

2010-2011
Student Financial Aid Guide



LARAMIE COUNTY
COMMUNITY COLLEGE

Scholarship & Financial Aid Office
307.778.1215
lccc.wy.edu

The Scholarship & Financial Aid Office is a service-oriented organization that exists to serve our students, the college and the community.

We serve students by helping them secure the funds necessary to pursue their educational goals at LCCC. We are committed to providing students with the information and resources necessary to become fiscally responsible and to understand the rights and responsibilities incurred with the receipt of financial aid. The Scholarship & Financial Aid Office recognizes that each student's financial situation is unique, and we make every effort to develop policies and procedures that treat each student fairly and equitably. We strive to provide quality service, timely and accurate awards, reliable

Mission Statement

consumer information and access to information on financial aid and scholarships.

We serve the college by working in compliance with state and federal regulations. We act as a resource for information on financial aid and share information necessary for other departments to comply with regulations in an effort to guarantee that the college acts in a responsible manner with funds received from state and federal agencies.

We serve the community by assuming a proactive role in reaching out to students, potential students, and their parents and families to educate them about the benefits of higher education and the availability of financial aid.

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Although the primary responsibility of paying for a student's educational expenses rests with the student and the student's family, many families do not have sufficient resources available to meet these expenses. Student financial aid is intended to help families meet those educational expenses when their own resources fall short. Financial aid is provided by various sources, including federal and state governments, LCCC, community organizations and private donors.

Scholarships are awarded based on many factors such as financial need, academics, activities (sports, drama, music, clubs) and donor-based required eligibility. Because scholarships do not have to be repaid, they are considered gift aid. Scholarships are awarded by the college or by a private organization/donor. Over \$2 million in scholarship money is awarded at LCCC every year. Please refer to the latest edition of the LCCC scholarship listing for more information. Scholarship information is available on our website at www.lccc.wy.edu.

Grants are based on financial need and do not have to be repaid. Grants are usually funded by the federal or state government. Students who have already received a bachelor's degree are ineligible for these grants.

- **Federal Pell Grant** – This federally funded grant is based on financial need, enrollment level and cost of attendance at LCCC. Awards for a full-time student will range from \$400 to \$5,550 for the 2010-2011 academic year.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** – Funds for this need-based grant are provided by the federal government and LCCC. This grant is for students with exceptional need and who qualify for the Federal Pell Grant. Annual awards vary depending on LCCC's federal allocation as well as the student's eligibility and enrollment level. For the 2009-2010 academic year, awards ranged from \$200 to \$1,000. Because these funds are extremely limited, it is recommended that a student meet the April 1 priority deadline for consideration.

Student employment allows students to earn money while attending school by working part time. Students are paid at least minimum wage and generally work between 10 and 15 hours per week. In addition to minimizing student loan debts, part-time employment can provide valuable work experience and may allow students to earn academic credit for that

Types of Aid

experience. Earnings are taxable and must be reported on federal income tax returns. The Career Center, located in Room 121 of the Career and Technical Building, maintains a list of available positions.

- **Federal Work-Study** – This program is funded by the federal government and LCCC, and awards are based on financial need. These funds are extremely limited, and it is recommended that a student meet the April 1 priority deadline for consideration. A variety of positions are available, including some involving community service.
- **Part-Time Student Employment** – The college funds a number of student positions that are not based on financial need and are *not* awarded as part of the student's financial aid package.
- **Student Loans** – These are loans at low interest rates that are available to most students. Parents of dependent students may also qualify for educational loans. Although loan funds are provided by private lending institutions, the loan programs were established and are regulated by the federal government. Funds borrowed through student or parent loan programs **must be repaid**. Depending upon the specific loan program, repayment may begin while the student is still enrolled, or after the student leaves school or drops below half-time enrollment.
- **Federal Stafford Student Loan** – This federally funded loan program includes both need-based and non-need-based loans. Eligibility for these loans depends upon the student's enrollment level, academic class, dependency status and prior borrowing. Repayment of the principal is generally deferred until after the

student graduates, withdraws or drops below half-time enrollment. The need-based loans are called **subsidized** Stafford Loans because the federal government pays the interest while the student is enrolled at least half-time and during periods of deferment. The non-need-based loans are called **unsubsidized** Stafford Loans. Interest on unsubsidized loans is the student borrower's responsibility; repayment of interest generally begins immediately. Annual limits reflect the maximum combined borrowing from both the subsidized and unsubsidized programs. The maximum combined annual limit is \$3,500 for a freshman and \$4,500 for a sophomore.

and whether the student is classified as a dependent or independent student. For most LCCC students, the annual loan limits are applicable to a scheduled academic year, which begins with the fall semester and ends with the summer semester. Annual loan limits for students who transfer to LCCC may apply to a time other than the scheduled academic year.

The chart on this page shows **estimated** monthly payments and total repayment amounts for loans of varying amounts under the standard repayment plan. Some borrowers may qualify for a graduated or an income-sensitive repayment plan.

- **Additional Unsubsidized Loan** – A Federal Additional Unsubsidized Stafford Loan is awarded after consideration of financial need. The amount of eligibility is determined in the analysis of a submitted Additional Unsubsidized Loan Intent Form. If the student qualifies for the additional loan, the school will offer the student the loan in an award letter. Additional Unsubsidized Stafford Loans have annual maximum limits that vary depending on the student's unmet cost

| STANDARD REPAYMENT PLAN* | | | |
|---------------------------------|----------------------|------------------------|---------------------|
| TOTAL LOAN DEBT | # OF PAYMENTS | MONTHLY PAYMENT | TOTAL REPAID |
| \$ 2,600 | 65 | \$ 50 | \$ 3,228 |
| 4,000 | 120 | 50 | 5,827 |
| 7,500 | 120 | 92 | 11,039 |
| 10,000 | 120 | 123 | 14,718 |
| 15,000 | 120 | 184 | 22,078 |

*Based on 8.25% interest

- **Federal PLUS Loan** – This federally funded loan is applied by and disbursed to the parent of a dependent student. Generally, repayment of both principal and interest begins within 60 days after the loan is disbursed.

Census Date

Students must be registered by this date in order to receive financial aid. The census date for each term is as follows:

Fall 2010 – August 31, 2010

Spring 2011 – January 19, 2011

Summer 2011 – June 8, 2011

EFT (Electronic Funds Transfer)

An electronic process by which a lender transfers student loan funds to LCCC for release to the student.

Enrollment Level

12 or more credits = full time

9-11 credits = three-quarter time

6-8 credits = half time

1-5 credits = less than half time

Most types of financial aid require at least half-time enrollment.

FAA (Financial Aid Administrator)**FAFSA (Free Application for Federal Student Aid)**

This application or a Renewal Application must be completed each year a student wishes to be considered for federal aid. It is available in both paper and electronic versions.

FSEOG (Federal Supplemental Educational Opportunity Grant)

(See Page 1)

FWS (Federal Work-Study)

(See Page 1)

GED (General Education Development)**IVF (Institutional Verification Form)**

A mandatory form that verifies income or family size information.

Priority Deadline

LCCC's recommended deadline for application is April 1. To meet this deadline, the student must have the **results** of the FAFSA or Renewal Application along with the LCCC Scholarship and Financial Aid Application on file in the SSFAO on or before the deadline. Submit the FAFSA or Renewal Application to the appropriate processor at least four to six weeks prior to this deadline.

Common Financial Aid Terms

Renewal Application**(Renewal Free Application for Federal Student Aid)**

A shortcut version of the FAFSA that is available to students who applied for aid for the previous academic year. The Renewal Application can only be submitted electronically.

Satisfactory Progress

Minimum quantitative and qualitative standards for course completion that must be met to establish and maintain financial aid eligibility.

Verification

The process of verifying application information by comparing information supplied on the FAFSA with income tax returns, IVFs and other documentation.

To be eligible for any of the federal programs you must do the following:

- File the FAFSA or Renewal Application and, usually, have financial need
- Complete the LCCC Financial Aid Application

Eligibility Requirements

- Have a high school diploma or GED certificate
- Be accepted for admission to the college in a certificate or degree program offered by LCCC
- Usually be enrolled at least half time (the Federal Pell Grant is available to eligible students enrolled less than half time)
- Have a Social Security number
- Certify that you are not in default on any federal student loans and do not owe a refund on a federal grant
- Certify that you agree to use your financial aid only for expenses related to your education
- Meet the Scholarship & Financial Aid Office standards of progress requirements and be in satisfactory academic standing with the institution

- Register with Selective Service, if required
- Be a U.S. citizen; a U.S. national; or a permanent resident of the U.S., the Northern Mariana Islands, or the Republic of Palau; or be in the U.S. for other than a temporary purpose
- Meet the necessary deadlines for application (the recommended priority deadline for federal aid is April 1 of the year preceding the award year)
- Submit all documentation required by the SSFAO to complete your application
- Not be receiving aid from another institution for the same period of enrollment

In addition to the eligibility requirements, ACG also requires applicants to: be a Pell Grant recipient, at least half-time in a degree program, have graduated from high school after January 1, 2005, and maintain a cumulative GPA of at least 3.0. Students must have taken a rigorous high school curriculum defined by the Department of Education.

Scholarship eligibility criteria are defined separately for each scholarship program. Refer to the current LCCC scholarship listing, our Web page or the scholarship booklet for specific criteria. Need-based scholarships usually require the student to have financial need based on the FAFSA or Renewal Application results.

Any student may apply for most types of assistance at LCCC by completing the LCCC Scholarship and Financial Aid Application and the Free Application for Federal Student Aid (FAFSA). Scholarships and loans, however, require separate applications to be completed.

application must be completed each academic year the student applies for aid. To meet our priority deadline, this form **and** the results of your FAFSA/Renewal Application must be received in the SSFAO by April 1.

Application Forms and Procedures

FORMS

LCCC Scholarship and Financial Aid Application

This application collects general demographic information and is available at the LCCC Scholarship & Financial Aid Office as well as LCCC website. This

FAFSA/Renewal Application

To apply for federal financial aid at LCCC, a student must complete either a FAFSA or a Renewal Application and submit it to the appropriate need analysis processor. Most students who applied for federal aid the previous year will receive a Renewal Application notification (available online) in the mail or online from the federal processor in December or January. All students should complete either a FAFSA or a Renewal Application, but should not complete both. The FAFSA or Renewal Application should be submitted as soon as possible after January 1 each year, and the results should be forwarded to

LCCC. In order for you to meet our priority application deadline, we must receive the results of your FAFSA/Renewal Application **and** your completed LCCC Financial Aid Application by April 1. You should plan to submit your FAFSA/Renewal Application at least four to six weeks prior to this deadline to ensure adequate time for processing. If your application is received after April 1, you may not be considered for certain aid programs. While the FAFSA and Renewal Applications are primarily used to apply for federal aid, the results are also required for many need-based scholarships. (Also, see Helpful Hints for Completing the FAFSA/Renewal Application.)

FAFSA on the Web

You can find FAFSA on the Web at www.fafsa.ed.gov.

Application for Admission or Readmission

New students must have a completed Application for Admission on file with the LCCC Admissions Office. Former students of the college must complete an Application for Readmission if they have not been continuously enrolled. Your application for admission or readmission will not be processed until all required transcripts have been received in the LCCC Admissions Office. If you have questions about applying for admission, contact the Admissions Office at 307.778.1357.

Scholarship Applications

A student may be considered for numerous scholarships by completing the LCCC Scholarship and Financial Aid Application. Keep in mind a few scholarships require the applicant to complete a separate application form. Most applications are available from the LCCC Scholarship & Financial Aid Office or on the Web at www.lccc.wy.edu.

Loan Application

A separate loan application/promissory note is required to apply for Federal Stafford, Unsubsidized Federal Stafford or Federal PLUS loans. Specific information about how to apply will be included in your award letter if you request to be considered for a loan **and** you demonstrate eligibility for a loan.

HELPFUL HINTS FOR COMPLETING THE FAFSA/RENEWAL APPLICATION

- Read and follow the instructions.
- Always use your legal name; never use nicknames.
- Pay close attention to the college's priority deadline, and apply well in advance of that deadline.
- Do not skip questions or leave blanks unless the instructions specifically allow you to. When in doubt about a particular question or section, contact the SSFAO for assistance.
- When a question calls for a numeric answer, do not use "NA" or "-." Enter "0."
- You do not need to complete more than one FAFSA/Renewal Application if you are considering more than one college. In Step Six, you may list up to six schools that you are considering.
- Always use the college's Title IV code in Step Six and write out the name of the college. The Title IV code for Laramie County Community College is 009259. If you need the code for another institution, please contact the SSFAO.
- Do not mail your federal income tax return (1040) or other documents to the federal processing center.
- **Double check** all information, especially your Social Security number and federal PIN numbers.
- When you receive the results of the FAFSA/Renewal Application (the SAR) and realize a mistake has been made, contact the SSFAO.
- Even if you think you are not eligible for a Federal Pell Grant, the FAFSA/Renewal Application **must** be completed if you are interested in applying for a federal student loan. This information is also used in awarding other grants, scholarships and FWS.
- When in doubt, ask the SSFAO. Do not rely on the answers of friends or family.
- If you are required to provide your parents' information on the FAFSA/Renewal Application and believe you have extenuating circumstances that prevent you from doing so, contact the SSFAO prior to completing your application.

MILITARY BENEFITS

If you, your spouse (if you are married) or a parent (if you are a dependent student) were on active duty during the year for which income information is reported, food allowances received during the year **must** be reported as untaxed income on your FAFSA/Renewal Application. Failure to include these benefits and allowances could seriously delay your application.

VERIFICATION

Verification is a quality control process required by the federal government. Being selected for verification does not mean the applicant did anything wrong. Approximately one-third of all applications nationwide are selected for verification by the federal student aid processor. In addition, the LCCC Scholarship & Financial Aid Office may select applications for verification to resolve discrepancies or questionable information provided on the application.

Students whose applications are selected for verification will be required to submit certain documentation to the LCCC Scholarship & Financial Aid Office. Required documentation may include, but is not limited to, any of the following: a signed copy of the student's federal income tax return, a signed copy of the parent's federal income tax return (if the student is dependent), a signed copy of the spouse's federal income tax return (if the student is married), a copy of the student's military discharge (Form DD-214), a copy of the student's marriage certificate, proof that the student is not in default on a federal student loan, a copy of the student's Social Security card. **Any documentation we request must be retained in your financial aid file and will not be returned to you. Please submit clear and readable photocopies, not originals.**

Students who are selected for verification will be notified by the LCCC Scholarship & Financial Aid Office of the documentation requirements. All required documentation should be submitted as soon as possible after it is requested. Generally, students must submit all required documentation at least six weeks prior to the end of the semester for which aid is requested. This deadline also applies to students who must provide proof of their status

as a permanent resident or other eligible noncitizen status (i.e. in the U.S. for other than a temporary purpose). Failure to meet this deadline may not provide sufficient time for the LCCC Scholarship & Financial Aid Office to process applications, determine eligibility and disburse funds before the end of the enrollment period.

All required documentation must be received and reviewed by the LCCC Scholarship & Financial Aid Office, and any discrepancies must be resolved before a student's eligibility can be determined. Upon completion of the verification process, the LCCC Scholarship & Financial Aid Office will notify the student in writing of his or her eligibility or ineligibility for federal funds. If the LCCC Scholarship & Financial Aid Office electronically submits corrections to your application, the federal processor will send you an acknowledgement indicating what changes were made to the application data. LCCC does not award federal aid or certify federal student loans until the verification process is completed. If a student's application is selected for verification after federal aid has been awarded or disbursed, and his or her eligibility is subsequently reduced, the student will be required to repay any and all funds for which he or she was determined to be ineligible. **Anyone who intentionally gives false or misleading information on aid applications may be subject to a fine of \$10,000, receive a prison sentence, or both.**

MAKING CORRECTIONS

After you receive the results of your FAFSA/Renewal Application and discover that you made a mistake or are being asked to supply more information, **contact the SFAO. Do not make corrections yourself.**

TRANSFER STUDENTS

Generally, financial aid cannot be transferred from one institution to another. Each institution is required to maintain records of applications, and eligibility for many aid programs is based on the cost of attendance at each institution. If you have scholarships or state grants, contact your current institution to find out if the award can be transferred.

If you applied for student financial aid at another college and you plan to transfer to LCCC:

1. Complete the LCCC Scholarship and Financial Aid Application.
2. Notify the Federal Processing Center to list Laramie County Community College (009259) on your SAR by calling 1.800.4FED.AID or go online and add Laramie County Community College (009259) at www.fafsa.ed.gov.
3. Contact the LCCC Admissions Office and follow regular admission procedures.

If you applied for aid through LCCC and plan to transfer to another institution:

1. Notify the Federal Processing Center to list your new institution on your SAR by calling 1.800.4FED.AID or go online and add your new institution's federal code numbers at www.fafsa.ed.gov.
2. Contact the financial aid office and admissions office at your new school for additional instructions.

SUMMER AID

At LCCC, the summer semester is considered the end of the academic year. For example, the 2010-2011 school year consists of the Fall 2010, Spring 2011 and Summer 2011 semesters. If you have completed the FAFSA or Renewal Application for the academic year, then you only need to complete the LCCC Application for Summer Financial Aid. This application is available beginning in March prior to the summer semester. If you did not apply for federal aid for the academic year, then the FAFSA/Renewal Application **and** the LCCC Application for Summer Financial Aid must be completed. All application materials must be received in the SFAO by April 15 to be considered for priority processing.

Summer financial aid is extremely limited, and receipt of financial assistance during the fall/spring semesters is not a guarantee of summer eligibility.

For financial aid purposes, financial need is determined by the following formula:

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

The **Cost of Attendance (COA)** or student budget is based on government guidelines and average costs. A COA includes allowances for tuition and fees, room and board, books and supplies, transportation and personal expenses.

Student budgets can only include costs of attendance for the student. Additional living allowances for married students or additional family members are not included in student budgets. A child-care allowance may be included. Budgets are generally based on a two-semester academic year and vary according to residency status, enrollment level and living arrangements.

The **Expected Family Contribution (EFC)** is the amount you and your family are expected to contribute toward your college costs. It includes a student contribution for all students and a parent contribution for dependent

students. The EFC is calculated from the information provided on your FAFSA/Renewal Application and usually reflects the amount you and your family can afford. In some cases, the EFC may be

How Eligibility Is Calculated

zero. If you do not believe your EFC accurately reflects your family's ability to pay for your education due to a change in family or financial circumstances, contact the SFAO.

Eligible students are awarded aid on a first-come, first-served basis without regard to race, color, sex, age, national

| 2008-2009 Cost of Attendance Examples | | | |
|---|------------------------------------|----------------------------------|-----------------------------------|
| <small>(Based on a two-semester academic year and full-time enrollment)</small> | | | |
| | Wyo. resident on-campus | WUE tuition on-campus | Out-of-state on-campus |
| Tuition/Fees | \$ 2,208 | \$ 3,000 | \$5,328 |
| Books/Supplies | 1,032 | 1,032 | 1,032 |
| Room/Board | 5,920 | 5,920 | 5,920 |
| Transportation | 280 | 280 | 280 |
| Personal Expenses | 1,382 | 1,382 | 1,382 |
| TOTAL BUDGET | \$10,822 | \$11,614 | \$13,942 |

origin or disability. The types of aid awarded to each student will depend on the student's need, as well as the availability of funds and the student's preferences. Students should keep in mind, however, that no aid will be awarded until all required documents are received and processed through the Financial Aid Office (see Verification section on Page 6).

Financial aid awards are based on the student's status on the **census date** and are **not** adjusted for changes that occur during the semester. Several short classes begin at various times throughout the semester. Students who plan to take these courses must be registered for them on the census date. If a late-starting class is canceled or dropped before it begins, we are required to revise a student's awards if it affects the student's enrollment level.

If you are eligible for aid, we will mail you an award letter stating terms and conditions of aid programs for which you

are eligible. If your status changes in any way from what you originally listed, you should notify our office immediately so we can determine whether your eligibility is affected. If your eligibility changes

within an academic year, you may receive a revised award letter or other notification of the change. Carefully read the materials that accompany your award letter. If you accept the award(s) offered, keep the award letter for your records. If you do not qualify for federal financial aid programs, we will mail you written notification that we have finished processing your application and outline any options you might have for non-need-based assistance.

Award Letter

Reporting Outside Aid

If you receive grants, scholarships, tuition waivers, veteran's benefits, tuition gift certificates or any other assistance through an agency or LCCC office other than the SFAO, you **must** report that

assistance to us so it can be included in your total financial aid package. When you receive aid from our office, you are legally required to keep us informed of all non-SFAO awards or resources you receive. If you receive additional aid from other sources at any time during the year, we may have to reduce your award or place you in repayment if you have been overpaid.

The following information is provided as a guide. Detailed disbursement information will be mailed to financial aid

USE OF FUNDS

Financial aid will first be used to pay for direct educational expenses owed to the college (i.e. tuition, fees, on-campus housing, book charges). Funds in excess of direct costs are paid to you for indirect educational expenses such as transportation, books, personal expenses and off-campus living expenses.

How and When Financial Aid Is Disbursed

recipients approximately four to six weeks prior to the beginning of each semester. That mailing will provide specific dates and time frames for disbursement.

DISBURSEMENT

- **Grant and scholarship** funds are applied to your student account. Any amount in excess of your direct costs will be mailed to you. The earliest mailing will be approximately five to

seven days before the beginning of the semester. Follow-up mailings will occur weekly throughout the semester. (See Note About Adjustments on this page.)

- Earnings from **Federal Work-Study** will be issued to you in the form of a paycheck twice each month, on the 15th and last working day of the month. Paychecks are always two weeks in arrears. Checks may be picked up at the Payroll Office, Room 146 in the Administration Building.
- **Subsidized and unsubsidized Federal Stafford Loan** funds for loans borrowed from a selected lender will be sent via electronic funds transfer (EFT) or paper check from the lender to the college. The earliest mailing will be approximately five to seven days before the beginning of the semester. Follow-up mailings will occur weekly throughout the semester.
- **Federal PLUS Loans** are sent to LCCC by individual lenders via electronic funds transfer (EFT) or paper check. The net amount of your loan will be posted to your student account, and funds in excess of direct expenses will be mailed to you.

ADDITIONAL INFORMATION ABOUT LOANS

- **Multiple disbursements** are required by federal regulations. The first will be issued at the beginning of the loan period and the second will be at least half-way through the loan period.
- **First-time borrowers** at LCCC are required to complete entrance counseling before receiving the first disbursement of the first loan. If this applies to you, the SFAO will notify you as to when and where you can complete entrance counseling.
- **Thirty-day delay of disbursement** – If you are in the first year of your program and are borrowing for the first time at LCCC, your loan proceeds cannot be released until 30 days after the beginning of the loan period.

NOTE ABOUT ADJUSTMENTS

Early disbursements of financial aid will be based on the number of credits you plan to take. Your final eligibility for financial aid will be based on your enrollment as of the **census date**. If, as of the **census date**, we determine you are not eligible for the funds we have disbursed, your awards will be adjusted and you will be required to repay all funds for which you are not eligible. Failure to pay will result in collection proceedings by the college and referral to the U.S. Department of Education.

MEETING YOUR PAYMENT OBLIGATIONS

You are responsible for meeting all payment deadlines unless you receive official notice from the SFAO that other arrangements have been made. Only students who have scholarships and grants payable through the SFAO, or for whom a loan application has been certified, are eligible to defer some of their payment responsibilities until their aid is disbursed. Students should not spend their financial aid until they have the funds in hand. Many students experience unnecessary stress and anxiety by writing checks or making financial commitments based on **estimated or anticipated** disbursement dates. **Do not spend money you have not yet received!** If this is not possible for you, it may be wise to consider postponing your enrollment until it is. Remember, financial aid is intended to assist you with your educational expenses, not to support you and your family.

Completing the financial aid process from beginning to end takes time. The estimated timeline provided below represents the time requirements during our peak processing season. Your actual processing time will depend upon when you apply and how quickly you respond to requests from our office.

Estimated Processing Time

Week 1

Submit your FAFSA or Renewal Application to the federal processor by transmitting an electronic application. List Laramie County Community College, code 009259. Information will be sent electronically to the LCCC Scholarship & Financial Aid Office.

Weeks 3-5

You should receive your Student Aid Report (SAR) from the federal processor. Read it and review the information carefully. If there are changes or corrections, contact the Financial Aid Office with documentation of the changes. If no changes are required, keep the SAR for your records.

The SFAO will review your application and request any additional documentation that is required. Respond immediately to any request. If your application requires corrections, LCCC will make those changes electronically; however, this extends the processing time by two to three weeks.

Next

Within two to three weeks of receiving all requested information from you, the SFAO will mail your official notice of eligibility (award letter). **However;** the LCCC Financial Aid Office will not begin awarding federal aid for the fall semester until after April 20. This ensures that all students who have met the priority deadline will have an equal opportunity to receive funding. Carefully read the award letter and any materials enclosed with it. If you accept the awards, keep the award notice for your records. ***If offered a student loan, you must complete the student loan process online.***

The above timeline is subject to change due to unforeseen delays in receiving regulatory software or data transmissions.

Refer to How and When Financial Aid is Disbursed on Page 8 for information regarding receipt of funds.

Rights and Responsibilities of Financial Aid Recipients

As a student consumer, you have the right to:

- Know what financial assistance is available
- Know the correct procedures for applying for aid
- Know the deadlines for submitting applications
- Know how your financial need is determined
- Know how your cost of attendance is determined
- Know how academic progress is determined and the requirements to continue receiving aid

- Know how to re-establish eligibility if satisfactory progress was failed
- Be informed of the type and amount of assistance you will receive, how much of your need has been met and how and when the funds will be disbursed
- View the contents of your financial aid file, in accordance with the Family Educational Rights and Privacy Act
- Know the conditions of any loan you accept
- Know the duties and rate of pay for any student job you accept

It is your responsibility to:

- Review all information about financial aid programs at LCCC
- Complete all application materials accurately and submit them by the appropriate deadlines
- Read and understand all forms that are sent to you and keep copies of all forms that you sign
- Know and comply with the rules governing the aid you receive

- Ask questions when unsure of terms or procedures
- Use financial aid only for educational expenses related to your attendance at LCCC
- Notify the SFAO of any resources and assistance you receive that is not included in your award letter
- Budget your financial aid and other resources to meet your expenses throughout the academic year
- Receive entrance counseling for first-time borrowers prior to receiving the

- first disbursement of your first federal student loan borrowed at LCCC
- Receive exit counseling prior to graduating or otherwise leaving school if you borrowed from the federal student loan programs while attending LCCC
- Repay the principal and interest on all student loans borrowed
- Keep your local and permanent addresses, major and degree objective current at the Student Records Office
- Register for your classes on or before the **census date**

I. INTRODUCTION

Federal regulations governing the administration of federal financial aid programs require participating institutions to monitor each student's progress toward completion of his or her educational objective. The standards outlined here have been designed to comply with those federal regulations.

These standards are for all students applying for assistance from any federal financial aid program administered by the LCCC Scholarship & Financial Aid Office. Academic progress requirements for scholarships are defined by the respective donors and maintained in the LCCC Scholarship & Financial Aid Office.

II. FREQUENCY AND INTERVAL OF REVIEW

Satisfactory academic progress will be reviewed prior to the awarding of any federal financial aid. It will also be reviewed and monitored at the end of the fall, spring and summer semesters, prior to the disbursement of the following semester's aid.

III. ESTABLISHING INITIAL ELIGIBILITY

In order to establish initial eligibility for federal financial aid, a student's past academic transcripts will be reviewed according to the following guidelines:

- Students who have never previously attended LCCC will be considered in good standing in regard to minimum semester credits completed and minimum GPA requirements.
- Students who have previously attended LCCC will have their past academic transcripts reviewed regardless of whether financial

aid was received for any previous attendance.

- Transfer credits from other institutions **will be** considered in determining eligibility under the maximum time frame criteria.

Standards of Progress Requirements

IV. MAINTAINING ELIGIBILITY

Except for ACG grants, the following are the requirements for Federal Programs. (For ACG grants, see paragraph V. F.) Students are considered to be making satisfactory academic progress and will be eligible for federal financial aid at LCCC as long as **all three** of the following requirements are met at the end of each semester:

A. Minimum Semester Credits Completed

A student must successfully complete (with a grade of A, B, C, D or S) two-thirds of **all credit hours attempted** each semester. If two-thirds results in other than a whole number, the result will be rounded down to the next whole number.

Exception: If only one credit hour is attempted, it must be completed to meet this portion of the requirements.

Credit hours attempted are generally based on the student's enrollment on the financial aid **census date**. Credit hours

attempted include credits for which a grade of A, B, C, D, F, I, U, S or W are received. Withdrawals, audits, and grades of F, I or U are not considered successful completions for financial aid purposes.

B. Minimum Cumulative Grade Point Average

Students must maintain a 2.0 average.

C. Maximum Time Frame for Completion

Students must complete their educational program within a reasonable period of time. For purposes of financial aid eligibility, a student's maximum time frame for completion of the educational program is based on credit hours attempted and the educational program.

These time frame limitations include all credits attempted at LCCC plus transfer credits accepted regardless of whether the student has changed majors or received Title IV funding during any or all terms of attendance.

It is the student's responsibility to keep his or her educational

Semester Credit Hours

| NUMBER ATTEMPTED | NUMBER COMPLETED | NUMBER ATTEMPTED | NUMBER COMPLETED |
|------------------|------------------|------------------|------------------|
| 18-19 | 12 | 9-10 | 6 |
| 17 | 11 | 8 | 5 |
| 15-16 | 10 | 6-7 | 4 |
| 14 | 9 | 5 | 3 |
| 12-13 | 8 | 3-4 | 2 |
| 11 | 7 | 1-2 | 1 |

educational program within a reasonable period of time. For purposes of financial aid eligibility, a student's maximum time frame for completion of the

educational program is based on credit hours attempted and the educational program.

These time frame limitations include all credits attempted at LCCC plus transfer credits accepted regardless of whether the student has changed majors or received Title IV funding during any or all terms of attendance.

It is the student's responsibility to keep his or her educational

| Educational Program | Maximum Credits |
|---|-----------------|
| All certificates..... | 72 |
| A.A.S. in Nursing..... | 108 |
| A.A.S. in Dental Hygiene..... | 142 |
| A.A.S. in Radiography..... | 136 |
| A.A.S. in Diagnostic Medical Sonography ... | 116 |
| A.A.S. in Physical Therapist Assistant..... | 113 |
| All other A.S., A.A. or A.A.S. degrees..... | 96 |

program and major information current with the Student Records Office and to know whether he or she has reached or exceeded these limitations. It is also the student's responsibility to notify

the LCCC Scholarship & Financial Aid Office of any change of major or degree objective. It is not the responsibility of the Financial Aid Office to notify a student that he or she is nearing the maximum time frame limitation.

V. OTHER FACTORS

A. Audits

Classes taken for audit will not be considered when determining semester award amounts or minimum semester credits completed. Classes taken for audit will not be considered as attempted credits toward the maximum time frame for completion.

B. Repeated Courses

Repeated courses will be considered when determining semester award amounts if the previous grade was a "D" or "F". Repeated courses will be considered only once in determining attempted credits for maximum time frame.

C. Incomplete Grades

A grade of Incomplete (I) is not considered successful completion of the course. Grade changes will be considered when determining eligibility at the end of the semester during which the change occurred. You also have the option to request an earlier review by submitting an appeal (see VII).

D. Withdrawals

A student who withdraws on or before the census date will not be considered as having enrolled in that semester for the purpose of these standards. A student who withdraws after the census date will not be considered to have successfully completed the semester.

E. Transfer Credits

For purposes of these requirements, transfer credits are included whether or not they apply toward the current LCCC program.

F. ACG Grant

Recipients are required to complete at least 12 credit hours with a cumulative GPA of at least 3.0. There is no probation period for failing these requirements.

VI. PROBATION AND SUSPENSION

Financial aid probation and suspension apply only to a student's status for purposes of financial aid eligibility at LCCC. This does not become part of the student's permanent record and is not transferable to other institutions.

A. Probation

Students who do not complete the minimum number of credits or who do not possess a satisfactory grade point average will be placed on probation for their next semester of enrollment. A student remains eligible to receive financial aid while on probation. If both the minimum number of credits and GPA requirements are met at the end of the probationary term, the student will be removed from probation.

No federal financial aid will be disbursed after a probationary semester until final grades are made available and reviewed by the Financial Aid Office.

B. Suspension

1. If a student does not meet the requirements for maintaining eligibility at the end of the probationary semester, eligibility for federal financial aid programs will be suspended.
2. Students who have reached or exceeded the maximum time frame for completion (see IV.C.) will be on immediate financial aid suspension without a probationary semester.

VII. REINSTATEMENT OF ELIGIBILITY

Students may appeal federal financial aid suspension, with the exception of ACG Grants, for any of the following reasons:

- A. Circumstances prevented you from meeting the satisfactory academic progress requirements. In your appeal, you must provide supporting documentation to verify the explanation.
- B. Incomplete (I) grades have been changed to passing grades.

- C. If readmitted or academically eligible, enroll at your own expense and/or with the assistance of non-federal aid, successfully complete the coursework as required in IV.A., and earn the minimum cumulative GPA for satisfactory standing as required in IV.B.

Options B and C above do not apply if you have reached or exceeded the maximum time frame for completion. A student may appeal only once for maximum time.

To appeal for any of the above situations, students must submit a written explanation and relevant supporting documentation to the LCCC Scholarship & Financial Aid Office. Appeal forms for this purpose are available in the Scholarship & Financial Aid Office.

If the appeal is approved, the student will be reinstated on probationary status. Financial aid awards will be based on funds available at the time of reinstatement.

Reinstatement will be effective for the current term or next term of enrollment, as determined by the Appeal Committee. Reinstatement of aid will never be effective retroactively for an already-completed term.

This policy applies to students who have been awarded assistance through the Federal Pell Grant, ACG, FSEOG, LEAP or Federal Stafford Loan programs. For these students, this policy overrides the LCCC Refund Policy, which is published in the Credit Class Schedule.

Federal financial aid is intended to help with education-related expenses for an entire term. If a student a) does not register for courses, b) registers but does not begin attendance or c) withdraws, drops out or otherwise cancels his or her registration on or before the ***census date***, all federal aid offered to that student for that semester will be canceled. Students who have signed a campus housing contract will be subject to the terms of that contract and will not receive financial aid for any debt thereby incurred.

Students who withdraw, drop out, are expelled or are administratively

withdrawn after the census date will be subject to the Federal Return to Title IV Funds policy. In addition, students may be required to repay a portion or all of the assistance they received for living

Return to Title IV Funds

expenses. Funds from this calculation will be returned to the financial aid programs in the following order as required by federal regulations: unsubsidized Federal Stafford Loan, subsidized Federal Stafford Loan, Federal PLUS Loan, Federal Pell Grant, Federal SEOG or other Title IV programs.

Examples of Return to Title IV Funds calculations are available upon request at the SSFAO.

FINANCIAL AID ADDRESSES/TELEPHONE NUMBERS

LCCC Scholarship & Financial Aid Office

1400 E. College Drive
Cheyenne, Wyoming 82007
307.778.1215

LCCC Veterans Office

307.778.4396

Federal Student Aid Information Center

800.4.FED.AID (800.433.3243) or
800.730.8913 (for hearing impaired)
www.fafsa.ed.gov
PIN #: www.PIN.ed.gov

General Financial Aid Info: www.finaid.org

OTHER ON-CAMPUS RESOURCES

LCCC Transitional Services Office

307.778.1288

LCCC Career Planning and Employment Services

307.778.1132

DISCLAIMER

**This booklet reflects federal regulations and
LCCC Scholarship & Financial Aid Office policies
as of November 2010, which are subject to change without notice.**

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