the financial aid application has been processed using current federal tax information. Students should contact the Financial Aid Office if their income for the current year differs from the most recent tax information.

### Additional Expenses

LCOOCC determines student budgets based on estimated costs of tuition, books, transportation, room, board, and miscellaneous personal expenses. Students, who incur additional living expenses, such as uninsured medical expenses or daycare expenses, should provide the LCOOCC Financial Aid Office with necessary documentation to review for possible adjustments of their student budgets. In most cases, budget adjustments will not increase grant eligibility, but it may impact the type of aid eligibility.

### Divorce

If a student and their spouse (or parents, if student is dependent) have separated/divorced but filed a joint tax return, they may be required to submit copies of the state taxes as well as W-2's. Please contact the LCOOCC Financial Aid for assistance.

### Military Withdrawal

Please contact the Enrollment Center for information about withdrawal from classes due to military activation.

## Consortium Agreement

### Instructions for Consortium Agreements

Students are not eligible to receive financial aid from more than one college during an enrollment period. However, LCOOCC financial aid recipients who are attending another institution, but are planning to receive their degree from LCOOCC, may be qualified to receive financial aid for attendance at both institutions by means of a Consortium Agreement. The total credits taken at both institutions are used to compute the financial aid award. Students may initiate this process by requesting a Consortium Agreement from the LCOOCC Financial Aid Office. If the student is planning to graduate from LCOOCC, then LCOOCC would be considered the "home institution" and the other college is considered the "visiting institution."

**In order for LCOOCC to consider credits taken at other colleges for financial aid purposes, students must:**

- Complete the FAFSA listing LCOOCC as a choice of schools.
- An advisor at LCOOCC write a memo indicating that the course(s) taken at the “visiting institution” would transfer into a specific program of study at LCOOCC. (Only those transfer credits approved by the advisor and the registrar will count toward financial aid eligibility.)
- Fill out the student section of the LCOOCC Consortium Agreement and take it to the “visiting institution.” (Forms are available from the Financial Aid Office at LCOOCC.)
- Carry at least one-degree credit class toward program at LCOOCC.
- Have a Financial Aid Officer at the “visiting institution” complete and return a Consortium Agreement to the LCOOCC Financial Aid Office.
- Submit a class schedule from the “visiting institution” to the LCOOCC Financial Aid Office.

**Disbursement of Aid**

Before aid may be disbursed:

- All forms must be completed and returned to the LCOOCC Financial Aid Office.
- You are obligated to inform the Financial Aid Office at LCOOCC of any changes in your enrollment at the “visiting institution”.

**Satisfactory Academic Progress**

- All financial aid recipients must meet the Satisfactory Academic Progress Standards as set by the LCOOCC Financial Aid Office.
- The LCOOCC Financial Aid Office will not be notified when transfer credits are posted on a student’s records. Therefore, it is the student’s responsibility to provide the LCOOCC Financial Aid Office with a copy of the final grades from the visiting institution.
- Failure to provide a copy of the final grades may delay the disbursement of financial aid in future semesters, or cause ineligibility for future aid.



## Enrollment Status

- Audit credits DO NOT count toward financial aid.
- Correspondence course credits DO NOT apply toward financial aid.
- Remedial or non-degree credits DO NOT apply toward financial aid.

## Refunds / Repayments

### Title IV Refunds due to withdrawals

Federal law requires that if a student totally withdraws from college prior to the 60% point of the semester, then the amount of 'unearned' financial assistance may need to be returned to the government. If a student received more assistance than was 'earned,' then the excess funds must be returned. This is known as 'Return of Title IV Funds.' The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Scheduled breaks of five or more consecutive days are excluded.

The amount of 'earned' assistance is determined on a pro-rata basis. That is, if a student completed only 30% of the enrollment period before withdrawing from all classes, then only 30% of the financial aid was earned and a portion must be returned. Students who totally withdraw from classes prior to the 60% point will be notified in writing regarding the amount of financial aid that was returned and what their obligation is.

### Tuition and Fee Payment

Students who have been awarded financial aid may charge tuition and fees to their student account when registering for classes. The purpose of a student account is to maintain a record of all charges and payments during a student's collegiate career at LCOOCC. Financial aid disbursements must be credited first against tuition, fees, and other financial obligations on the student account before any disbursement to the student.

### Financial Aid Overpayments

Federal regulations prohibit colleges from paying students more financial aid than the calculated need. Students who receive excessive funds are considered to be over-awarded and are required to repay funds already received. To help prevent overpayments, students are required to report any additional educational financial aid to the LCOOCC Financial Aid Office anytime throughout the academic year.

## Other Financial Sources

### American Indian College Fund Scholarships

- Accessed directly through the AICF website at [www.collegefund.org](http://www.collegefund.org) The Financial Aid Office is always willing to assist in completion of this form
- Students will receive award letters informing them of receipt of award

### Tribal Scholarships

- Enrolled members of tribes are urged to contact their Tribal Scholarship Office and apply.
- Some tribes operate on a first-come first-served basis and have limited funding opportunities, so apply as early as possible.

### Scholarships Outside LCOOCC (External)

All scholarship notices received by the financial aid office are posted on the F.A. board.

### Veteran Educational Benefits

**State Benefits:** There are a variety of State Veterans Affairs' programs available. Determination of eligibility and obtainment of applications is done through the County Veterans Service Office.

#### WDVA 100% Tuition and Fee Reimbursement Grant

Under this grant a veteran may receive reimbursement up to 100% of tuition and fees paid by the veterans for full-time study for courses taken at LCOOCC. Please note there is a 60-day deadline for submitting the application to the college from the end of the semester.

#### WDVA Part-Time Study Grant

Under this grant, a veteran carrying 11 or fewer credits may be eligible for 100% reimbursement of tuition and fees. Reimbursement is up to a maximum of four applications per 12-month period. Please note there is a 60-day deadline for submitting the application to the college from the course ending date. Widows and dependents of deceased veterans may qualify for part-time study grants.

### WDVA Retraining Grant

This grant is available to qualified unemployed veterans who demonstrate financial need while being retrained for employment.

**Federal Benefits:** To qualify for monthly educational benefits through Veterans Affairs, a veteran must be enrolled in an approved associate degree or technical diploma program. The State VA Educational Approval Board approves programs of study at LCOOCC for veterans' benefits. Veterans have 10 years from their date of discharge to use their federal educational benefits. Benefits are payable for 36 months while enrolled in school. It is the responsibility of the student receiving veterans' educational benefits to notify the LCOOCC Financial Aid Office of any changes in enrollment status or withdrawal.

### Montgomery GI Bill (Chapter 30)

New enlistees after June 30, 1985, who contributed \$100 for the first 12 months of service.

### Service-Connected Disabled Veterans (Chapter 31)

Services for service members and veterans with a 20% service-connected disability.

### Survivors and Dependents (Chapter 35)

For spouses and children of 100% service-connected disabled or deceased Veterans.

### Selected Reserve (Chapter 1606)

For members who enlist or re-enlist in the Army, Navy, Air Force, Marine Corps, Coast Guard Reserves, the Army National Guard and the Air Guard.

## How to apply for Federal VA Education Benefits at LCOOCC

You must be accepted or currently enrolled in a VA approved program. If you are applying for Federal VA Educational Benefits for the first time, you are encouraged to contact the Veterans Service Office at LCOOCC six to eight weeks prior to the beginning of a new semester.

## Veterans' Affairs Reporting

**Student veterans' who fail to obtain a satisfactory grade point average (GPA) of 2.0 or better for sophomores, 1.8 for freshman upon completion of their initial semester of enrollment, or a cumulative satisfactory GPA of 2.0 upon completion of any given semester, are placed on academic probation. Failure to achieve a satisfactory 2.0 for sophomore, 1.8 for freshman or better for the subsequent probationary semester results in the student's name being reported to Veterans Affairs for unsatisfactory progress. The reporting of unsatisfactory progress results in the immediate suspension of the affected student's educational benefits pending administrative review by the Veterans Affairs Office.**