

# ***Lake Tahoe Community College***



## ***2025-2026 Student Financial Aid Handbook***

## Table of Contents

<b>Mission Statement:</b> .....	<b>4</b>
<b>A message to Students &amp; Parents:</b> .....	<b>4</b>
<b>Introduction</b> .....	<b>5</b>
<b>Federal Financial Aid Eligibility</b> .....	<b>5</b>
Federal Pell Grants .....	5
Federal Supplemental Educational Opportunity Grants (FSEOG).....	5
Federal Work-Study (FWS) .....	5
Federal Direct Loans.....	6
<b>State Financial Aid Eligibility</b> .....	<b>7</b>
California College Promise Grant (CCPG) .....	7
<b>Cal Grants</b> .....	<b>8</b>
Cal Grant A .....	8
Cal Grant B .....	8
Cal Grant C .....	9
Student Success Completion Grant (SSCG).....	9
Chafee Grant.....	9
Learning Aligned Employment Program (LAEP) .....	9
<b>Scholarships</b> .....	<b>10</b>
<b>Frequently Asked Questions (FAQs)</b> .....	<b>11</b>
How do I apply for financial aid? .....	11
Must I provide information on my parents' income? .....	11
How do I determine if I am considered an independent student?.....	11
Is the FAFSA or CADAA the only form I must complete? .....	12
If I am already receiving financial aid, do I have to re-apply for next school year? .....	12
What are some important dates to remember for financial aid? .....	12
What if I cannot provide my parents' information on my financial aid application? .....	13
What if I am already receiving financial aid at another school? .....	13
What determines who receives aid? .....	13
<b>Forms</b> .....	<b>14</b>
<b>Verification</b> .....	<b>15</b>

<b><i>Conflicting Information.....</i></b>	<b><i>15</i></b>
<b><i>Special Circumstances.....</i></b>	<b><i>16</i></b>
<b><i>Unusual Circumstances/Dependency Override.....</i></b>	<b><i>16</i></b>
<b><i>Unaccompanied Homeless Youth .....</i></b>	<b><i>17</i></b>
<b><i>Cost of Attendance for LTCC .....</i></b>	<b><i>18</i></b>
Student Budgets 2025-2026 .....	18
<b><i>Satisfactory Academic Progress (SAP) Policy.....</i></b>	<b><i>21</i></b>
Qualitative: Grade-Point Average (GPA) .....	21
Quantitative: Pace of Progression .....	21
Quantitative: Maximum Time-Frame (MTF) .....	21
Institutional Policies.....	21
Warning.....	22
Re-Establishing Eligibility .....	22
Student Appeals for Extenuating Circumstance .....	22
Probation.....	23
Notification.....	23
<b><i>Disbursement and Refunding of Financial Aid Funds.....</i></b>	<b><i>25</i></b>
<b><i>Return of Title IV Funds Policy.....</i></b>	<b><i>27</i></b>
<b><i>Summary of the Financial Aid Process at LTCC .....</i></b>	<b><i>28</i></b>
<b><i>Financial Aid Recipient’s Rights and Responsibilities.....</i></b>	<b><i>29</i></b>
As a recipient of financial aid, you have the right to: .....	29
As a recipient of financial aid, you have the responsibility for: .....	29
<b><i>Veterans Students and Principles of Excellence Program.....</i></b>	<b><i>30</i></b>
<b><i>LTCC Consortium Agreements .....</i></b>	<b><i>31</i></b>
<b><i>Office of Inspector General (OIG) Referral.....</i></b>	<b><i>33</i></b>
<b><i>Policy of Non-Discrimination.....</i></b>	<b><i>33</i></b>

## Mission Statement:

The mission of the Financial Aid Office is to promote awareness of financial aid, 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 (LTCC). 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 here to help you get through this process so that you can have the needed resources to be a successful student. Please contact our Financial Aid 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 and third-party partners only when necessary; and federal, state, and local program auditors. Our records are audited annually to assure that only eligible students are awarded financial aid program guidelines are followed.

If you wish to apply for financial aid, have questions, or need clarification of information in the *Handbook*, our contact information below:

Address: One-Stop – Lake Tahoe Community College, 1 College Drive – S. Lake Tahoe, CA 96150

Telephone Number: (530) 541-4660, extension 636

Email: [FinancialAid@LTCC.edu](mailto:FinancialAid@LTCC.edu)

Sincerely,

*Naomi Follett, Director of Financial Aid*

*America Ramirez, Financial Aid Technician*

***Servicios en Espanol disponibles***

### DISCLAIMER

Regulations concerning the topics addressed in this Handbook are subject to change. We will update the *Handbook* as soon as possible after any changes are made.

# 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 basic types of financial aid for LTCC students are fee waivers, grants, work-study employment, loans, and scholarships.

## Federal Financial Aid Eligibility

*To be eligible for federal financial aid, you must be a citizen of the United States or an eligible non-citizen. You must also have chosen a major in an eligible degree or certificate, and you must maintain satisfactory academic progress towards your declared educational goal. You cannot be in default on any student loans or owe grant repayments from any institution. Finally, you must, in most cases, possess a high school diploma, GED, or other equivalent high school completion.*

## Federal Pell Grants

The 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 U.S. Department of Education and approved by Congress. For the 2025-2026 school year, the Pell Grant annual award is up to \$7,395, depending on your “enrollment intensity” (enrolled units/12, round to the nearest whole percent, and multiply by annual or term eligibility amount), and the Student Aid Index (SAI) as determined by the government’s calculation. In most cases, students also qualify for “year-round” Pell Grant in the Summer term, for up to another 33.33% or \$2,465. Pell Grant payments are split into two disbursements per term, one half of the term amount is paid at the beginning of classes, and the other half is paid after mid-terms.

## Federal Supplemental Educational Opportunity Grants (FSEOG)

The FSEOG are federally funded awards designed to supplement other sources of financial aid for needy students who qualify for additional assistance. Since this grant is limited in funding, awarding is based on greatest financial need (SAI between -1500 and 0). These grants are typically \$900 per school year at LTCC.

## Federal Work-Study (FWS)

The FWS is a federally funded program that gives students the opportunity to earn money by working on campus. The number of hours that students may work depends upon their need for financial assistance, their class schedule, and their satisfactory academic progress. All jobs are part-time/temporary. Work-study can give students valuable experience related to their

educational and career goals and be an excellent reference for future jobs. The Financial Aid Office will award FWS funds each year, up to the amount of funding available, and awards are first-come, first-served. Students interested in Work-Study must complete all FAFSA requirements, complete an application on our HR website [here](#). A student is awarded once a supervisor has interviewed the student, agreed on a schedule, and completed a contract with Financial Aid.

## Federal Direct Loans

The Federal Direct Loans are available to FAFSA filers at LTCC by student request. Eligible amounts are based on dependency status and units completed, and you can find more detail [here](#). The maximum award amount at LTCC is generally \$10,500, and disbursements must be split into substantially equal amounts per term, so the maximum per term is usually \$3,500. You will be asked to complete a Master Promissory Note (MPN) and complete the Loan Entrance Counseling prior to your first loan disbursement. First-time borrowers must be enrolled at least 30-days before initial disbursement per federal regulations. Students must be enrolled in six (6) units or more per term on the date of disbursement to be eligible to receive Federal Student Loans. Loans are split into two disbursements per term, one half of the term amount is paid at the beginning of classes, and the other half is paid after mid-terms. If you are interested in applying, please complete a [Loan Request Form on LTCC Student Self-Service – Financial Aid](#). Once you have completed all requirements, loan requests are usually processed in 2-8 weeks.

# State Financial Aid Eligibility

## California College Promise Grant (CCPG)

The CCPG assists students in paying enrollment fees. The CCPG for 2025-2026 will cover enrollment fees from Summer 2025 through Spring 2026. Students who are California resident or considered as AB540 student, as determined by Enrollment Services, may be eligible for a CCPG if meeting one of the criteria below:

1. You have established financial need based on completing the Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA). One-on-one assistance in completing the FAFSA or CADAA is available at the Financial Aid Office.
2. You have completed a [CCPG Application](#) and your family's income is:

Family Size	Base Year Income
1	\$22,590
2	\$30,660
3	\$38,730
4	\$46,800
5	\$54,870
6	\$62,940
7	\$71,010
8	\$79,080
<b>Each Additional Family Member</b>	<b>\$ 8,070</b>

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 2025-2026.
5. You have certification from the National Guard Adjutant General that you are eligible for a dependent's fee waiver for 2025-2026.
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.

Note: Students must maintain Satisfactory Academic Progress to remain eligible for the CCPG. This requires a 2.0 cumulative grade point average (GPA) as well as successful completion of greater than 50% of attempted units. Students may appeal the loss of CCPG by documenting circumstances beyond their control that led to their failure to meet standards, as well as explaining how those circumstances have improved. Appeal forms ([SAI Appeal form](#)) are available through Enrollment Services located in the Main Building, A Wing, 1<sup>st</sup> Floor, behind Student Services.

## Cal Grants

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<sup>nd</sup> is the priority deadline to apply for the next school year. (There is a second chance deadline of September 2<sup>nd</sup> for Community College Entitlement and Competitive Cal Grants.). You may apply each year through the FAFSA or CADAA. Verification of grade point average must also be submitted by the deadline. For continuing LTCC students, verification of grade point averages is automatically sent to CSAC, in an electronic format, for all potentially eligible students who have earned 24 or more units at LTCC. Cal Grants are usually requested the week after the Last Day to Drop with No Record or Census Date (approximately two weeks after the start of classes or 10% into the term) and disbursed about two weeks later, shortly before mid-terms.

**Attention: Dreamers/DACA students who are residents of California** – You should complete the California Dream Act Application (CADAA) to apply for State financial aid, including the Cal Grant. The CADAA is available online at <https://dream.csac.ca.gov> Contact the Equity Office or the Financial Aid Office if you would like help in completing the Dream Act Application.

## Cal Grant A

Cal Grant A helps low and middle-income students with tuition/fee costs at four-year institutions. Grant recipients are selected based on timely application submission, [total household income 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, if you continue to qualify.

## Cal Grant B

Cal Grant B awards are the most common type of Cal Grants received by LTCC students, and assists low-income students with living expenses, books, supplies, transportation, and non-tuition/fee costs. The maximum award for 2025-2026 school year is \$1,648 and this amount is pro-rated based on enrollment status per term. There are no payments for students who are enrolled in less than six (6) units each term. \*\*Students with Dependents who confirm that



they have dependents on <https://mygrantinfo.csac.ca.gov> may be eligible for up to \$6,000 per academic year, depending on their enrollment status.

## Cal Grant C

Cal Grant C awards help vocational students with tuition/fees and training costs. Recipients must be enrolled in a Career/Technical Education (CTE program at LTCC). The maximum award for 2025-2026 school year is \$1,094, and this amount is pro-rated based on enrollment status.

\*\*Students with Dependents who confirm that they have dependents on <https://mygrantinfo.csac.ca.gov> may be eligible for up to \$4,002 in Cal Grant funds per academic year, depending on their enrollment status.

Cal Grant B and Cal Grant C recipients may elect to receive the full disbursement of their “Access” or “Books and Supplies” living stipend to use towards educational expenses or have it applied to any outstanding balances on the student’s account. By choosing the first option, Cal Grant B and Cal Grant C recipients are responsible to resolve any account balances with LTCC. Please email the Financial Aid Office at [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu) for more information.

## Student Success Completion Grant (SSCG)

The SSCG is a new program beginning in 2018-19, replacing the former Full-Time Student Success Grant and Community College Completion Grant. Students who enroll in 12-14 units per term may receive up to \$866 per quarter, and those who enroll in at least 15 units per term may receive up to \$2,667 per quarter, or \$8,000 per academic year. As of 2024-2025, Senate Bill (SB) 117 has increased the grant amount for current and former foster youth (in foster case on or after age 13) enrolled in 12 units or more to \$3,500 per quarter.

Students with accommodation as determined by the Student Accessibility Services may receive SSCG up to \$866 per quarter if enrolled 9 to 11 units.

## Chafee Grant

The Chafee Grant provides up to \$5,000 annually in grant funds to current and former foster youth to use for vocational school training or college courses. Students may apply at <https://chafee.csac.ca.gov> Contact the Financial Aid Office at [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu) for assistance.

## Learning Aligned Employment Program (LAEP)

The LAEP funds are available to underrepresented California residents, who have completed a FAFSA or CADAA, are eligible to work in the United States, are enrolled at least half-time (6 units minimum), who are meeting the Satisfactory Academic Progress (SAP – refer to the [SAP Policy section](#) of this *Handbook*), and who have financial need. **At this time, the program is not currently funded by the California Student Aid Commission (CSAC).**

## Scholarships

Many [scholarship](#) opportunities are available to students through the LTCC Foundation and other local agencies. The Common Scholarship Application, used to apply for almost all scholarships, can be accessed from the Financial Aid webpage each Winter quarter.

## Frequently Asked Questions (FAQs)

### How do I apply for financial aid?

Students who are U.S. citizens and eligible non-citizens will complete and submit the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa>

Students who are California resident and determined as a Dreamer/DACA student or otherwise do not have a social security, complete the CA Dream Act Application (CADAA) at <https://dream.csac.ca.gov>

The Financial Aid Office staff are available to help students complete the FAFSA or CADAA online. If you wish to schedule an appointment for assistance, please email us at [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu) or find us on [CraniumCafe](#). You will need to know your social security number for the FAFSA, and you may bring documentation of your family's tax information, or you can use your best estimates.

### Must I provide information on my parents' income?

Yes, if you are a dependent student, as determined by the FAFSA or CADAA. Usually, students under the age of 24 are considered dependent.

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

You will be considered an independent student if you meet one or more of the following criteria:

- You were born before January 1, 2002 (for the 2025-2026 academic year).
- 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 a Pell Grant, Cal Grant, or Subsidized Loan at LTCC*).
- Both parents are deceased; or you were in foster care or ward of the court 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 (as defined by McKinney-Vento Homeless Assistance Act).

## Is the FAFSA or CADAA the only form I must complete?

Completing the FAFSA or CADAA is a very important first step – but there are additional steps! You will receive several email messages in your student LTCC email account, requesting documentation and/or information that we need to deliver your financial aid funds:

- From the Financial Aid Office notifying you when your FAFSA has been received, when your Student Aid Index (SAI) and Title IV amounts have changed, or when something is required before we can pay your financial aid.
- From BankMobile, to help you setup your financial aid refund preference so your funds are conveniently delivered to you.

Login to the Student Self-Service via [PASSPORT](#) to view and submit additional documents.

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, and you cannot receive most aid 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 for financial aid each academic year to receive aid the following school year.

## What are some important dates to remember for financial aid?

**October 1** – File your Free Application for Federal Student Aid (FAFSA) on or after October 1 to apply for the school year starting the following summer or fall.

Completing the FAFSA may be challenging for some students and families, therefore, you are welcome to visit the LTCC Financial Aid Office for assistance in completing your 2025-2026 FAFSA.

**March 2** – Cal Grant deadline. Your 2025-2026 FAFSA or CADAA should be submitted by March 2, 2025, for priority consideration, with a second-chance deadline of September 2, 2025.

**Winter/Spring Quarter** – Local Scholarship Applications may begin to open as early as January of each year. Scholarships are awarded in June, but in most cases will be paid the following Fall.

We will post important deadlines on [ltcc.edu/scholarships](http://ltcc.edu/scholarships) and around campus; however, please keep yourself informed by checking with the Financial Aid Office. Please feel free to ask the Financial Aid Office staff questions; we are here to assist you in receiving all the aid for which you qualify.

**June 15** – Deadline to submit any financial aid documentation required to receive financial aid for the current academic year at LTCC. You need to submit a completed FAFSA or CADAA, and all required documents by mid-June, at the latest, to ensure eligibility for any financial aid refunds for the year (starting July 1 and ending June 30 each year). If you fail to submit all required financial aid documents by this deadline each year, you may lose the opportunity to collect any aid for which you were eligible during the prior year (i.e. if you do not submit documents by June 15, 2026, you will not be able to receive aid for courses completed since July 1, 2025).

## What if I cannot provide my parents' information on my financial aid application?

Complete the FAFSA or CADAA anyway. There should be an option for you to choose that says that you will not provide your parents information due to an "unusual circumstance." Your application will be sent to Financial Aid in a "rejected" status, and then you can work with Financial Aid Office to appeal this status by requesting an "Unusual Circumstance" (or "Dependency" Appeal). Complete the "Unusual Circumstance/Independent Appeal" form and submit to the Financial Aid Office.

## What if I am already receiving financial aid at another school?

Receiving the CCPG at more than one community college is okay. Generally, students are not allowed to receive federal aid, such as Pell Grant, at more than one school at a time. Doing so is a violation of your FAFSA agreement and can result in losing financial aid eligibility at any school until the overpayment is paid back to the U.S. Department of Education. You may receive credit toward your financial aid at your "Home School" (the school that will eventually confer your degree) for credits earned at another school by asking your "Home School" if they offer a Consortium Agreement. LTCC offers consortium agreements as a home school (refer to "[LTCC Consortium Agreements](#)" section in this *Handbook*).

## What determines who receives aid?

Your eligibility is determined by a complex procedure called "need analysis", developed by the Federal Government. This is done to ensure that every student is treated equitably. The FAFSA's analysis formula determines the amount of the Student Aid Index (SAI) which, when subtracted from the school's Cost of Attendance (COA), results in the student's "Need" which is the maximum that the student can receive in need-based financial aid. Please note that the government's assumption is that the primary responsibility for paying educational expenses lies with the student, and/or their parents, if the student is considered "dependent".

Your FAFSA is sent to the college (if you included LTCC federal school code on the FAFSA) for us to determine if there are additional documents you will need to submit. We will also determine

the types of financial aid programs you qualify for at LTCC based on your SAI, financial need, and enrollment status.

## Forms

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

- ID and Statement of Educational Purpose Form – To confirm the identity of the student.
- Satisfactory Academic Progress (SAP) Appeal Form – If the student is not making progress towards their educational goals, this appeal process satisfies the federal and state regulations, and also provides an opportunity to refer students to services that may help them succeed in the future.
- 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, or a third-party, 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 alternative arrangements.
- Consortium Agreement Form – So that students can get credit towards their financial aid enrollment for classes they are taking at other colleges that will be transferred in for progress towards their LTCC academic goal.

You may download these forms directly from the [Financial Aid Website](#).

## Verification

The following additional items are examples of items that may be required from students selected for verification by the U.S. Department of Education or the College:

- For Taxable Income:
  - IRS Income Tax Return
  - IRS Tax Transcripts such as:
    - IRS Tax Return Transcript;
    - Return Transcript for Taxpayer (RTFTP);
    - Tax Return Database View (TFDBV) transcript; or
    - Any other IRS tax transcript that includes all the income and tax information required to be verified.
  - W2's, 1099's
  - Signed and dated self-statement, and/or other documentation
- For Nontaxable Income: Independent students and parents of dependent students who are not required to file taxes, may be required to submit proof of non-filing from the IRS and/or W2's. If you have tried and are unable to obtain IRS proof of non-filing, you may provide a written and signed statement. If receiving nontaxable income such as TANF/CalWORKs, Social Security, Disability, or Veterans Benefits, you may be asked to document this income. If you are dependent, your parents' untaxed income documentation may also be required.
- You may be required to verify graduation from high school and/or your identity (usually in-person or by notary for those who are unable to appear in-person. In some cases, copies of academic transcripts from other schools may be required.
- Verification Worksheet: This form is used to verify the information you provided on your FAFSA. This is required for all students who are selected for verification.
- Verification of citizenship status, social security number, and/or Selective Service registration and other items may be required as well.

**\*\*Verification documents are typically processed within 2-8 weeks, depending on the type of submission and the student's response time. The last day to submit documents for review for the aid year is June 15<sup>th</sup> of each year. Late appeals will be considered on a case-by-case basis.**

## Conflicting Information

If the Financial Aid Office identifies information that conflicts with other information available at LTCC, on the FAFSA/CADAA, or any other documentation received by the student and/or family, any discrepancies must be resolved before processing and payment of the student's financial aid. Financial Aid Administrators are authorized to correct FAFSA data elements as verified,

which we do by making corrections on your FAFSA. If you feel that you have reported incorrect information on your FAFSA, and would like to correct it, you can do so by logging into the [FAFSA](#) with your FSA ID and Password, go to the upper right corner and select your name and select “My Activity”, select the FAFSA you want to correct, select “Actions” and select “Make FAFSA Corrections”.

## Special Circumstances

The FAFSA and CADAA applications collect income information from two years prior to the current academic year (for the 2025-2026 FAFSA the 2023 income information is collected). The Financial Aid Office recognizes that the application for financial aid does not always accurately reflect a student or family’s current situation and that financial circumstances can often change and impact a families’ ability to pay for the cost of education.

Students experiencing special circumstances may request an evaluation of income by completing the [SAI Appeal Form](#).

The following are examples of special circumstances and may be considered for an appeal:

- Loss or change of employment
- Recent separation from military service
- Child support change or reduction
- Divorce of parents or student
- Change of marital status for dependent students
- Death of parent(s) or spouse
- Excessive out of pocket medical and/or dental expenses that exceed 11% of the household's adjusted gross income
- One-time taxable income
- Natural disaster affecting the family’s financial circumstances

## Unusual Circumstances/Dependency Override

There are unusual circumstances in which a student who would typically be considered a dependent student could be determined an independent student for financial aid eligibility purposes. The Unusual Circumstances Appeal process allows students to submit documentation supporting their claim to be independent.

Some of the situations that may be considered for an appeal are:

- Abandonment by parents
- Abusive family environment that threatens the student’s health and/or safety
- Student is unable to locate parents



- Incarcerated parents
- Human trafficking
- Refugee or asylee status

Students experiencing any of the situations listed above should contact the Financial Aid Office at [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu) for a dependency appeal.

Documentation of the unusual circumstances is required. If you cannot provide documentation, you may contact the Financial Aid Director for an interview at (530) 314-7857.

Please note that parent refusal to contribute to the student's education, or parents not willing to provide information on the FAFSA or verification, or parents do not claim the student as a dependent for income tax purposes or the student demonstrate total self-sufficiency are not reasons to be considered for an unusual circumstance.

## Unaccompanied Homeless Youth

Dependent students who respond "yes" to one of the unaccompanied homeless youth questions on the FAFSA may be considered as independent for financial aid purposes. If conflicting information exists, students may be asked to provide documentation or an interview with the Financial Aid Director. Students who choose to do the interview will receive referrals and personal assistance applying for other LTCC student services or resources.

For additional assistance, visit the "[Homeless Student Resources](#)" webpage. Below are the contact information of individuals who serve as the college's homeless liaison:

- Financial Aid Office – [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu)
- Equity and Student Wellness – Contact the Director of Equity and Student Wellness at [equity@ltcc.edu](mailto:equity@ltcc.edu) or visit them at the Main Building, A258.

## Cost of Attendance for LTCC

For financial aid purposes the phrase “cost of attendance” refers to the average budget assigned to all similar students used to measure eligibility for financial aid. The cost of attendance does not, and cannot, take into consideration the entire spectrum of situations students may encounter. Consumer choices are not reflected in the budgets which follow. These numbers are based on California State guidelines taken from the SEARS Survey. \*Amounts may change.

### Student Budgets 2025-2026

#### Off-Campus Student CA Resident or AB540

	Per Year	Per Quarter
California Fees	\$ 1,116	\$ 372
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
Off-campus Food & Housing	\$ 24,273	\$ 8,091
LTCC/Off-campus Student Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 39,438	\$ 13,146

#### With Parents Student CA Resident or AB540

	Per Year	Per Quarter
California Fees	\$ 1,116	\$ 372
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
With Parent Food & Housing	\$ 12,795	\$ 4,265
With Parent Miscellaneous	\$ 4,395	\$ 1,465
With Parent Transportation	\$ 2,625	\$ 875
Total	\$ 25,161	\$ 8,387

#### LTCC Housing Student CA Resident or AB540

	Per Year	Per Quarter
California Fees	\$ 1,116	\$ 372
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
*LTCC Housing Student Food & Housing	\$ 16,578	\$ 5,526
LTCC/Off-campus Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 31,743	\$ 10,581

**Off-Campus CNIA/WUE**

	Per Year	Per Quarter
Good Neighbor Fees	\$ 1,674	\$ 558
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
Off-campus Food & Housing	\$ 24,273	\$ 8,091
LTCC/Off-campus Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 39,996	\$ 13,332

**With Parents CNIA/WUE**

	Per Year	Per Quarter
Good Neighbor Fees	\$ 1,674	\$ 558
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
With Parents Food & Housing	\$ 12,795	\$ 4,265
With Parents Miscellaneous	\$ 4,395	\$ 1,465
With Parents Transportation	\$ 2,625	\$ 875
Total	\$ 25,719	\$ 8,573

**LTCC Housing CNIA/WUE**

	Per Year	Per Quarter
Good Neighbor Fees	\$ 1,674	\$ 558
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
*LTCC Housing Food & Housing	\$ 16,578	\$ 5,526
LTCC/Off-campus Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 32,301	\$ 10,767

**Off-Campus Student Out-of-State**

	Per Year	Per Quarter
Out-of-State Tuition	\$ 11,088	\$ 3,696
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
Off-campus Food & Housing	\$ 24,273	\$ 8,091
LTCC/Off-campus Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 49,410	\$ 16,470

**With Parents Student Out-of-State**

	Per Year	Per Quarter
Out-of-State Tuition	\$ 11,088	\$ 3,696
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
With Parents Food & Housing	\$ 12,795	\$ 4,265
With Parents Miscellaneous	\$ 4,395	\$ 1,465
With Parents Transportation	\$ 2,625	\$ 875
Total	\$ 35,133	\$ 11,711

**LTCC Housing Student Out-of-State**

	Per Year	Per Quarter
Out-of-State Tuition	\$ 11,088	\$ 3,696
Books/course materials/supplies/equipment	\$ 4,230	\$ 1,410
*LTCC Housing Food & Housing	\$ 16,578	\$ 5,526
LTCC/Off-campus Miscellaneous	\$ 4,959	\$ 1,653
LTCC/Off-campus Transportation	\$ 4,860	\$ 1,620
Total	\$ 41,715	\$ 13,905

Tuition/fees are based on 12 units/term enrollment.

Additional amount may be added to an individual's student budget for documented cases of unusual expenses not measured by federal need analysis such as listed below: (Review may be requested on a case-by-case basis)

- Unreimbursed medical expenses exceeding 11% of annual income,
- Child care expenses,
- Laptop purchase (\$1,000 allowance once per year).

# Satisfactory Academic Progress (SAP) Policy

Effective 1/1/2020 (Winter 2020)

Federal and State financial aid regulations require Lake Tahoe Community College (LTCC) to establish, publish, and apply qualitative, quantitative and incremental standards by which LTCC can determine whether a student requesting and/or receiving financial aid is maintaining Satisfactory Academic Progress (SAP) in his/her course of study. Financial Aid requires a declared major and enrollment in a Title IV eligible program of study.

LTCC Financial Aid Office evaluates all three of the following standards on a cumulative basis at the end of each quarter, to determine a student's eligibility for Financial Aid. At the end of each quarter, the student's academic record will be reviewed against the following standards:

## Qualitative: Grade-Point Average (GPA)

- Students must have a cumulative GPA of 2.0 on a 4.0 scale.
- Grades for remedial courses count in the GPA calculation.

## Quantitative: Pace of Progression

- Students must complete at least 67% of the cumulative number of LTCC units attempted at each SAP evaluation.
- Completion rate is computed by dividing the total number of institutional units completed by the total number of institutional units attempted.

## Quantitative: Maximum Time-Frame (MTF)

- A student may not exceed 150% of published units of the program(s) in which the student is enrolled.
  - Example: For degree and transfer programs of 90 units, the maximum time frame is 135 units.
- For eligible certificate programs, maximum time frame varies.
  - Example: For a 24-unit certificate program, the maximum time frame is 36 units.
- All attempted units are counted in the calculation of the 150% program limits.

## Institutional Policies

- Remedial coursework may be excluded from the Pace and Maximum Time Frame calculations upon appeal.
- Only transfer credits that count towards the student's current program may be counted. Incompletes, F's and W's transferred from other schools may be discounted from quantitative (Pace) calculation upon appeal.

- Units from prior programs not applicable to the current educational goal(s) may be discounted upon appeal.
- Students on SAP Probation will only receive financial aid for classes listed on their Counselor-approved Student Educational Plan (SEP).

## Warning

- Students not making SAP will automatically be placed on one term of “Warning” status.
- LTCC uses SAP Warning status for any students identified as not cumulatively meeting cumulative overall SAP standards for one term.
- Students may receive financial aid during the Warning period; however, delivery of financial aid funds may be delayed if grades are not received from instructors in a timely manner for disbursement.
- Students who meet the cumulative overall SAP standards at the end of their Warning quarter are eligible to receive financial aid again in the following term.
- Students not making SAP standards at the end of their Warning quarter are determined to be ineligible for financial aid, and may re-appeal.

## Re-Establishing Eligibility

- Students who have not exceeded 150% of attempted program units may reestablish their eligibility by taking classes without receiving Federal financial aid and improving each term to eventually meet the 67% completion rate and minimum cumulative GPA of 2.0.
- Any grade changes will be assessed at the request of the student.
- Sitting out one quarter or longer will not reestablish eligibility.

## Student Appeals for Extenuating Circumstance

- Students determined ineligible for Federal Financial Aid due to not making satisfactory academic progress may submit an [“SAP Appeal Form”](#) if they feel that they have extenuating circumstances for not meeting the academic progress criteria. All appeals may be reviewed by Financial Aid Director and Academic Counselors on a case-by-case basis.
- Appeals must be received with complete documentation no later than four (4) weeks prior to the end of the quarter for which you would like to appeal.
- Appeals require the following documentation:
  - Signed and dated statement indicating what extenuating circumstance(s) caused the student to fall below the SAP standards, and what has changed that will allow the student to meet standards and successfully complete their program of study;
  - Any applicable documentation of the extenuating circumstances;

- A Student Educational Plan (SEP);
- A “Degree Audit” for students who are close to reaching the 150% maximum.
- Outcome is a Professional Judgment decision, made on a case-by-case basis, and not capricious nor discriminatory.

*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.*

## Probation

- Approved appeals result in the student being placed on SAP probation. These students will be placed back into a “Warning” status so that they may be monitored for SAP at the end of each quarter.
- Students may receive financial aid during terms of probation.
- Students must meet the SAP standards and make consistent academic improvement by the end of each probationary term.
- The Offices of Financial Aid and Counseling may recommend services on campus, such as Counseling, Tutoring, or student support programs such as the Student Accessibility Services or Equity, which are intended to help the student reestablish eligibility for financial aid and complete their educational and career goals.

## Notification

Students who fail to meet SAP are notified at 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.

Note: Credit by exam/challenge exam units are not included in calculations of a financial aid student’s enrollment status.

Acceptable grades for units earned:

- Letter grades “A” through “D” (If you receive a “D”, 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.



## Disbursement and Refunding of Financial Aid Funds

The term “Disbursement” refers to LTCC crediting funds to the student’s LTCC account. Currently, disbursements at LTCC occur every 2-4 weeks on pre-scheduled dates. The next upcoming disbursement date, or disbursement calendar, are available on LTCC Passport – Self Service, or upon request. The financial aid amounts that you see on your financial aid offer are annual amounts and are divided into three: 1/3 of the annual award for each primary quarter (or possibly divided into 4, with ¼ of the award for every quarter, if you are enrolled in summer quarter). Generally, any eligible students with all financial aid requirements completed at least 10 days prior to the start of the academic term should receive most of their financial aid for each quarter in two halves. The first half will be disbursed up to 10 days prior to the start of the term, with a goal of getting students a refund during the first week of school. The second half will be disbursed at mid-term. Students may check-in with the Financial Aid Office any time to help determine their next disbursement.

LTCC delivers financial aid “refunds” with BankMobile, a technology solution, powered by BMTX, Inc. The word “**Refund**” refers to a credit balance showing on the LTCC account after disbursement and payment of the student’s direct costs, which is made available to the student **within 14 days after disbursement**. Financial Aid recipients will be sent a physical packet (bright green envelope) in the mail, as well as an email (to their LTCC Passport email account) from BankMobile. The mail or email will include a personal code which the student will enter at [RefundSelection.com](https://RefundSelection.com) to indicate their preference for receiving financial aid “refunds”.

You will have three (3) options to receive your funds:

1. Provide information so that the funds can be directly deposited into **your own personal bank account**.
2. **Open a BankMobile Vibe account** – The BankMobile Vibe account is a checking or savings account product held by BankMobile/Customers Bank/First Carolina Bank, with a debit card.
3. Have a **paper check** processed and mailed to you by BankMobile. *(Please note, this option can take up to 10 additional business days to receive your refund once BankMobile receives the funds)*

LTCC recommends that students who have an existing checking or savings account with their own bank choose “Deposit to Existing Account” to have their financial aid refunds electronically deposited into that account. For assistance with signing up with BankMobile, please email [financialaid@ltcc.edu](mailto:financialaid@ltcc.edu) or visit us “virtually” on [CraniumCafe](#). To view LTCC’s third-party servicer contract for refund management, click [HERE](#).

LTCC uses a “freeze” date (also known as “census” date) to determine the amount of funds the student is eligible for. This means that a student’s enrollment is “frozen” as of the “last day to drop with no record” each quarter. Before this date, LTCC will re-calculate grant funds and pay more if the student adds units or need to return grant funds if the student drops units (often resulting in an owed balance to LTCC). After the “freeze” date, LTCC will generally not add (in some cases when the student registers for a late-start course that has a later census/freeze date) or return (if the student gets all W and/or F grades, or the instructor marks the student as having failed to attend) grant funds because of enrollment changes. It is strongly recommended that any financial aid recipients who plan to change their initial enrollment contact the Financial Aid Office to determine if they will be required to return financial aid funds because of their enrollment changes, even if reducing enrollment before class begins, as financial aid may be disbursed up to 10 days before the start of class.

Cal Grant and Student Success Completion Grants are paid to eligible students with all financial aid requirements completed on the soonest scheduled disbursement date after the “census date” and students are paid based on their enrollment at the time that these funds are disbursed. The disbursement date is usually scheduled the week of or before mid-terms.

Work-Study funds are paid monthly, usually on the 10<sup>th</sup> of each month, based on signed and completed time sheets submitted to work-study supervisors by the 25<sup>th</sup> of each month.

## Return of Title IV Funds Policy

Federal law for Return of Title IV Funds is applicable when a student withdraws from all classes during a term at LTCC or fails all classes during a term due to lack of attendance. This policy governs the Federal Direct Loans, Federal Pell Grant, and Federal Supplemental Educational Opportunity Grant (FSEOG) programs for LTCC students but does not include the Federal Work-Study program.

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 financial aid that the student has earned while they were enrolled and participating in at least one class. If a student has received (or the college has received on the student’s behalf) more assistance than they earn, the unearned funds must be returned to the U.S. 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. Post-withdrawal disbursement notices for Direct Loan eligibility will be sent to the student’s LTCC email. Example calculations are available upon request.

The student’s official withdrawal date will be determined by the college as 1) the date the student began the official withdrawal process, or 2) the student’s last date of participation in an academically related activity, as documented by the College.

LTCC will return any unearned amount to the government as required, and the student will then owe a balance to LTCC. This owed balance may prevent the student from registering for subsequent terms at LTCC. However, please be aware that if this balance is not repaid to LTCC within 30 days, LTCC must refer the collection to the government, causing an “overpayment.” Grant and loan overpayments may prevent the student from receiving financial aid at any school, not just LTCC. Therefore, it is important that students repay this balance in a timely manner so that an overpayment does not preclude them from receiving the resources that they need to complete their educational goals.

If the student participated in classes 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 because of their withdrawal.

## Summary of the Financial Aid Process at LTCC

1. All students applying for federal financial aid must file a Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.gov/h/apply-for-aid/fafsa>. LTCC's federal school code is 012907 and must be included on the FAFSA by the student.

Students who are determined as AB540 (Dreamer) will apply using the California Dream Act Application (CADAA) online at <https://dream.csac.ca.gov>.

2. The application will be processed by the U.S. Department of Education and the student will be sent confirmation emails when the application is submitted and processed. After the FAFSA is processed, students can access their [FAFSA Submission Summary](#), an electronic or paper document that summarizes the information reported on the FAFSA. LTCC will also receive information via the Institutional Student Information Record (ISIR) assuming LTCC federal school code is listed on the FAFSA.
3. Once LTCC received the ISIR, the Financial Aid Office evaluates the document and requests all necessary supporting documents from the student via Passport email.
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 verification by the federal government require us to request additional documentation from the student/parent. If conflicting information is found in the verification process, all errors must be resolved prior to continued processing of the student's financial aid file. LTCC may also select files for verification.
5. The completed file is ready for packaging, the process whereby the student's eligibility for all grants, loans, and work-study programs is evaluated. To meet the student's total financial need, a variety of programs may be packaged (e.g. CA College Promise Grant, Federal Pell Grant, FSEOG, Cal Grant, Student Success Completion Grant, etc).
6. After packaging, a financial aid offer notice is generated and sent to the student's Passport email address. Students can view their financial aid offer via the PASSPORT Self-Service.
7. If all student's responsibilities have been fulfilled, the student will receive any payment for which they are eligible on the next available disbursement date. Please refer to the [Disbursement and Refunding of Financial Aid Funds](#) section of this *Handbook* for information on how students receive their financial aid funds.

# Financial Aid Recipient's Rights and Responsibilities

As a recipient of financial aid, you have the right to:

- An explanation of how your eligibility for financial aid was determined.
- A written explanation of the Financial Aid Programs (refer to [Federal Financial Aid Eligibility](#) and [State Financial Aid Eligibility](#) section of this *Handbook*).
- Re-calculation of eligibility if your financial status changes.
- Basic employee rights if you are a work-study student.

As a recipient of financial aid, you have the responsibility for:

- Creating an account and selecting your refund preference with BankMobile (LTCC's 3<sup>rd</sup> party servicer to disburse financial aid funds). This is how you want your funds to be delivered to you from BankMobile (e.g. direct deposit to your existing bank account).
- Checking your LTCC Passport email account on a regular basis. The college communicate to students regarding their financial aid using the LTCC assigned email.
- Updating your mailing address and/or phone number at the One Stop -- both LTCC and BankMobile use this contact information to communicate with you to help you receive your financial aid funds.
- Making satisfactory academic progress, as defined in the [Financial Aid Office Satisfactory Academic Progress Policy](#) to continue receiving financial aid.
- Notifying the Financial Aid Office immediately in writing of any schedule changes and/or change in unit status; this includes changes resulting from canceled classes.
- Notifying the Financial Aid Office immediately of any change to your residency status.
- 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.
- Repaying grant funds if you withdraw from all classes or fail to successfully complete your classes, and LTCC must repay grant funds to the Federal Government as a result.
- Making sure that you are not receiving federal financial aid at more than one institution and repaying any funds LTCC must return to the Federal Government if we are notified that you are receiving federal financial aid at another institution.
- Notifying the Financial Aid Office of any outside financial resources (e.g. Promise/Equity/EOPS/CalWORKs gift and/or gas cards, employer reimbursement, outside scholarships, etc.).

Reapplying for financial aid each year you plan to continue school.

# Veterans Students and Principles of Excellence Program

LTCC has agreed to participate in the Principles of Excellence program, as outlined in Executive Order 13607. We would like to inform students that if you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs.

**Post-9/11 GI Bill** provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance Program. Check your eligibility status and the amount of which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active-duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Furthermore, you may be eligible for several other financial aid programs (refer to [Federal Financial Aid](#) and [State Financial Aid](#) sections in this *Handbook*). Most veterans are referred to us by the VA Certifying Official upon application for admission and VA benefits and provided as much helpful information as possible. We are pleased to provide you with a **Financial Aid Shopping Sheet/College Financing Plan** and information about the maximum amount of federal grant and loan aid available to you. Most students qualify for some type of federal loan such as the Federal Direct Loan, which is most beneficial to students than private loans financed by a bank or other financial services company.

If you have any financial aid questions or concerns, please contact our dedicated Veterans Financial Aid Liaison:

Naomi Follett, Director of Financial Aid  
Office A-124, 1 College Drive, South Lake Tahoe, CA 96150  
(530) 314-7857  
follett@ltcc.edu

## LTCC Consortium Agreements

A consortium agreement can apply to all Federal Student Aid (FSA) programs. Under a consortium agreement, a student may take courses at another school (referred to as the “host school”) and have them count toward the degree or certificate at the home school. A student can receive FSA funds only for courses that apply to their certificate or degree program.

LTCC offers consortium agreements, as a home or host school, using a written agreement for each specific student, upon request. If LTCC will be the “host school”, we prefer to use the form of the “home school” but will make every effort to facilitate agreements for students who need them.

In a consortium agreement there is no limit on the portion of the eligible program that may be provided by eligible schools other than the home school, except that the home school must offer at least some part of the eligible program.

The following information should be included in all agreements:

- The school that will grant the degree or certificate
- The student’s tuition, fees, and room/board at each school
- LTCC Cost of Attendance for the current academic year:
  - Tuition: \$1,116
  - Fees: \$15
  - Room & Board/Housing & Meals: \$ 24,273
- The student’s enrollment status at each school
- The school that will be responsible for disbursing aid and monitoring student eligibility
- The procedures for calculating awards, disbursing aid, monitoring satisfactory academic progress (SAP) and other student eligibility requirements, keeping records, and returning funds when the student withdraws

LTCC uses a “freeze” date to determine the amount of funds the student is eligible to receive. The “freeze” date is generally the “census” date for the academic term; however, some classes that start late have their own census dates, typically about 10% into the class.

Aid is disbursed no earlier than 10 days before the start of the first class, or 2-8 weeks after the student submits all required documentation.

SAP is processed after grades are received at the end of each quarter (typically 3-10 days after the last day of the academic term). The student is responsible for submitting an official transcript from the host school within 15 business days after the end of the academic term. If the student fails to submit their transcript, their grade at the host school will be counted as not

complete regarding their LTCC SAP calculation and Return of Title IV responsibilities, and they may be terminated from future financial aid, and/or must return financial aid.

The school that disburses an FSA award is responsible for maintaining information on the student's eligibility, how the award was calculated, what money has been disbursed, and any other documentation associated with the award, even if some of that documentation comes from other schools. Moreover, the school paying the student must return FSA funds if required; for example, in return/overpayment situations.

Usually, the home school is responsible for disbursing funds, but if the student is enrolled for a full term at the host school, it may be easier for the host school to monitor the student's eligibility and make payments.

The deadline for the Consortium Agreement form are as follows:

- Priority Aid/First-Come-First-Served/By First Disbursement: three weeks (15 business days) prior to the first day of each LTCC academic term
- For the Award Year (July 1 – June 30): June 10<sup>th</sup>

The "[Consortium Agreement Form](#)" may be accepted after these deadlines in exceptional situations, as approved by the LTCC Director of Financial Aid.



## Office of Inspector General (OIG) Referral

Per CFR 668.16, the LTCC Financial Aid Office is required to report any credible information indicating that an applicant for Title IV aid may have engaged in fraud or other criminal misconduct in connection with their application to the Office of Inspector General (OIG).

Examples of the type of information that we must refer are:

- The use of false identities
- Forgery of signatures (including electronic signatures), documents, or certifications
- False statements of income
- Misuse of Federal Title IV Funds

## Policy of Non-Discrimination

Lake Tahoe Community College (LTCC) is committed to a policy of non-discrimination based on 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 based on 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  
1 College Drive, South Lake Tahoe, CA 96150