

Lake Tahoe Community College

2015-16

Financial Aid Handbook

**The mission of the Financial Aid Office is
to promote awareness of financial aid,
to facilitate access to financial assistance, and
to ensure that all eligible students receive financial aid.**

A MESSAGE TO STUDENTS & PARENTS

This handbook has been prepared to help students and parents understand the financial aid process at Lake Tahoe Community College. We hope it will answer most questions you may have and make the application process easier for you. Information on LTCC's financial aid programs, how to apply, your rights and responsibilities as a recipient, and other helpful information is included.

We sincerely hope that the requirements of the financial aid application process will not discourage any student from applying for needed financial assistance. We are aware it can be a time-consuming and challenging process. However, we are here to help you get through this process. Please contact our office if you have questions or need help in completing the application forms. We are pleased to offer one-on-one assistance to you!

All information on your application is kept confidential and is used only by the Financial Aid Office, and other LTCC offices when required; needs analysis services; and federal, state, and local program auditors. Our records are audited annually to assure that only qualified students are awarded financial aid and that program guidelines are followed.

If you wish to apply for financial aid, have questions, or need clarification of information in the *Handbook*, please contact the Financial Aid Office:

Room A100 Lake Tahoe Community College, One College Drive So. Lake Tahoe, CA 96150
or
(530) 541-4660, extension 236 ~ FinancialAid@LTCC.edu

Sincerely,

Julie Cathie

Julie Cathie
Director of Financial Aid

América Ramirez

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Financial Aid Technician
Servicios en Español disponibles

Katy Creighton

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Fin. Aid Office Ass't

DISCLAIMER

Regulations concerning the topics addressed in this *Handbook* are subject to change.
Please check with the Financial Aid Office for any new developments.

INTRODUCTION

What is financial aid? Financial aid refers to federal, state, and local programs that help students who need assistance in meeting expenses related to their education. The five basic types of financial aid for LTCC students are fee waivers, grants, work-study employment, scholarships, and loans. Please note that LTCC will not participate in any student loan programs for the 2015-16 school year; however, in some circumstances, a private or “alternative” student loan may be certified by LTCC if such a loan is arranged through a bank. Contact the Financial Aid Office for further information, as financial counseling is required before LTCC will consider certifying a private loan.

FEDERAL FINANCIAL AID

FEDERAL PELL GRANTS are awarded by the federal government. Financial aid applicants are required to apply for a Pell Grant each year. Pell Grant eligibility is determined in general by the federal government, according to a formula developed by the Department of Education and approved annually by Congress. All applicants are notified of eligibility by the Student Aid Report (SAR). Pell Grants can provide up to \$5,775 for the 2015-16 school year, depending on your enrollment status (e.g. full time or part time), expected family contribution (EFC) as determined by the government’s calculation, and your family size.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG) are federally-funded awards designed to supplement other sources of financial aid for students who qualify for additional assistance. These grants are typically \$750 per school year at LTCC. Recipients at LTCC are students with the lowest expected family contributions (EFC=0), and they are individuals who will also receive Federal Pell Grants. Students with exceptional need (e.g. single parents, foster youth, out-of state residents) will be given special consideration for FSEOG if funds are available at the time they complete their financial aid file. Because LTCC receives limited funding for the FSEOG, however, not all students who meet these criteria will be awarded an FSEOG.

FEDERAL WORK STUDY (FWS) is a federally-funded program that gives students the opportunity to earn money by working on campus. There are a number of positions available in various departments. The number of hours that students may work depends upon their need for financial assistance, their class schedule, and their health and academic progress; all jobs are part time. Work-study can give students valuable experience related to their educational and career goals, and be an excellent reference for future jobs. The 2015-16 pay rate for work-study students is \$10.00/hour.

STATE FINANCIAL AID

BOARD OF GOVERNORS FEE WAIVERS (BOGFWs) assist students in paying enrollment fees. If you are a California resident, as determined by Enrollment Services, you may be eligible for a BOGFW if you meet any one of these criteria:

1. You have established financial need based on completing the FAFSA; **PLEASE NOTE that completing the FAFSA is the best option for applying for the fee waiver, as well as other financial aid! Assistance in completing the FAFSA is available at the Financial Aid Office.**

2. Your family's income is:

<u>Number in Household (including yourself)</u>	<u>Family's 2014 Income</u>
1	\$ 17,505 or less
2	\$ 23,595 or less
3	\$ 29,685 or less
4	\$ 35,775 or less
5	\$ 41,865 or less

Add \$6,090 for each additional dependent.

3. You (or your parent, if you are a dependent student) are currently receiving TANF/CalWORKs, SSI/SSP, or General Assistance;
4. You have certification from the California Department of Veterans Affairs that you are eligible for a dependent's fee waiver for 2015-16;
5. You have certification from the National Guard Adjutant General that you are eligible for a dependent's fee waiver for 2015-16;
6. You have certification from the Department of Veterans Affairs that you are eligible as a recipient of the Congressional Medal of Honor or as a child of a recipient;
7. You have documentation from the California Victim Compensation and Government Claims Board that you are eligible as a dependent of a victim of the September 11, 2001 terrorist attack;
8. You have documentation from the public agency employer of record that you are eligible as a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty;

The BOGFW for 2015-16 will cover enrollment fees from Summer 2015 through Spring 2016.

CAL GRANTS are awarded by the California Student Aid Commission (CSAC) and may be renewed each year if recipients continue to meet eligibility requirements. All students who are California residents and high school graduates (including AB540 students) are encouraged to apply. March 2 is the deadline to apply for the next school year. [There is a second deadline of September 2nd for competitive Cal Grants.] A Free Application for Federal Student Aid (FAFSA), as well as verification of grade point average, must be submitted by the deadline. For continuing LTCC students, verification of grade point averages are automatically sent to CSAC, in an electronic format, for all potentially eligible students.

ATTN: Dreamers/DACA Students ~ You should complete the California Dream Act Application to apply for State financial aid, including the Cal Grant. It is available online at <https://dream.csac.ca.gov> Contact the Financial Aid Office if you would like help in completing the Dream Act Application.

CAL GRANT A helps low and middle-income students with tuition/fee costs at four-year institutions. Grant recipients are selected on the basis of financial need and grade point average. If you qualify for a Cal Grant A and want to attend Lake Tahoe Community College, CSAC may hold your award until you transfer to a four-year college, provided that you continue to qualify.

CAL GRANT B awards, usually the type of Cal Grants received by LTCC students, assist low-income students with living expenses, books, supplies, transportation, and non-tuition/fee costs. The maximum award for 2015-16 is \$1,648.

CAL GRANT C awards help vocational students with tuition/fees and training costs. Recipients must be enrolled in a vocational program at LTCC in a program of study from four months to two years in length; the Cal Grant C maximum award for 2015-16 is \$547.

FULL-TIME STUDENT SUCCESS GRANT (FTSSG) provides additional assistance to Cal Grant B recipients who are full-time students (12 units or more per term). For 2015-16 the FTSSG amount per term is \$200.

CHAFEE GRANT gives up to \$5000 annually in grant funds to foster youth and former foster youth to use for vocational school training or college courses. Contact us for assistance in applying.

SCHOLARSHIPS

Through the generous donations of campus organizations and community donors, many scholarship opportunities are available to LTCC students. The Scholarship Board in Enrollment Services/(One Stop) lists most scholarship information during the Spring Quarter, and an electronic version of the Scholarship Board can be accessed on the financial page of Passport. Scholarships are normally awarded at the Awards Ceremony in late June and are disbursed during the fall term of the following school year. Check out the many scholarships available during Spring Quarter.

FREQUENTLY ASKED QUESTIONS

Who is eligible to apply for federal financial aid?

To be eligible for most federal financial aid, you must be eligible for admission to Lake Tahoe Community College and be a citizen of the United States or an eligible non-citizen. You must also declare an educational goal and be working towards an eligible degree or certificate, and you must maintain satisfactory academic progress. You must not be in default on any student loans or owe grant repayments from any institution. You must possess a high school diploma or a GED.

How do I apply for financial aid?

Complete and submit the FAFSA (Free Application for Federal Student Aid) at www.fafsa.ed.gov. This single application will apply you to most programs that are available at LTCC. **We are available to help you complete the FAFSA online; if you wish to schedule an appointment to do so, please call 541-4660, ext. 236.** You will need to provide documentation of your family's 2014 income information in order to complete the FAFSA.

Must I provide information on my parents' income?

Yes, if you are a dependent student, as determined by the federal government.

How do I determine if I am considered an independent student?

- You will be considered to be an independent student if you meet one or more of the following criteria:
 - You were born before January 1, 1992;
 - You are married;
 - You have children (or other legal dependents) who will receive more than half of their support during the school year from you (and, typically, live with you more than 50% of the time);
 - You are a veteran of the U.S. Armed Forces *or* are currently serving on active duty other than training;
 - You are working on a master's or doctorate program (*note: you are probably not eligible for federal financial aid at LTCC*);
 - Both parents are deceased; *or* you were in foster care at any time since age 13; *or* you are (or were) an emancipated minor *or* in legal guardianship as determined by a state court;
 - You are homeless or at risk of being homeless (subject to documentation by a qualified third party).

Is the FAFSA the only form I have to complete?

Completing the FAFSA is a very important first step—but there are additional steps! You will receive from the Financial Aid Office an email message, sent to your student Passport account, requesting documents that will help us determine your eligibility for various financial aid programs. Forms we request from you must be completed and returned to the Financial Aid Office. Most forms are available on the Financial Aid page of Passport, as well as in the Financial Aid Office.

Some financial aid programs have limited funds available, so it is important not only to apply early, but also to complete all requested forms and submit all required documents as soon as possible. Your file cannot be processed without all requested documentation.

If I am already receiving financial aid, do I have to re-apply for next school year?

All students must re-apply each academic year in order to receive aid the following school year.

What are some important dates to remember for financial aid?

January 1 - File your FAFSA as soon as possible after January 1 to apply for the following academic year.

March 2- Cal Grant deadline. Initial FAFSAs should be submitted by this date for Cal Grant consideration.

June 30 – The 2015-16 FAFSA will not be available after June 30, 2016. You need to have a completed 15-16 financial aid file by this date to ensure eligibility for any Summer 2016 Pell Grant. For LTCC Pell Grant eligibility, Summer 2016 is considered the end of the 2015-16 school year. (At some schools Summer 2016 is the beginning of the 2016-17 school year.)

Spring Quarter- Local Scholarships—Applications will begin to be available during March. Applications are due early in May. Scholarships are awarded at the end of June, but in most cases will be paid the following fall.

We will post important deadlines around campus; however, please keep yourself informed by checking with the Financial Aid Office. Don't be concerned about asking us questions. We are here to assist you in receiving all the aid for which you qualify!

If you are planning to transfer to a four-year institution, it is important to remember that deadline dates for financial aid are often much earlier at these schools than at Lake Tahoe Community College. Some school deadlines are 6-10 months in advance of the beginning of the school year. Check with each particular transfer school for their priority dates related to financial aid.

At Lake Tahoe Community College the Financial Aid Office continues to process applications during the academic year. However, some funds are limited, so apply as early as possible.

What determines who receives aid?

Your eligibility is determined by a fairly complex procedure called "need analysis," developed by the federal government. The federal need analysis formula is used to compute the financial strength of you and your family. This is done to insure that every student is treated equally. The analysis formula determines the amount that you and your family are expected to contribute towards the school's calculated Cost of Attendance (COA) . Please note that the expected family contribution (EFC) is not what your family determines they can contribute, but rather what need analysis computation indicates. Also, remember that **all students are expected to contribute toward their own expenses. The government's assumption is that the primary responsibility for paying educational expenses lies with the student and/or their parents.**

The student/parent contribution is subtracted from the Cost of Attendance as the last step in the need analysis determination. The remainder, if any, is known as "financial need." This figure is the one we try to meet with financial aid. Once we receive your FAFSA information and the government's need analysis, we ask you to submit additional documents, which we use to determine which financial aid programs you qualify for at LTCC.

COA for LTCC (*state guidelines*)
 - Expected Family Contribution
 = Financial Need



Financial Aid Award may include:
 Grants
 Fee Waiver
 Work-Study

Your financial aid award attempts to meet your financial need; however, in most cases, available funding from government programs does not add up to your full financial need. We provide as much funding as we can to assist you with your educational expenses!

FORMS

Listed below are some of the forms we require, and the reason(s) we require them. We hope this will help you to understand why we ask for this information.

1. Financial Aid Supplemental Information-to determine which of our financial aid programs you may be eligible for. Includes questions about the number of units you will complete each quarter, since your financial aid is partially based on your enrollment status. Also determines if you have attended any previous schools, and what your educational goal is.

2. Student Consent Form - Release of LTCC Financial Aid Information (optional form) – If you wish to permit our staff to discuss your financial aid with a parent, or another individual, you need to complete this form in person in the Financial Aid Office. If you are unable to come in person, please contact our office to make alternate arrangements.
3. Rights and Responsibilities Contract- after you have been awarded financial aid, this lets you know your rights and your responsibilities as a financial aid recipient. You must return a signed copy of the *Contract* to us.

VERIFICATION

The following additional items may be required from those students selected for verification by the Department of Education or the College:

1. For Taxable Income: a copy of your and/or parents' 2014 federal tax return transcript. This can be requested from the IRS. Please note that a copy of your tax return will NOT be accepted; a tax return transcript obtained from the IRS is required. As an alternative to providing a tax return transcript, **you should use the IRS Data Retrieval Tool on the FAFSA if possible**, to expedite the verification process. You may also be required to submit W-2s.
2. For Nontaxable Income: if you are independent and receiving nontaxable income such as TANF/CalWORKs, SNAP benefits (food stamps), Social Security, or veterans' benefits, you may be asked to document this income. If you are dependent, parents' untaxed income documentation may also be required. If your reported income is deemed insufficient for a family of your size, you may have to provide an explanation of how you supported yourself during 2014.
3. You may be required to verify payment of child support; graduation from high school and/or your identity, as well. In some cases, copies of academic transcripts from other schools may be required.
4. Verification Worksheet: to verify the information you provided on your FAFSA.

Verification of citizenship status, social security number, and/or Selective Service registration may be required as well.

CONFLICTING DOCUMENTATION

If the Financial Aid Office receives information from a student that conflicts with other information available at LTCC, any discrepancies must be resolved before processing of the student's financial aid.

COST OF ATTENDANCE FOR LAKE TAHOE COMMUNITY COLLEGE

For financial aid purposes the phrase “cost of attendance” refers to funds necessary to sustain a student through a year of school at a modest, but adequate standard of living. The cost of attendance does not, and cannot, take into consideration the entire spectrum of situations students may encounter. It assumes mature consumer choices on your part. Sharing an apartment with other students and walking or biking to school are ways to cut expenses so you will have money for other things. In any event, you must choose what is important to you. Consumer choices are not reflected in the budgets which follow. These numbers are based on California State guidelines.

LAKE TAHOE COMMUNITY COLLEGE 2015-2016 STUDENT BUDGETS

Based on full-time (12 units or more) enrollment all school year, for California residents:

Living With Parents

Enrollment Fees	\$ 1224
Books and Supplies	1764
Room and Board	4770
Miscellaneous	2898
Transportation	<u>1125</u>
	\$11,781

Living Independent of Parents

Enrollment Fees	\$ 1221
Books and Supplies	1764
Room and Board	11970
Miscellaneous	2898
Transportation	<u>1125</u>
	\$ 18,981

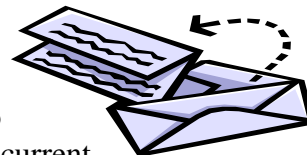
Documented cases of child care, disability-related expenses, or exceptional transportation costs may be added to an individual’s student budget.

Out-of-State Tuition

Students required to pay out-of-state tuition will have the cost added to their budget.

THE DISBURSEMENT SCHEDULES

After students are identified as eligible and accepted, a disbursement schedule is arranged. Grant check disbursements typically occur twice per quarter, and work study is paid monthly. Grant checks are mailed to students, so it is important that Enrollment Services has a student's most current mailing address. Updating your address with Enrollment Services is necessary if your mailing address changes.



STUDENT RIGHTS AND RESPONSIBILITIES

YOU HAVE THE RIGHT TO:

1. an explanation of how your eligibility was determined.
2. a written explanation of the Financial Aid Program.
3. consideration for a revised award if your financial status changes.
4. receive basic employee rights if you are hired as a work-study employee.

YOU ARE RESPONSIBLE FOR:

1. making satisfactory academic progress, as defined in the *Financial Aid Office Satisfactory Academic Progress Policy*, in order to continue to receive financial aid.
2. notifying the Financial Aid Office immediately in writing of any schedule changes and/or changes in unit status; this includes changes resulting from cancelled classes.
3. notifying the Financial Aid Office immediately in writing of ANY ENROLLMENT at another institution during the school year for which you are receiving aid at LTCC, whether or not you are receiving financial aid at the other school(s).
4. repaying grant funds if you withdraw from all your classes, as required by federal regulations.
5. authorizing LTCC to apply federal and/or state financial aid payments towards any outstanding school charges on your student account.
6. petitioning for continued financial aid when a total of 135 quarter units has been reached (including units from other colleges if they are included on an LTCC Credit Evaluation, as well as attempted units at LTCC).
7. responding to any email or correspondence received from the Financial Aid Office in a timely manner.
8. updating your mailing address with Enrollment Services if it changes during the school year; your grant checks will be sent to the address in Passport.
9. reapplying for aid each year. Financial aid applications for the next school year (Fall through Summer) become available at the beginning of January each year.

LAKE TAHOE COMMUNITY COLLEGE
FINANCIAL AID OFFICE
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY
EFFECTIVE 9/1/2014 (Fall 2014)

As a financial aid recipient, the student owns the responsibility to understand the terms and conditions of the *Lake Tahoe Community College Financial Aid Office Satisfactory Academic Progress Policy* in order to maintain eligibility to receive aid. The Financial Aid Office monitors academic progress toward the student's educational goal, in accordance with federal regulations for satisfactory academic progress (which should not be confused with academic and progress probation/dismissal policies of the College). The Financial Aid policy for satisfactory academic progress (SAP), uses three standards:

- (1) G.P.A. (qualitative)
- (2) Pace (quantitative)
- (3) Maximum timeframe

Students must meet the minimum academic requirements for all three criteria to be eligible to receive financial aid.

Summary of Satisfactory Academic Progress Standards for Financial Aid Eligibility

In order to be eligible to receive financial aid, students must meet the following criteria:

- Be enrolled at Lake Tahoe Community College
- Have an educational goal leading to an A.A. Degree; an A.A. or A.S. transfer degree; or Certificate of Achievement. This educational goal must be on file with Lake Tahoe Community College Enrollment Services.
- Maintain a cumulative grade point average (G.P.A.) of 2.0 (qualitative standard)
- Maintain minimum pace, successfully earning a minimum 67% of all units attempted (quantitative standard)
- Not exceed 135 units attempted for an A.A./A.S. degree or transfer objective (maximum timeframe standard)
- Not exceed 45 attempted units for a Certificate of Achievement objective (maximum timeframe standard)

Review of Satisfactory Academic Progress

Lake Tahoe Community College Financial Aid Office assesses SAP at the end of each quarter. The process will be completed as soon as all faculty have posted grades. Students must maintain SAP standards to maintain financial aid eligibility.

Consequences of Failing to Meet Satisfactory Academic Progress

Student may lose eligibility to receive financial aid and have future aid denied.

Student may be required to return some or all financial aid received.

Student who is denied aid may file an *Appeal* for reinstatement of aid eligibility.

NOTE: These SAP conditions apply to all types of financial aid, with the exception of the Board of Governors Fee Waiver (BOGFW) and some scholarships.

Notification

Students who fail to meet SAP are notified individually by email to their Lake Tahoe Community College Passport email accounts. Notification will occur after satisfactory academic progress is evaluated at the end of each quarter, following completion of grade reporting to Enrollment Services.

Unit Load for Financial Aid Award Determination

Note: Credit by exam/challenge exam units ARE NOT INCLUDED in calculations of a financial aid student's enrollment status.

Students will be paid according to the number of units in which they are enrolled at the time of the check request *OR* the number of units in which they indicate they will enroll on the *Financial Aid Supplemental Information* form. Change in unit load may result in a delayed check. **It is always the student's responsibility to notify the Financial Aid Office in writing of any changes in unit load.**

At the end of each quarter all financial aid recipients' transcripts will be reviewed for satisfactory academic progress. Students will be considered to be making satisfactory academic progress when they maintain pace and G.P.A. standards as described herein.

Note: The amount of a student's financial aid award is also dependent on financial aid programs' criteria and the student's individual eligibility for each program.

Grade Point Average (G.P.A.) – SAP Qualitative Standard

Lake Tahoe Community College requires that financial aid recipients maintain a cumulative G.P.A. of 2.0. This qualitative standard is applied to aided and non-aided terms at LTCC. When a continuing or returning student at LTCC applies for aid, their academic progress during all previous terms will be subject to this standard.

Pace – SAP Quantitative Standard

Pace is the rate at which a student completes their educational goal requirements at Lake Tahoe Community College. All coursework on a student's transcript is included in a quantitative evaluation of *Units Attempted* versus *Units Earned*. Cumulative units earned must always be at least 67% of cumulative units attempted. All units on a student's transcript count as attempted units, whether they were completed with a "W," were retaken for a better grade, or eliminated from the G.P.A. calculation through the Academic Renewal process. NOTE: Student who receive financial aid for a specific term, then drop below 6 units during the first two weeks of that term, may be placed on financial aid Warning or Termination status; may be liable for repayment of financial aid received; and/or may be ineligible to receive additional financial aid.

Acceptable grades for units earned

- letter grades "A" through "D"* (*if you receive a "D," please note you must still maintain a 2.0 cumulative GPA)
- "P" - passing

Unacceptable grades - not considered as units earned

- “F” - failing
- “NP” – not passing
- “W” - withdrawal
- “I” - incomplete

Students receiving “I” grades must notify the Financial Aid Office when the class has been completed with an acceptable grade.

Maximum Timeframe SAP Standard

Maximum timeframe is the SAP standard of eligibility used to determine the maximum number of units for which a student may receive financial aid for their educational goal. Your educational goal must be on file with Enrollment Services. At Lake Tahoe Community College, the following maximum timeframe standards apply:

- Associate Degree – maximum of 135 units attempted
- Transfer objective – maximum of 135 units attempted
- Certificate of Achievement – maximum of 45 units attempted

The maximum timeframe requirement applies to all financial aid recipients, and will include applicable transfer units and all non-aided terms of attendance at LTCC. **NOTE: Changing majors can impact a student’s ability to complete their education with financial aid funding.** Beginning July 1, 2011, federal regulations require that, if it has been determined that a student cannot finish their program of study within the allotted timeframe, (s)he will become ineligible for financial aid.

Treatment of Remedial Courses

Remedial coursework refers to pre-collegiate basic skills courses which are offered as non-degree applicable courses. According to the LTCC College Catalog, a student may receive up to 45 quarter units of credit for LTCC remedial coursework. LTCC remedial units do not count as earned units when determining timeframe requirements for satisfactory academic progress.

Repeatability

Students are not eligible to receive grant aid for any course that has already been successfully completed twice. This is separate from academic rules regarding repeatability.

Satisfactory Academic Progress Statuses:

Warning Status

In the event the student fails to meet the criteria stated above, the student will be placed on financial aid warning status for the following quarter of attendance. The student will be eligible to receive financial aid during this quarter on warning status; however, the student must successfully make SAP during this term, or they will be subject to termination from financial aid. There is no appeal of the warning status. Students who are initially approved as a financial aid recipient with an LTCC cumulative GPA of below 2.0, or with less than 67% completion rate of all attempted units--even though they may not have received financial aid for prior quarter(s)--will be placed on warning status for their first quarter as a financial aid recipient.

Termination

In the event the student fails to meet the criteria stated under “Warning Status” during the following quarter of attendance, the student will be terminated from further financial aid. The student may receive a Board of Governor’s Waiver, if eligible; however, the student will be ineligible for all other forms of federal and state aid.

Appeal

A student who has been terminated from financial aid may have his/her eligibility reinstated once (s)he has completed a minimum of six counselor-approved units in one term, with a minimum 2.0 GPA in all courses. The student’s cumulative GPA must also be at least 2.0, and their completion rate of attempted units at least 67%. It is the student’s responsibility to notify the counselor that they are trying to have their financial aid reinstated, so that the counselor can record in their notes the approval of specific courses for the purpose of financial aid reinstatement.

Once the student has met the requirements as listed in the preceding paragraph, he/she must complete and submit to the Financial Aid Office an *Appeal to Receive Financial Aid/Satisfactory Academic Progress*, which will be reviewed by the Financial Aid Director. If the student has successfully completed the requirements for reinstatement, (s)he will be reinstated to financial aid eligibility. The student may not be paid retroactively for the unaided term under any circumstances.

Appeal Process without unaided term

If a student has been terminated from financial aid due to lack of satisfactory academic progress, the student may appeal to the Financial Aid Director if they feel there were extenuating circumstances that led to their termination.

Please note: extenuating circumstances that are typically deemed sufficient to grant an exception to policy include a death in the immediate family or emergency medical conditions of the student. Difficulties encountered with course content or instructors typically do not qualify as sufficient extenuating circumstances to grant an *Appeal* prior to the student’s completing an unaided term.

1. The student must complete and submit to the Financial Aid Office an *Appeal to Receive Financial Aid/Satisfactory Academic Progress*, explaining the extenuating circumstances that led to their failure to make satisfactory progress; and what has now changed regarding those circumstances that will allow them to successfully complete their classes during subsequent terms. All supporting documentation of the extenuating circumstances must be attached to the *Appeal* that is submitted.
2. The Financial Aid Director will review the *Appeal* and determine whether the termination will stand, or whether there were sufficient extenuating circumstances to grant an exception to policy. The Director may extend warning for another quarter, may ask the student to provide

monthly progress reports, etc. The Director may uphold the termination and require the student to complete an unaided quarter, as explained above. The student will be notified of the Director's decision by mail.

3. The decision of the Financial Aid Director may be appealed to the Executive Dean of Student & Academic Support Services if additional information is available that the Director was not aware of when making a decision. The student must complete and submit to Enrollment Services an *Appeal to the Dean*, available from the Financial Aid Office.
4. The decision of the Dean of Student Services may be appealed to the Vice President of Academic Affairs and Student Services.

Excess Units (Quantitative Progress)

Once a student earns 135 quarter units, (s)he/he must petition to receive continued financial aid. Applicable units from transfer institutions and attempted LTCC units will be included in calculation of units. A maximum of 45 LTCC units of remedial courses may be earned in addition to the 135 quarter unit limit. A student who has earned excess units must complete a *Petition to Receive Financial Aid* with a Financial Aid Petition counselor. The *Petition* must indicate the student's specific educational goal, and the courses necessary to reach that goal. If the student is planning to receive an A.A. Degree, a Credit Evaluation must be on file before the *Petition* can be completed. For students whose goal is to transfer, the *Petition* must list the courses required by the transfer institution; in some cases, verification of acceptable courses may be required from the transfer institution. Once the *Petition* is completed, the Financial Aid Petition Committee will meet and vote on whether to approve or deny the *Petition*. In most circumstances, only one A.A. Degree will be considered per student. If the degrees are closely related and require only a few additional courses, a second A.A. degree may be considered. One transfer goal per student will also be considered by the Committee. The student's overall transcript and progress towards his/her goal will be considered when evaluating the *Petition*, as well as other factors pertinent to the student's situation. At the time of the *Petition*, the student must have earned at least 50% of required coursework towards their educational goal. Units from previous colleges and LTCC will be evaluated, regardless of whether financial aid was received. The student will be notified of the Committee's decision by mail. Note: Regular standards for SAP do not apply to students who are receiving financial aid for excess units. There is no warning status granted to such students; students whose *Petition* is approved must complete all units they attempt, and receive a minimum of "C" or "P" for all units, to remain eligible for financial aid.

Students who have already been awarded a Bachelor's Degree are not eligible for any financial aid other than a fee waiver.

Please contact the LTCC Financial Aid Office if you have questions concerning these policies.

Return of Title IV Funds Policy

The Higher Education Amendments of 1998 (HEA) represented a major shift in the policy concerning Return of Title IV Federal Financial Aid when a student withdraws from all classes during a term at LTCC. The policy governs the Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG) programs for LTCC students, but does not include the Federal Work Study program.

This law assumes that a student “earns” federal financial aid awards in proportion to the number of days in the term prior to the student’s complete withdrawal. If a student completely withdraws from school during a term, the school must calculate, according to a specific formula, the portion of the total scheduled financial assistance that the student has earned and is therefore entitled to retain for the educational expenses incurred during the time the student was enrolled and attending class. If a student receives (or the college receives on the student’s behalf) more assistance than he/she earns, the unearned funds must be returned to the Department of Education. In some cases, if the student has “earned” more aid than was disbursed during their time of enrollment, the student will be offered a post-withdrawal disbursement for the term. The student will be notified of this option if it applies to them.

The portion of the federal grants that the student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the quarter to the number of days that the student completed before he/she withdrew. For example, if a student completes 30% of the quarter, he/she earns 30% of the approved federal aid that he/she was originally scheduled to receive for the term. This means that 70% of the student’s scheduled or disbursed aid remains unearned, and potentially part of the student’s aid will be required to be returned to the Department of Education. This law governs the earned and unearned portions of the student’s Federal Title IV Financial Aid only. It determines how much, if any, the student and/or the school may need to return. This policy does not affect the student’s charges at LTCC. The college’s withdrawal policy will be used to determine the reduction, if any, in the student’s tuition and fee charges. The student is responsible for paying any outstanding charges to LTCC.

If the student remained in school until the 60% point of the quarter, federal regulations consider the student to have earned 100% of their federal aid; no repayment would be owed as a consequence of their withdrawal.

The student’s official withdrawal date will be determined by the college as 1) the date the student began the withdrawal process; or 2) the student’s last date of attendance at an academically-related activity, as documented by the college. If it is determined that a portion of the financial aid received on the student’s behalf is unearned the College and, potentially, the student may be required to return funds. Any grant funds that the College must return due to the student’s withdrawal will be entered as a debt owed by the student to LTCC; until those funds are repaid to LTCC, the student will be unable to register or receive a copy of their LTCC transcript.

Summary of the Financial Aid Process at LTCC

1. All students applying for financial aid must file a Free Application for Federal Student Aid (FAFSA), on-line at www.fafsa.gov, or by submitting a paper FAFSA in the mail (which is not recommended, as the timeframe for processing is significantly extended if a paper FAFSA is used).
2. The Federal processing center will process the FAFSA and send the student an eligibility document (Student Aid Report) and send Lake Tahoe Community College information (ISIR-Institutional Student Information Record).
3. Once Lake Tahoe Community College has received the ISIR, the Financial Aid Office evaluates the document and requests all necessary supporting documents from the student (*Financial Aid Supplemental Information* form, tax return transcripts, etc.).
4. When the student's financial aid file is complete (all supporting documentation is received at LTCC), the file is given a completion date and is entered into the processing cycle.

Note: Applications selected for review by the federal government require us to request additional documentation from the student/parent. If errors are found in the verification process, all errors must be resolved prior to continued processing of the student's financial aid file.

5. The completed file, once checked for accuracy, is ready for packaging, the process whereby the student's eligibility for all grants and work-study programs is evaluated. In order to meet the student's total financial need, a variety of programs may be packaged (e.g. Board of Governors' Fee Waiver, Federal Pell, FSEOG, Cal Grant, Full-Time Student Success Grant, and/or Federal Work-Study).
6. Once the student's award is packaged, an award notice is generated and sent to the student's Passport email address, with a note that the *Rights & Responsibilities Contract* must be signed and returned to the Financial Aid Office..
7. If all student responsibilities have been fulfilled, the student will receive any grant payment on the next regular or supplemental grant disbursement date.

CONCLUSION

The financial aid process can be time consuming because there may be several offices (e.g. the Department of Education, the IRS, and the Lake Tahoe Community College Financial Aid Office) with which the student must deal. The review process also requires time. If the student has failed to retain important documents required for review (e.g. prior school's academic transcript), then he/she must deal with yet another entity in requesting required documents. If the student has made errors on his/her documents, the government and/or LTCC will require that corrections be submitted. Any necessary corrections require additional time, and may cause additional delay for the student. **We are here to help you as much as possible to expedite the financial aid application and delivery process.**

Policy of Non-Discrimination

Lake Tahoe Community College is committed to a policy of non-discrimination on the basis of race, creed, sex, color, national origin, age, marital status, handicap, or political affiliations.

This non-discrimination policy covers admission, access, and treatment in College programs and activities, including but not limited to, academic admissions, financial aid, educational services, and application for and treatment regarding College employment.

In conformance with the requirements of Title II of the Education Amendments of 1976 amending the Vocational Education Act of 1963, the College is committed to overcoming sex discrimination and sex stereotyping in vocational education programs. In compliance with the Age Discrimination in Employment Act of 1967, the College does not discriminate against employees or applicants for employment on the basis of age.

In compliance with Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, the College has given the following individual responsibility for ensuring equal opportunity:

Affirmative Action Officer

Director of Human Resources
Lake Tahoe Community College
One College Drive
South Lake Tahoe, CA 96150