



# Financial Aid Handbook and Student Aid Guide



**Umpqua Community College**

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# Welcome to Umpqua Community College

*The mission of Umpqua Community College (UCC) is to provide accessible and affordable quality college education, life-long learning opportunities, workforce training, and cultural programs for our 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 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 Aid Offer**

To view your aid offer, login to your [Student Email](#). All offers 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 aid offer during the academic year.

All students are responsible for monitoring their financial aid eligibility and aid offers 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 offer.

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 students 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 offers 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

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#### 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. Click [here](#) for the Child Care Cost Add-On Worksheet.

### How is Financial Aid Offered?

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

### Students Selected for Verification

If you've been selected for verification, it means that the Financial Aid Office is required to compare your FAFSA data to your federal tax data and other resources reported on the FAFSA. Your [Student Aid Report](#) (SAR) will display if you have been selected for verification. UCC Financial Aid Office will request documents from you, which these will show up in your [Student Self-Service](#) under Financial Aid, then Eligibility. You will be required to submit a completed three page verification worksheets and if necessary turn in the specified year tax return transcript or non-filing letter. After you have submitted all documents, the [UCC Financial Aid Office](#) will make any necessary corrections to your FAFSA. Corrections may take up to 5 business days to process. Once an aid offer has been awarded you will be notified by email in your [UCC student email](#) to have you check your [Student Self-Service](#) to view your financial aid offer.

## Financial Aid Eligibility Requirements

### To receive federal student aid, a student must:

- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number
- Register with Selective Service if you were born male and 18 to 25 years of age (go to [www.sss.gov](http://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 over-payment 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:

- Oregon Opportunity Grant (OOG)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Federal Direct Loan (Subsidized & Unsubsidized)

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

# Aid Offer Description

Use your UCC Student Self Service to check the status of your financial aid offer. Once your aid has been processed you will receive an aid offer notification.

## Aid Offer Description

### Cost of Attendance (COA)

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

### Additional Funding Resources

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

- [Scholarships](#)
- Tuition Waivers
- Tribal Funds
- Merit Awards

### Financial Aid Resources / Additional information

[Return to Title IV](#) authorizes the UCC Financial Aid Office to pay any charges a student may incur on their student account. Students must either accept or decline their decision before their aid offer is packaged.

### Financial Aid Offers

This section of your Financial Aid lists all aid sources offered for a student to be aware of.

### Unmet Need

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

### Over-Payment

Previous offer 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 offers to eliminate over-payment to students. Students in over-payment may be required to repay the college.

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General Information	<b>Award Overview</b>	Resources/Additional Information	Terms and Conditions	Accept Award Offer
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[Print](#)

#### Need Calculation

Cost of Attendance	\$20,358.00
Estimated Family Contribution	\$ .00
Initial Need	\$20,358.00
Outside Resource	\$1,212.00
Need	\$16,116.00

#### Cost of Attendance

Books and Supplies	\$1,650.00
Loan Fees	\$ .00
Personal Misc. Expenses	\$1,200.00
Room and Board	\$11,010.00
Transportation	\$1,395.00
Tuition and Fees	\$5,103.00
<b>Total:</b>	<b>\$20,358.00</b>

#### Housing Status

Off Campus

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#### Financial Aid Offer

Fund	Summer		Fall		Winter		Spring		Total
	Status	Amount	Status	Amount	Status	Amount	Status	Amount	
Federal Pell Grant			ACCEPTED	\$2,065.00	ACCEPTED	\$2,065.00	ACCEPTED	\$2,065.00	\$6,195.00
Federal SEOG			ACCEPTED	\$200.00	ACCEPTED	\$200.00	ACCEPTED	\$ .00	\$400.00
OR Opportunity Grant			ACCEPTED	\$900.00	ACCEPTED	\$900.00	ACCEPTED	\$900.00	\$2,700.00
Fed Dir Subsidized Ln			CANCELLED	\$ .00	CANCELLED	\$ .00	CANCELLED	\$ .00	\$ .00
A B Mcquire Sch			ACCEPTED	\$667.00	ACCEPTED	\$667.00	ACCEPTED	\$666.00	\$2,000.00
Federal Work-Study	WEB ACCEPTED	\$ .00	WEB ACCEPTED	\$1,986.00	WEB ACCEPTED	\$231.00	WEB ACCEPTED	\$ .00	\$2,217.00
LaVera Noland Memorial Sch			ACCEPTED	\$250.00	ACCEPTED	\$250.00	ACCEPTED	\$250.00	\$750.00
Oregon Promise Grant			ACCEPTED	\$284.00	ACCEPTED	\$283.00	ACCEPTED	\$283.00	\$850.00
Rotary Club/Sutherlin Sch			ACCEPTED	\$333.00	ACCEPTED	\$333.00	ACCEPTED	\$334.00	\$1,000.00
Umpqua Scholars Cohort 5			ACCEPTED	\$ .00	ACCEPTED	\$ .00	ACCEPTED	\$ .00	\$ .00
<b>Totals</b>		\$ .00		\$6,685.00		\$4,929.00		\$4,498.00	\$16,112.00

# Financial Aid Sources

## Federal Financial Aid Sources

### Federal Pell Grant

Federal Pell Grants are offered to qualified undergraduate students who have not earned a bachelor or professional degree. Grants do not need to be repaid. Aid eligibility is calculated based on a student's EFC. Aid offers 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 Federal Student Aid site at [studentaid.gov](http://studentaid.gov).

### Federal Supplemental Educational Opportunity Grant (FSEOG)

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

### Federal Work-Study (FWS)

[FWS](#) is designed to provide jobs for students with financial need to assist with paying for educational expenses. FWS is offered 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. FWS can be offered during all four terms.

## State Financial Aid Sources

### 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. For the 2020-2021 aid year a fixed amount of \$2,778 will be available for full-time, full-year attendance at any eligible Oregon-based post-secondary institution. Students' Expected Family Contribution (EFC) must be at or above 3,500 to be considered for an aid offer. Students may receive an Oregon 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. Aid offers are prorated at full-time or half-time enrollment.

### Oregon Promise Grant

[Oregon Promise Grants](#) are available to recent high school and GED graduates. For more information about eligibility and application requirements, visit the Office of Student Access and Completion website [here](#). To view the Oregon Promise Handout PDF click [here](#).

Click [here](#) to be aware of the requirements to renew your Oregon Promise Grant.

## Scholarships

### UCC & Other Additional 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, scholarship opportunities through UCC.

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 Office for more information or visit the [umpqua.edu/scholarships](http://umpqua.edu/scholarships) website. If you know of scholarships that you have received or will be receiving, please complete and return a [Scholarship Notification Form](#) to the Scholarship Office.

# Federal Direct Student Loans and Disbursement Information

## 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.

### 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 offer. Students have to apply by using the [Loan Request & Revision](#) form and submitting it to the Financial Aid Office for processing.

### Student Loan Facts

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

First time federal student loan borrowers must complete the following requirements: [Entrance Counseling](#) and [Master Promissory Note](#) (MPN).

There is a **30 day delay** for first time federal student loan borrowers from the first term you begin in that specific aid year.

In compliance with federal regulations, loans will be prorated for students attending less than 3 terms.

You must complete [exit counseling](#) when you leave school or drop below half-time enrollment. The purpose of exit counseling is to ensure you understand your student loan obligations and are prepared for repayment. To learn about the rights and responsibilities for student loan borrowers click [here](#).

### Loan Disbursement Information

For **first time borrowers** Federal Regulations require that the first disbursement of Federal Direct Stafford Loans not be released until 30 days after the term begins.

For **one term loans**, Federal Regulations require that one term loans be disbursed in two equal payments.

You must be **enrolled** in **AND** attending at least 6 credits for loan funds to disburse.

## 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 offer. 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, and on Thursdays during summer term.

### Summer Term

Student cost of attendance is based on a minimum of 8 weeks of class attendance. If your class schedule is less than 8 weeks you will receive an adjustment to your cost of attendance. This may cause an adjustment to the amount of aid you are offered.

# Financial Aid Policies and Unusual Circumstances

## Purchasing Your Books

UCC offers a Bookstore charge privilege for students with accepted aid offer. Students may charge textbooks at the UCC Hawk Shop Bookstore; if they have web accepted their **Title IV Authorization** and have a remaining balance after subtracting tuition, fees, and other institutional charges from their financial aid offer. Indicate to the Bookstore cashier that you want to use your financial aid to charge your required textbooks and other educational items.

## 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 aid offering process. Charges for books and required supplies are deducted from the current term financial aid offer. Please contact the Financial Aid Office or the Bookstore if you have any questions. (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 will have their consortium classes be included during satisfactory academic progress review by the financial aid processing institute. To view the form click [here](#).

## 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. To review UCC's click on the following hyperlink [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.*

## Unusual Circumstances

If the FAFSA doesn't reflect significant facts or changes in your financial situation (such as a loss of income), submit a Special Circumstance form to the UCC Financial Aid Office. The Special Circumstance form is available by clicking [here](#).

## 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 successfully 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, AS or AAS), 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

### 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.*