



You are responsible for understanding your rights, responsibilities, and the conditions of your financial aid awards. View your Student Self Service and your Student email (800xxxxxx@student.umpqua.edu) frequently. We will communicate with you via your student email and post specific requests under the Financial Aid Tab, then the Eligibility Tab located in your Student Self Service.

1. **Aid Offer Information**

- Aid offers are based on full-time enrollment (unless otherwise indicated).
- Some aid offers may be adjusted if you are enrolled less than full-time on the enrollment deadline date.
- You do not need to enroll in full-time to receive aid.
 - Pell Grant pays at ¼ time, ½ time, ¾ time and Full Time
 - Oregon Opportunity Grant pays at ½ time or Full Time
 - Federal SEOG pays at ½ time, ¾ time and Full Time
 - Federal Direct Student Loans pay at ½ time or more

2. **Satisfactory Academic Progress (SAP)**

You must maintain SAP to remain eligible to receive financial aid. SAP is based on the following:

- Cumulative completion rate. It must be at least 67%
- Cumulative GPA. It must be at least 2.00.
- Maximum Attempted Credits Allowed. Federal regulations require you to complete your program of study within 150% of the published length of your program.
- Audit grades *do* count in your total attempted credits.

3. **Withdrawal Information (Return of Title IV Funds Policy)**

If you withdraw, or quit attending class, you may owe the school and the government money. It may also make you ineligible to receive any future financial aid.

4. **Declaring Your Program of Study**

You must declare an eligible program of study and take the applicable courses to complete your program. Seek academic advising to make sure that you are on track to complete your program successfully.

- Changes to your program of study may impact your financial aid.
- Failure to register and pass courses for your program may impact your financial aid.
- Courses not required for your program may not be funded.

5. **Repeated Coursework**

Federal Regulations state that federal funds can be used to pay for repeat courses once to improve a grade.

- Any grade D- or higher is passing for federal aid purposes, but may not meet academic requirements.
- Courses with the same course number but different content and learning objectives are exempt from this limit.

6. **Developmental Credit Limit**

Federal regulations restrict financial aid funding to a lifetime maximum of 45 quarter credits of developmental coursework. This limit applies to your enrollment at all colleges. Developmental courses are all courses numbered 001-099.



Umpqua Community College
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541.440.4602 | 541.440.4612 (FAX)
FinancialAid@umpqua.edu

2019-2020 Terms and Conditions

7. **Disbursement of Funds**

On the second Friday of each term (with the exception of Thursday during 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.

8. **Minimizing Student Loan Debt**

Borrow only what you need. Keep in mind what you can reasonably expect to repay, given your intended career after completing your educational program.

9. **Limitation on Direct Subsidized Loan Eligibility**

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. You may not receive Direct Subsidized Loans for more than 150% of the published length of your program.

10. **Financial Aid Handbook**

This handbook will help you understand the financial aid process at UCC.

11. The Umpqua Community College Financial Aid Office reserves the right to revise your aid offer based on new information. This information may come from the Department of Education, a school official, or you the student. You must notify the Financial Aid Office if you receive educational funding from any other source. Revisions may result in an overpayment and subsequent bill.

You acknowledge you've reviewed and accepted responsibility for understanding the online information provided. It's important stuff.