



Financial Aid

Financial Aid Booklet
and Student Award Guide



UMPQUA COMMUNITY COLLEGE

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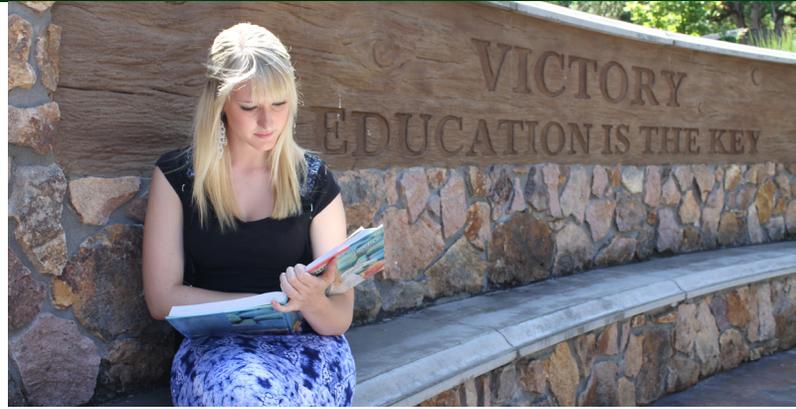
Roseburg, OR 97470

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www.umpqua.edu

Welcome to Umpqua Community College

The mission of Umpqua Community College (UCC) is to transform lives and enrich communities.



Message from the Financial Aid Office

Dear Financial Aid Recipient:

Welcome to our College and the Financial Aid Office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be a rewarding one. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and achieve your educational goals.

Financial Aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires close partnership among you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions including information about your obligations when you receive financial aid financial aid funds. If you have additional questions or concerns, do not hesitate to come by our office, visit us on the web, or give us a call.

We wish you success in achieving your academic goals.

~The Financial Aid Office

Understanding Your Award Notification

To view your Award Notification, login to your Student Email. All awards are based on full-time enrollment and are adjusted according to enrollment status for a term.

The Financial Aid Office reserves the right to modify aid at any time based on changes in eligibility or additional resources.

Students are notified via Student Email of any revisions to their award offer during the academic year.

All students are responsible for monitoring their financial aid eligibility and award notifications through Student Self Service.

Financial aid consists of grants, work-study, scholarships and loans and may include outside resources. Students may accept or decline all or part of their financial aid award.

Federal Work Study and Stafford Loans require enrollment of at least half time (six approved credits).

Financial Aid's main purpose is to provide assistance with educational expenses and may not cover 100% of a student's living expenses.

Mission Statement

The Financial Aid Office serves student by providing resources to realize their educational goals while meeting College, State, and Federal guidelines and regulations.

Financial Aid Eligibility

Determine Your Financial Need

How are Need and Cost of Attendance (COA) Determined?

Most financial aid awards are based on financial need. Need is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). EFC is determined by the Department of Education (DOE). Once students complete a FAFSA, the DOE provides their EFC amount via email.

Cost of attendance

– Expected family contribution

FINANCIAL NEED

How Is Cost of Attendance Established?

Standardized budgets are established by each college. Students with similar circumstances will receive the same budget allowance for tuition and fees, room and board, books, supplies, transportation, and personal expenses. Adjustments may be made on the basis of certain expenses (i.e.: daycare) Click here for the Child Care Cost Add-On Worksheet.

How is Financial Aid Awarded?

Financial Aid is awarded based on eligibility established by Federal guidelines and methodology.

Eligibility for Financial Aid

To receive federal student aid, students must:

- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number
- Register with Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information)
- Have a high school diploma or a recognized equivalent such as a GED certificate or completing a high school education in a home-school setting approved under state law
- Be admitted and enrolled in an eligible degree or certificate program at UCC
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study)
- Not owe an overpayment on a federal grant or be in a default on a federal student loan
- Demonstrate financial need (A Stafford Unsubsidized Loan is the exception)
- Maintain satisfactory academic progress
- Not be enrolled simultaneously in a high school diploma completion program



Students cannot receive more need-based aid than it costs to attend college.

Examples of need-based aid at UCC are:

- Federal Work-Study (FWS)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Loan (Subsidized)

Some aid programs are limited so apply early. The date students apply for financial aid can affect their award.



Award Notification

Use your UCC Student Self Service Banner to check the status of your financial aid and award package. Once you have been awarded, you will receive an Award Notification Letter.

Award Notification Description

1 Cost of Attendance (COA)

The COA includes tuition and fees, books and supplies, room and board, transportation, and personal expenses.

2 Resources

Aid that students are scheduled to receive are considered resources. Resources may include but are not limited to:

- Scholarships
- Tuition Wavers
- Tribal Funds
- Merit Awards
- UCC Student Gas Card Program

3 Financial Aid Awards

This section lists all aid programs offered for a student to accept or decline.

4 Unmet Need

This is the difference between your Cost of Attendance (COA) less Expected Family Contribution (EFC) and Resources.



Over-Award

Previous award amounts may change if the total amount of a student's resources exceed the COA. Certain Federal and State aid programs require colleges to adjust awards to eliminate over-awarding students. Student in over-award may be required to repay the college.

FINANCIAL AID AWARD LETTER
2014-2015

March

Umpqua Community College				
P.O. Box 967				
Roseburg, OR 97470				
Phone (541) 440-4602				
Student ID: 800XXXXXX				

ANY STUDENT
119 ANY LN.
ROSEBURG, OR 97471

Dear Student:

Umpqua Community College is pleased to provide you with the following award offer for the 2014-2015 year. **Awards offered are based on a full-time enrollment status.** Attending less than full time will affect award amounts. Students receiving financial aid are required to attend a Financial Aid Seminar. Click [here](#) for more information.

For additional information click on the [Financial Aid Booklet and Student Award Guide](#).

COST OF ATTENDANCE	- EFC	- RESOURCES	= UNMET NEED	
\$16,160.00	\$0.00		\$16,160.00	

OUTSIDE RESOURCES:

TOTAL OUTSIDE RESOURCES				
TYPE OF AID	Summer 2014	Fall 2014	Winter 2015	Spring 2015
Federal Pell Grant		1,910.00	1,910.00	1,910.00
Fed Dir Subsidized Ln		1,166.00	1,167.00	1,167.00
TOTAL AWARDED FUNDS		\$3,076.00	\$3,077.00	\$3,077.00

NOTE: If your award offer is blank you may be eligible for an Unsubsidized loan only.

The Federal Direct UNSUBSIDIZED Loan (FDUL) is not automatically awarded. UCC discourages students from borrowing in this program due to its costs. If your cost of attendance has not been met and you deem it necessary to request this loan, complete the [Loan Request & Revision Form](#).

YOU MUST NOTIFY THE FINANCIAL AID OFFICE IF:

- > You will be attending any term at less-than-half-time (1-5 credits).
- > You do not attend a term.
- > You receive any additional educational funds during the academic year not included on this offer. Including but not limited to scholarships, outside agency funding and employer reimbursement.

Not informing the Financial Aid Office will result in a significant delay in receiving your award.

Financial Aid Programs

Federal Financial Aid Programs

Federal Pell Grant

Federal Pell Grants are awarded to qualified undergraduate students who have not earned a bachelor or professional degree. Grants do not need to be repaid. Award eligibility is calculated based on a student's EFC. Awards will be adjusted, based on actual enrollment, at the time of disbursement. Effective July 1, 2012, students are now limited to 18 full-time terms (or 600%) of Federal Pell Grant eligibility during their lifetime. This change affects all students regardless of when or where they received their first Federal Pell Grant.

Students that have received Pell Grant funding in the past can obtain information regarding how much of Federal Lifetime Eligibility they have used. Student's need to subtract the percentage used from 600% to determine remaining eligibility. To obtain information on eligibility used log on to the National Student Loan Data System.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is for undergraduates with exceptional financial need. At UCC, this grant is awarded to students with a 0 EFC until funds are exhausted. Students must be enrolled at least half-time (6cr) in an eligible program.

Federal Work-Study (FWS)

FWS is designed to provide jobs for students with financial need to assist with paying for educational expenses. FWS is awarded subject to funding availability to students who indicate an interest on their FAFSA, apply early, and who demonstrate need. FWS funds must be earned through part-time employment authorized by the Financial Aid Office. Students must be enrolled at least half-time (6cr) in an eligible program.

State Financial Aid Program

Oregon Opportunity Grant (OOG)

The Oregon Opportunity Grant (OOG) is Oregon's largest state-funded need-based grant program for students planning to go to college. Opportunity Grants are funded primarily by Oregon taxpayers. Nearly 32,000 students received OOG awards totaling more than \$51.6 million in the 2012-13 academic year, and a similar number of students are projected to receive awards of up to \$2000 in 2014-15. A fixed award amount of \$2000 will be available for full-time, full-year attendance at any eligible Oregon-based postsecondary institution. Students' financial need must be at or above \$2000 to be considered for an award. Students may receive an Opportunity Grant for up to four years (12 quarters or 8 semesters) of full-time enrollment, providing they maintain satisfactory academic progress and file a new FAFSA each year. Awards are prorated for half-time enrollment.

Scholarships

UCC & Outside/Community Scholarships

Scholarships are monetary gifts presented to students who meet conditions defined by the person or group giving the money. Many organizations, agencies, and businesses offer scholarships. There are many online sources of information about available scholarships, including UCC Foundation opportunities.

Scholarships offer a good way to help pay for your education. Thousands of scholarships are available each year, and every one of them has its own unique requirements. You must search for scholarships that match your own skills, interests, heritage, and field of study. Also, be sure to keep track of your academic achievements, work experience, and extracurricular activities. Many scholarships are based on your involvement in certain activities and/or your association with particular groups.

Check with UCC's Scholarship Foundation Office for more information or visit their website. If you know of scholarships that you have received or will be receiving, please complete a Scholarship Notification Form.

Federal Direct Loans

Federal Direct Loans

Federal Direct Loans are either Stafford Subsidized or Unsubsidized.

Subsidized Loan

This loan is based on financial need for which the federal government pays the interest that accrues while the borrower is in school, grace or deferment status. New borrowers are subject to limitations on the amount of subsidized loans received. Please be sure to read about the limit on the amount of subsidized loans. It is important for all students.

Program	Program Length	150% of Program Length
Associate Degree	2 years	3 years
1 Year Certificate	1 year	1 ½ Years



Note: *You are granted eligibility up to 150% of the maximum credits required for the degree being sought.*

Unsubsidized Loan

This is a loan where the borrower is fully responsible for the paying of the interest regardless of loan status. Interest accumulates from the date of disbursement. UCC does not offer this loan at the time of the initial award. Students have to apply for it. The Loan Request & Revision Form located with the Financial Aid Forms and Publication.

Students must be enrolled at least half-time (6cr) in an eligible program to qualify for student loans.



Important Disbursement Information

Enrollment Status

To receive financial aid funds, students must be enrolled in coursework required for their educational program. Changes in your enrollment may result in a reduction or cancellation of your financial aid award. It is the student's responsibility to drop classes they are no longer attending.

- 12 or more credits = Full-Time
- 9-11 credits = Three-Quarter Time
- 6-8 credits = Half-Time
- 5 or fewer credits = One-Quarter Time

Census Date

Defined as Monday at 8:30 am of the second week of the term. The credits that a student is registered for at this time, is locked and that is the enrollment status that will determine the student's Financial Aid disbursement.

Disbursements

On the second Friday of each term (with the exception of Summer term) the student's financial aid funds in excess of institutional charges will be made available through two means:

- Direct deposit
- US Postal Service

Classes that start later in the term will impact a student's enrollment status and disbursement. Funds will continue to be direct deposited or mailed on Fridays, throughout the term.

Summer Term

Student budgets are based on a minimum of 10 weeks of class attendance. If your class schedule is less than 10 weeks you will receive an adjustment to your student budget. This may cause an adjustment to the amount of aid you are awarded for spring term.

Satisfactory Academic Progress

Purchasing Your Books

UCC offers a Bookstore charge privilege for students with accepted award offers. Students may charge books at the UCC Bookstore; if they have a remaining balance after subtracting tuition, fees, and other institutional charges from their financial aid award. Indicate to the Bookstore cashier that you want to use your financial aid to charge your required books.

Book Allowance

Students that have satisfied all requirements may request a “Book Allowance Form”. If eligible, completing this form allows students to purchase books at the UCC Bookstore before the awarding process. Charges for books and required supplies (i.e., Culinary) are deducted from the current term financial aid award. Please contact the Financial Aid Office or the Bookstore if you have any questions. (Culinary, Automotive, and Welding program students have special allowances and should visit the Financial Aid Office or speak with their instructor for more information).

Consortium Classes

- All classes through UCC will be included when reviewing satisfactory academic progress.
- For students aided under a consortium agreement with another college, consortium classes will be included during satisfactory academic progress review by the financial aid processing school.

Return To Title IV (R2T4)

Students, who receive federal financial aid and then withdraw from ALL classes, receive ALL “F’s”, or any combination of both, during a term may have to repay some or all of the federal funds they received. Click here to review UCC’s Return to Title IV Policy.

Student aid recipients who are considering withdrawal from a class or all classes are strongly encouraged to contact the Financial Aid Office for complete information.

Satisfactory Academic Progress (SAP)

General Information

In accordance with the Higher Education Act of 1965, as amended, Umpqua Community College (UCC) established Satisfactory Academic Progress policies. These policies apply to all students who apply for and receive Federal Financial aid. Click here to review the full policy.

Minimum satisfactory academic progress standards include:

- Register for and complete credits required for an eligible program of study
- Maintain a cumulative Grade Point Average (GPA) of at least 2.0
- Maintain an acceptable PACE calculation toward your degree or certificate completion of 67% or higher
- Complete degree or certificate requirements within 150% of the published credits required for degree or certificate completion, also referred to as Maximum Attempted Credits



Note: *Failure to meet these requirements will result in suspension of eligibility for student aid funds and/or repayment of funds received.*

Current and previous coursework earned at any college will be reviewed for compliance with the standards put forth in this policy. Transcripts submitted to the Admissions Office at UCC will be evaluated for SAP purposes.

General Requirements

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A certificate program that prepares a student for gainful employment in a recognized occupation, or
- An associate degree (AA or AS), or
- A two-year academic transfer program that is acceptable for full credit toward a bachelor degree. (AAOT)

Student Rights and Responsibilities

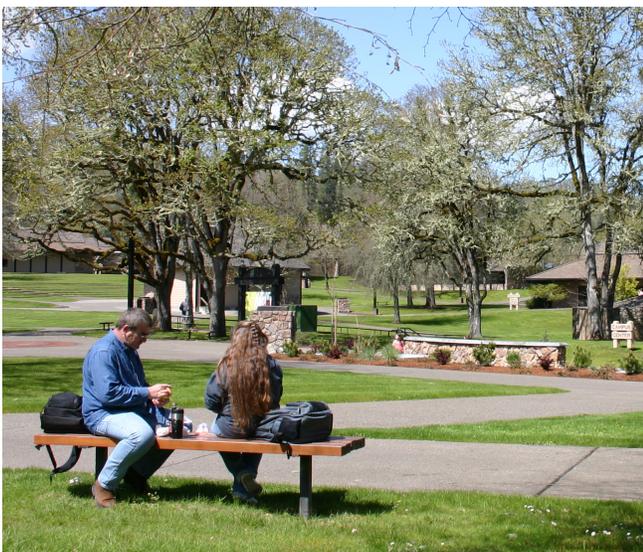
Financial Aid Office Student Rights and Responsibilities

Rights

- Students have the right to receive courteous service from financial aid staff
- Students have the right to be provided timely and accurate service
- Students have the right to be provided information about their financial aid application
- Students have the right to confidentiality concerning their application as guaranteed by the Federal Right to Privacy Act (FERPA)
- Students have the right to appeal to Financial Aid for not meeting federal guidelines for Satisfactory Academic Progress

Responsibilities

- Student aid eligibility is based upon financial circumstances that you certified were correct when you signed your FAFSA. If circumstances change, students must inform the Financial Aid Office.
- Students are responsible for reporting and updating mailing addresses and using their UCC Student email.
- Students are responsible for reporting third-party benefits such as VA and scholarships.
- Students are responsible for understanding UCC's Satisfactory Academic Progress Policy and maintaining Satisfactory Academic Progress.
- Students are responsible for interacting with financial aid office staff in a courteous manner.
- Students are responsible for reading the contents of UCC's financial aid WEB site and following instructions for aid acceptance and loan promissory note and entrance counseling.
- Students are responsible to complete loan program entrance and exit counseling.



Fraud

A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct. The college will report such instances to local law enforcement agencies, to Student Aid Commission, and to the U.S. Department of Education Office of Inspector General. Restitution of any financial aid received in such manner will be required. Giving false or misleading information can cause a student to be fined up to \$20,000, sent to prison, or both.