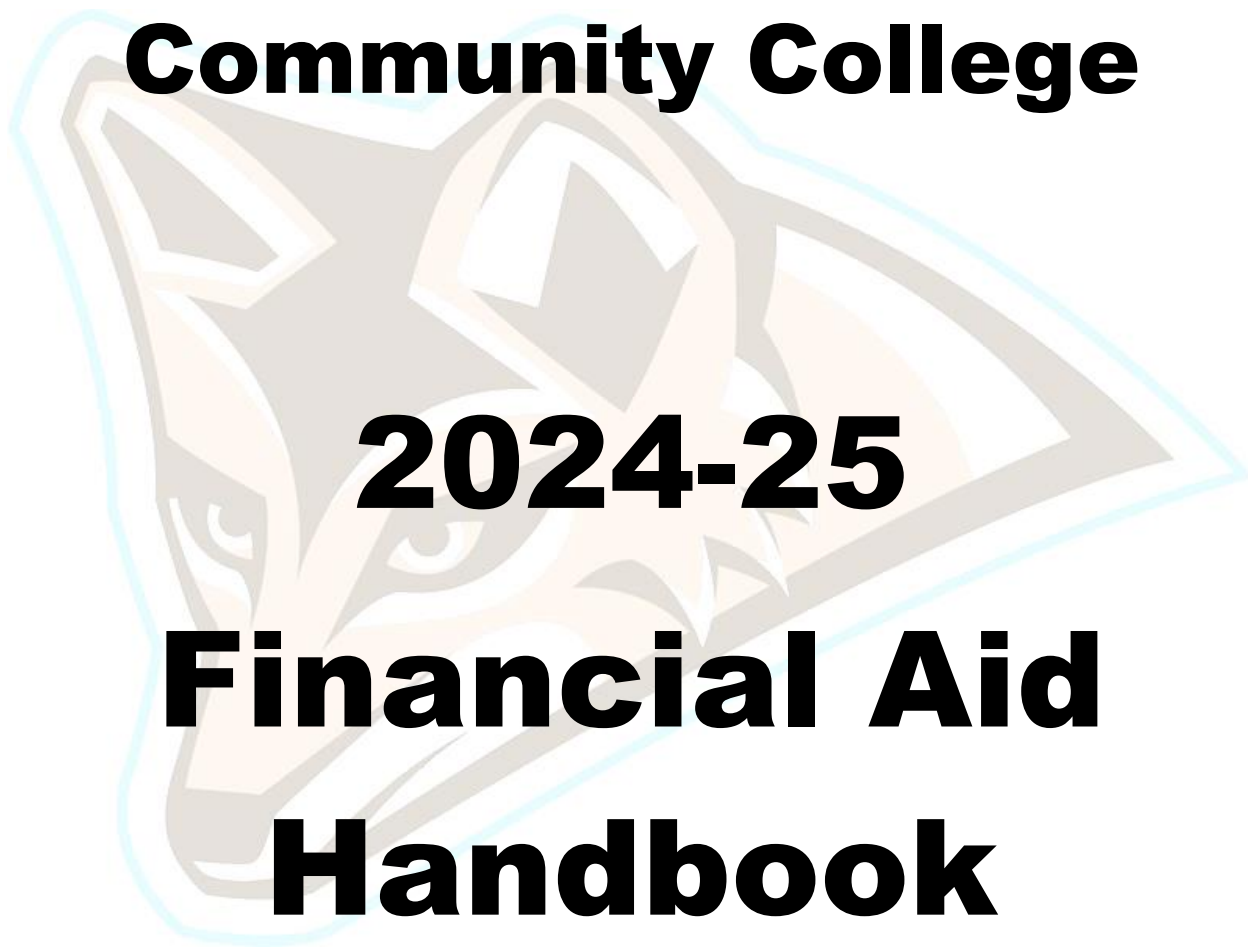


**Lake Tahoe
Community College**

2024-25

**Financial Aid
Handbook**



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

A MESSAGE TO STUDENTS & PARENTS

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

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

All information on your application is kept confidential and is used only by the Financial Aid Office, and other LTCC offices and third-party partners only when absolutely necessary; and federal, state, and local program auditors. Our records are audited annually to assure that only eligible students are awarded financial aid and that program guidelines are followed.

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

One-Stop - Lake Tahoe Community College, One College Drive - So. Lake Tahoe, CA 96150

or

(530) 541-4660, extension 636 ~ FinancialAid@LTCC.edu

Sincerely,

Naomi Follett
Director of Financial Aid

América Ramírez
Financial Aid Technician

Servicios en Español 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.

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 are awarded by the federal government. Financial aid applicants are required to apply for a Pell Grant each year. Pell Grant eligibility is determined in general by the federal government, according to a formula developed by the Department of Education and approved annually by Congress. All applicants are notified of eligibility by the Student Aid Report (SAR). Pell Grants can provide up to \$7,395 for the 2024-25 school year, depending on your "enrollment intensity" (enrolled units/12, round to the nearest whole percent, and multiply by annual or term eligibility amount), and 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 \$2465. Pell Grant payments are split into two disbursements per term, one half of the term amount is paid at the beginning of classes, and one half is paid after mid-terms.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG) are federally-funded awards designed to supplement other sources of financial aid for needy students who qualify for additional assistance. These grants are typically \$900 per school year at LTCC. Recipients at LTCC are students with the lowest expected family contributions (EFC=0, and they are individuals who will also receive Federal Pell Grants. Students with exceptional need (e.g. full-time or overload enrolled students, students with significant materials or program fees, single parents, foster youth, out-of state residents will be given special consideration for FSEOG. Since LTCC receives limited funding for the FSEOG, however, not all students who meet these criteria will be awarded an FSEOG.

FEDERAL WORK STUDY (FWS) is a federally-funded program that gives students the opportunity to earn money by working on campus. 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 Federal Work Study 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 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 max per term is usually \$3,500. You will be asked to complete a **Master Promissory Note and complete 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 credits** or more per term on the date of disbursement in order 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 one 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 GRANTS (CCPGs) assist students in paying enrollment fees. The CCPG for 2023-24 will cover enrollment fees from Summer 2024 through Spring 2025. If you are a California resident or an AB540 student, as determined by Enrollment Services, you may be eligible for a CCPG if you meet any one of these criteria:

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 | \$21,870 |
| 2 | \$29,580 |
| 3 | \$37,290 |
| 4 | \$45,000 |
| 5 | \$52,710 |
| 6 | \$60,420 |
| 7 | \$68,130 |
| 8 | \$75,840 |
| Each Additional Family Member | \$7,710 |

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 2023-24;
5. You have certification from the National Guard Adjutant General that you are eligible for a dependent's fee waiver for 2023-24;
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 are available through Enrollment Services.

CAL GRANTS are awarded by the California Student Aid Commission (CSAC) and may be renewed each year if recipients continue to meet eligibility requirements. All students who are California residents and high school graduates (including AB540 students are encouraged to apply. March 2 is the deadline to apply for the next school year. [There is a second deadline of September 2nd for 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 are automatically sent to CSAC, in an electronic format, for all potentially eligible students. Cal Grants are usually paid 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).

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

CAL GRANT B awards, 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 2024-25 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 units each term. **Students with Dependents who confirm that they have dependents on <https://mygrantinfo.csac.ca.gov/> may be eligible for up to \$6000 per year, depending on their enrollment status.

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 Cal Grant C maximum award for 2024-25 is \$1,094, and this amount is pro-rated based on enrollment status, as above for Cal Grant B. **Students With Dependents who confirm (as above may be eligible for up to \$4002 in Cal Grant funds per year, depending on enrollment.

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 for more information.

STUDENT SUCCESS COMPLETION GRANT 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 \$865 per quarter, and those who enroll in at least 15 units per term may receive up to \$2,666 per quarter or \$8000 per year. As of 2024-25, SB117 has increased the grant amount for current and former foster youth (in foster care on or after age of 13) enrolled in 12 units or more to \$3500 per quarter.

CHAFEE GRANT gives up to \$5000 annually in grant funds to foster youth and former foster youth to use for vocational school training or college courses. Students may apply at <https://chafee.csac.ca.gov/>. Contact us at financialaid@ltcc.edu for assistance.

LEARNING ALIGNED EMPLOYMENT PROGRAM (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 SAP (see page 13), and who have financial need.

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 on the Financial Aid web page each Winter quarter.

FREQUENTLY ASKED QUESTIONS

How do I apply for financial aid?

Complete and submit the FAFSA (Free Application for Federal Student Aid at <https://studentaid.gov>, or the CADAA (CA Dream Act Application) at <https://dream.csac.ca.gov/> if you are a California resident and you are a Dreamer/DACA student or otherwise do not have a social security number. **We are available to help you complete the FAFSA or CADAA online. If you wish to schedule an appointment for assistance, please email us at 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 to be an independent student if you meet one or more of the following criteria:
 - You were born before January 1, 2001;
 - 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 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 have to complete?

7

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 Passport email account, requesting documents and/or information that we need in order 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 Bank Mobile, to help you set up your financial aid refund preference so your funds are conveniently delivered to you

Requirements can be viewed and submitted securely using your Financial Aid Portal at ltcc.verifymyfafsa.com.

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 each academic year in order 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 as soon as possible after October 1 to apply for the school year starting the following Summer or Fall.

***For the 2024-25 FAFSA, the Department of Education did not release the "Simplified FAFSA" until 1/1/24. "Simplified FAFSA" has been very challenging for some. Please contact or visit the LTCC Financial Aid Office for assistance completing your 24-25 FAFSA.**

March 2 - Cal Grant deadline. Your 2024-25 FAFSA or CADAA should be submitted by March 2, 2024 for priority consideration, with a second-chance deadline of September 2, 2024.

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 and around campus; however, please keep yourself informed by checking with the Financial Aid Office. Please feel welcome to ask us 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 in order 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 payments 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, 2025, you will not be able to collect aid for courses completed since July 1, 2024).

What if I cannot provide my parents' information on my Financial Aid Application?

8

Complete the FAFSA or CADAA anyway. Your application will be sent to the Financial Aid Office in a "rejected" status, and then you can work with Financial Aid to appeal this status by requesting a "Dependency Appeal" on your Financial Aid Portal at ltcc.verifymyfafsa.com.

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

Receiving the CCPG at more than one Community College is ok. 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 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 (page 20).

What determines who receives aid?

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

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

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

COA for LTCC *(based on state guidelines)*

- Expected Family Contribution (SAI)
- = Financial Need



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 to understand why we ask for this information.

1. Financial Aid Intake Form - This may be completed by a financial aid advisor or peer mentor. To help facilitate the process, we may ask you questions about your preferred contact information, and the number of units you will complete each quarter, since your financial aid is partially based on your enrollment status. We may also request supplemental information, such as your high school graduation status and educational goal, if needed.
2. Student Consent Form - Release of LTCC Financial Aid Information (**optional form**) – If you wish to permit our staff to discuss your financial aid with a parent, or another individual 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 alternate arrangements.

VERIFICATION

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

1. For Taxable Income: The BEST method for verifying income for you and/or your parents' income is by using the IRS Data Retrieval Tool (IRS DRT) on the FAFSA; if you did not initially use the IRS DRT, you may log in to your FAFSA and correct the income section to use the IRS DRT. If you are unable to use the IRS DRT, you will need to provide the Financial Aid Office with a copy of your and/or your parents' (if applicable) IRS tax return transcript or signed tax return. You may also be required to submit W-2s, 1099's, signed and dated self-statement, and/or other documentation.
2. For Nontaxable Income: Independent students and parents of dependent students who are not required to file tax may be required to submit proof of nonfiling from the IRS. If you have tried and are unable to obtain IRS proof of nonfiling, 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.
3. 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.
4. Verification Worksheet: to verify the information you provided on your FAFSA. This is required for all students who are selected for verification.
5. 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 15th of each year.

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 Financial Aid Portal or on FSA Partner Portal, which is the Financial Aid Professionals' side of the FAFSA system. 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, and clicking on the link that says "Make FAFSA Corrections."

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 the 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

COST OF ATTENDANCE FOR LAKE TAHOE COMMUNITY COLLEGE

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.

Student Budgets 2024-25

| <u>Off Campus Student CA Resident or AB540</u> | Per Year | Per Quarter |
|---|-----------------|--------------------|
| California Fees | \$1,116 | \$372 |
| Books/course materials/supplies/equipmer | \$4,095 | \$1,365 |
| Off Campus Food & Housing | \$23,250 | \$7,750 |
| LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 |
| LTCC/Off Campus Transp | \$4,500 | \$1,500 |
| Total | \$37,761 | \$12,587 |
| | | |
| | | |
| <u>With Parents Student CA Resident or AB540</u> | | |
| California Fees | \$1,116 | \$372 |
| Books/course materials/supplies/equipmer | \$4,095 | \$1,365 |
| W/Parents Food & Housing | \$12,255 | \$4,085 |
| W/Parents Misc | \$4,260 | \$1,420 |
| W/Parents Transport | \$2,250 | \$750 |
| Total | \$23,976 | \$7,992 |
| | | |
| | | |
| <u>LTCC Housing Student CA Resident or AB540</u> | | |
| California Fees | \$1,116 | \$372 |
| Books/course materials/supplies/equipmer | \$4,095 | \$1,365 |
| LTCC Housing Student Food & Housing | \$13,425 | \$4,475 |
| LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 |
| LTCC/Off Campus Transp | \$4,500 | \$1,500 |
| Total | \$27,936 | \$9,312 |
| | | |
| | | |
| <u>Off Campus CNIA/WUE</u> | | |
| Good Neighbor Fees | \$1,674 | \$558 |
| Books/course materials/supplies/equipmer | \$4,095 | \$1,365 |
| Off Campus Food & Housing | \$23,250 | \$7,750 |
| LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 |
| LTCC/Off Campus Transp | \$4,500 | \$1,500 |
| Total | \$38,319 | \$12,773 |

| With Parents CNIA/WUE | Per Year | Per Term | With Parents Student Out-of-State | Per Year | Per Quarter |
|---|-----------------|-----------------|---|-----------------|--------------------|
| Good Neighbor Fees | \$1,674 | \$558 | Out of State Tuition | \$11,088 | \$3,696 |
| Books/course materials/supplies/equipment | \$4,095 | \$1,365 | Books/course materials/supplies/equipment | \$4,095 | \$1,365 |
| W/Parents Food & Housing | \$12,255 | \$4,085 | W/Parents Food & Housing | \$12,255 | \$4,085 |
| W/Parents Misc | \$4,260 | \$1,420 | W/Parents Misc | \$4,260 | \$1,420 |
| W/Parents Transport | \$2,250 | \$750 | W/Parents Transport | \$2,250 | \$750 |
| Total | \$24,534 | \$8,178 | Total | \$33,948 | \$11,316 |
| LTCC Housing CNIA/WUE | | | | | |
| Good Neighbor Fees | \$1,674 | \$558 | LTCC Housing Student Out-of-State | | |
| Books/course materials/supplies/equipment | \$4,095 | \$1,365 | Out of State Tuition | \$11,088 | \$3,696 |
| LTCC Housing Student Food & Housing | \$13,425 | \$4,475 | Books/course materials/supplies/equipment | \$4,095 | \$1,365 |
| LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 | LTCC Housing Student Food & Housing | \$13,425 | \$4,475 |
| LTCC/Off Campus Transp | \$4,500 | \$1,500 | LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 |
| Total | \$28,494 | \$9,498 | LTCC/Off Campus Transp | \$4,500 | \$1,500 |
| Off Campus Student Out-of-State | | | | | |
| Out of State Tuition | \$11,088 | \$3,696 | | | |
| Books/course materials/supplies/equipment | \$4,095 | \$1,365 | | | |
| Off Campus Food & Housing | \$23,250 | \$7,750 | | | |
| LTCC/Off Campus Student Misc. | \$4,800 | \$1,600 | | | |
| LTCC/Off Campus Transp | \$4,500 | \$1,500 | | | |
| Total | \$47,733 | \$15,911 | | | |

Tuition/fees 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 (e.g., unreimbursed medical expenses exceeding 11% of annual income, child care expenses, etc.)

Review may be requested on a case-by case basis.

FINANCIAL AID RECIPIENTS' 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 (see "Financial Aid Eligibility" above).
- Re-calculation of eligibility if your financial status changes.
- Basic employee rights if you are a work-study student.

You have the responsibility for:

- Signing up with BankMobile (LTCC's 3rd-party servicer to disburse financial aid funds) to select a preference for how you want to receive funds (e.g. direct deposit to your existing bank account) from BankMobile.
- Checking your LTCC Passport email account on a regular basis; we communicate regarding financial aid using this email account.
- 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*, in order to continue to receive financial aid.
- Notifying the Financial Aid Office immediately in writing of any schedule changes and/or changes 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 your 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 assistance (e.g., Promise/Equity/EOPS/CalWORKs gift and/or gas cards, employer reimbursement, outside scholarships, etc.)
- Reapplying for aid each year you plan to continue in school.

LAKE TAHOE COMMUNITY COLLEGE FINANCIAL AID OFFICE 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 and ESL 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

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

Institutional Policies

- Remedial/ESL coursework may be excluded from the Pace and Maximum Time Frame calculations
- 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 may be discounted upon appeal.
- Students on SAP Probation will only receive financial aid for classes listed on their Counselor-approved Student Education Plan (SEP)

Warning

- Students not making SAP will be automatically placed on one term of "Warning" status.
- LTCC uses SAP Warning status for 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.
- Students who meet the cumulative overall SAP standards at the end of their Warning quarter become fully eligible again in the following term.
- Students not making SAP at the end of the warning period are determined to be ineligible for financial aid.

Re-establishing Eligibility

- Students who have not reached 150% of attempted program units may reestablish their eligibility by taking classes without receiving Federal financial aid, and meeting 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 unsatisfactory academic progress may submit an appeal if they feel that they have extenuating circumstances for not meeting the Academic Progress criteria. All appeals may be reviewed by Financial Aid and Academic Counselors and approved or denied on a case-by-case basis.
- Appeals must be received with complete documentation no later than four 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 caused the student to fall below the SAP standards, and what has changed that will allow the students to meet the standards and successfully complete their program of study
 - Any applicable documentation of extenuating circumstances
 - A Student Education 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.
- Financial Aid and Counseling may recommend services on campus, such as Counseling, Tutoring, or student support programs such as the Disability Resource Center or Equity, which are intended to help the student re-establish 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," please note you must still maintain a 2.0 cumulative GPA)
- "P" - passing

Unacceptable grades - not considered as units earned

- "F" - failing
- "NP" – not passing
- "W" - withdrawal
- "I" - incomplete

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

THE DISBURSEMENT AND REFUNDING OF FINANCIAL AID FUNDS

At this time, 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 award letter are annual amounts, and are divided into three, 1/3 of the annual award for each primary quarter (or possibly divided into 4, with 1/4 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 has partnered with BankMobile to make financial aid available to students. Financial Aid grant recipients will be sent a physical packet in the mail, then an email (at their LTCC Passport email account) from BankMobile, and must enter the personal code from that packet or email at RefundSelection.com in order to indicate their preference for receiving financial aid "refunds." LTCC recommends that students who already have a checking or savings account with a bank choose to have financial aid funds directly deposited into that existing account. Students may also choose to have financial aid "refunds" paid by paper check, or by creating an account with BankMobile. For assistance with signing up with BankMobile, please email financialaid@ltcc.edu or see us "virtually" on CraniumCafe.

At this time, LTCC is considered a "freeze" school in terms of Pell and Cal Grant funds. This means that a student's enrollment is "frozen" as of the "last day to drop with no record" or "census date" each quarter. Before this date, LTCC will re-calculate grant funds and pay more if the student adds units, or return grant funds if a student drops units (often resulting in an owed balance to LTCC). After this date, however, LTCC will generally not add (unless the student registers for a late-start course that has a later census/freeze date) or return (unless the student gets all W and/or F grades, or the instructor marks the student as having failed to attend) grant funds as a result 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 as a result 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 classes.

Cal Grants 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.

Work-study funds are paid monthly, based on signed and completed time sheets submitted to work-study supervisors by the 25th of each month.

If any LTCC employee suspects that a student, employee, or other individual has misreported information, misused federal funds, or altered documentation to fraudulently obtain federal funds, we must report our suspicions and provide any evidence to the Office of Inspector General (OIG). Our procedure is to report incidents on the OIG Hotline online reporting form, to the compliance experts at the Federal Student Aid (FSA) Seattle/SF School Participation Division, and take any other additional reporting steps, as advised by FSA.

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 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 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 un-earned 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 or receiving official transcripts 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 these balances 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 as a consequence 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) on-line at www.fafsa.gov, or California Dream Act Application (CADAA) online at <https://dream.csac.ca.gov>. LTCC's federal school code is 012907, and must be included on the FAFSA by the student.
2. The application will be processed by the Department of Education and the student will be sent confirmation emails when the application is submitted and processed. An eligibility document (Student Aid Report) will become available on the application website for the student, and Lake Tahoe Community College receive this information as well (the FAFSA or CADAA document we receive is called an ISIR - Institutional Student Information Record).
3. Once Lake Tahoe Community College has received the ISIR, the Financial Aid Office evaluates the document and requests all necessary supporting documents from the student 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 review 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.
5. The completed file, once checked for accuracy, is ready for packaging, the process whereby the student's eligibility for all grants, loans and work-study programs is evaluated. In order to meet the student's total financial need, a variety of programs may be packaged (e.g. CA College Promise Grant, Federal Pell, FSEOG, Cal Grant, Student Success Completion Grant, etc.).
6. Once the student's award is packaged, an award notice is generated and sent to the student's Passport email address.
7. If all student responsibilities have been fulfilled, the student will receive any payment for which they are eligible on the next available disbursement date. Students must sign up with Bank Mobile to select their preference on how to receive grant funds.

Veteran Students and Principles of Excellence Program

LTCC has agreed to participate in 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 10, 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 for 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 the 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 mentioned in pages 3-6 of this handbook. Most veterans are introduced 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, and federal direct loans are usually more beneficial to students than private student loans financed by a bank or other financial services company.

If we have not yet been introduced, or 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-100
One College Drive
South Lake Tahoe, CA 96150
(530) 314-7857
follett@ltcc.edu

A consortium agreement can apply to all FSA programs. Under a consortium agreement, a student may take courses at another school (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. 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 and board at each school
- LTCC Cost of Attendance for current Academic Year:
 - Tuition: \$1,116
 - Fees: \$5
 - Room & Board/Housing & Meals: \$23,250
- 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 progress (SAP) and other student eligibility requirements, keeping records, and returning funds when the student withdraws

LTCC is a Pell Freeze Date school. The Freeze Date is generally the census date for the academic term, however, some classes that start late have their own later census/freeze dates, typically about 10% into the class.

Aid is disbursed no earlier than 10 days before the start of the first class, or 2-4 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 in regards to their LTCC SAP calculation and Return to Title IV responsibilities, and they may be terminated from future financial aid, and/or have to 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 refund/return or overpayment situations. For determining enrollment status under a consortium agreement, see FSA Handbook Volume 3, Chapter 3.

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 deadlines 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 10th

Forms may be accepted after these deadlines in exceptional situations, as approved by the LTCC Director of Financial Aid.

Policy of Non-Discrimination

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

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

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

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

Affirmative Action Officer:

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

