

READ THIS INFORMATION CAREFULLY

Financial aid is a means for students to supplement their resources to meet their financial needs while attending college. Lenoir Community College provides student financial aid assistance through grants, scholarships, loans, and student employment. Most financial aid awards are based on financial need which is defined as the difference between the cost of attendance and the amount of money the student and the student's family can contribute. Students and parents are expected to contribute to the cost of education to the extent they are able.

Financial aid is to be used only for legitimate educational expenses.

Students must reapply for financial assistance each school year. Aid is not automatically renewed.

All admission requirements must be met before financial aid will be awarded. Special students (those with a curriculum code of T90990) and students in certain certificate programs (those with less than 16 total credit hours) are not eligible for federal student aid.

Students may only use courses that count toward their degrees to determine enrollment status. Students, who will be attending other accredited colleges/universities, must submit consortium agreements to Office of Financial Aid.

Enrollment status (full-time, three-quarter time, half-time, and less than half-time) will be determined on the census date (10% point of the semester) of the semester. Courses which are dropped or in which the student is no longer attending prior to the census date will not be counted toward enrollment status. Certain diploma and certificate programs must be calculated on clock hour conversions. Enrollment status must be calculated using a formula provided by the US Department of Education.

Courses with a grade of "AU" (audit) will not be counted toward enrollment status for Federal Student Aid or scholarships.

If you receive other financial aid that is not listed on your award, report to the Office of Financial Aid (examples: scholarships, loans, waiver of charges, Veterans Administration benefits, Vocational Rehabilitation benefits, WIA benefits, etc.). Write the name, amount, and period of time covered by other assistance on the bottom of your award letter. For example, "ABC Scholarship for \$200 per semester for fall 2012 and spring 2013 semesters." If possible, enclose a copy of the letter awarding you the assistance. **The receipt of other types of financial assistance at any point in the award year could affect your financial aid offer. LCC reserves the right to adjust or cancel your financial aid and/or require repayment of funds previously received.**

Financial aid cannot be received at two or more schools for the same time period. Failure to heed this information may cause an overpayment of funds and also the loss of future financial aid.

The financial aid amounts listed on your award letter are the amounts you should receive unless the award is designated as "Estimated" (EST) or the award is from a source outside the LCC Office of Financial Aid such as veteran's benefits or WIA. In other cases, the award is the best available estimate of your eligibility.

The financial aid listed is available for the semester(s) indicated but may be transferred to a different semester within the same school year. The amount listed for Federal Work Study is the total amount you may earn during the academic year (fall and spring semesters).

FOR NORTH CAROLINA COMMUNITY COLLEGE GRANT AND NORTH CAROLINA STUDENT INCENTIVE GRANT ONLY: ALL GRANT AWARDS WILL BE DIVIDED INTO 2 SEMESTERS.

Most scholarship awards will be divided into 2 semesters also unless otherwise stated.

Many financial aid offers include a combination of grants, scholarships, loans, and/or work-study. In general, it is the policy of LCC to offer student financial aid in the following order: grants, scholarships and then work-study.

The financial aid listed on your award letter is based on the best estimates of anticipated funding for the aid programs and the information which you and/or your parent(s) provided on your student financial aid application. LCC reserves the right to adjust financial aid, if there are changes in your circumstances or in the funding available for these aid programs.

Financial aid eligibility is based on a number of factors, among them, taxable income, nontaxable income and benefits, assets, family size, and number of family members attending postsecondary educational institutions. Other eligibility criteria include your academic record, enrollment status, and state residency.

If you withdraw or reduce your course load during the drop/add period of the semester, YOU WILL BE REQUIRED TO REPAY SOME OR ALL OF YOUR STUDENT FINANCIAL AID. If you withdraw from the College or cease attending classes prior to the 60% point of the semester, YOU WILL BE RESPONSIBLE FOR THE REPAYMENT OF THE FEDERAL PELL GRANT AND ANY OTHER TITLE IV AID RECEIVED.

It is very important that you repay any overpayment. Until the debt is paid in full, you are considered to be in violation of the college indebtedness policy. If the repayment is not acknowledged within 45 days of notification, the debt will be referred to the US Department of Education’s Debt Collection Service. Failure to repay student financial aid will prevent you from receiving financial aid in the future.

After you have returned any requested forms to the Office of Financial Aid, if you are eligible, you will receive an award letter. At that time, you are safe to register and financial aid should appear on the Cashier’s Office computer records. You may check the status of your financial aid at anytime on the Internet by logging in WebAdvisor (<https://wa.lenoircc.edu/>). Required books and supplies may be purchased from the College bookstore beginning on the first day of class. Only required books and supplies may be charged against your financial aid.

The balance of your financial aid funds may be picked up from the Cashier’s Office each semester once your enrollment status has been confirmed by your instructors. Financial aid balance check refund dates will be posted on Campus Cruiser and the LCC webpage.

NOTE: Any delay in the receipt of award letters or of financial aid correspondence or balance checks to students because of an incorrect address is not the responsibility of the Office of Financial Aid. Students are responsible for having their correct addresses in the college computer system. If you have questions concerning your address, contact the Admissions Office.

Below are the “Costs of Attendance” the Lenoir Community College Office of Financial Aid will use for full-time students for the 2011-2012 and 2012-2013 academic year. These figures are flexible enough to incorporate increases in tuition, fees, and other charges that may be imposed at later dates. To determine the “per semester” costs, divide these figures in two equal parts. These charges are subject to change.

	Dependent with parents <u>(w/o dep.)</u>	Dependent and Independent not <u>with parents</u>	Out-of-State <u>not with parents</u>
Tuition & Fees (full-time)	\$2,128	\$2,128	\$8,272
Books & Supplies	\$1,400	\$1,400	\$1,400
Room & Board	\$2,400	\$6,300	\$6,300
Personal/Misc.	\$1,450	\$1,450	\$1,450
Transportation	\$3,600	\$3,600	\$3,600
Computer	<u>\$ 400</u>	<u>\$ 400</u>	<u>\$ 400</u>
TOTAL COST OF ATTENDANCE	\$11,378	\$17,522	\$21,422

Budgets are normally adjusted each year. Dependent care may be added to the budget for Title IV programs if needed. Additional costs per academic year may be added for students enrolled in the Aviation Management & Career Pilot Technology Program and Health Science Programs

PLEASE READ THIS INFORMATION VERY CAREFULLY

FEDERAL PELL GRANT

Federally funded, Title IV, need-based grant for undergraduate students. Current values range from \$555 to \$5,550 per academic year for full-time students. The amounts will be prorated for less than full-time students.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

FSEOG is a federal grant awarded to help students offset their educational expenses after high school. It is for undergraduates only with exceptional financial need (students with a very low Expected Family Contribution on their FAFSA), and it does not have to be paid back. FSEOG will be awarded to full-time students who complete their FAFSA

before March 15, 2010. This grant is not available for summer sessions.

NORTH CAROLINA COMMUNITY COLLEGE GRANT

Need-based grant designed to offset the tuition, fees, and bookstore charges of students receiving less than maximum Pell Grant awards. Applicants must meet all eligibility requirements of the Pell Grant, except the Expected Family Contribution (EFC) requirement, as well as being NC residents. Applicants must also be en-rolled for at least 6 credit hours per semester in a curriculum program. The award amounts vary according to information generated from the FAFSA. Awards will be prorated for recipients enrolled less than full-time. This grant is not available for summer sessions.

NORTH CAROLINA EDUCATION LOTTERY SCHOLARSHIP

Created in 2005 by the General Assembly, this scholarship provides assistance to needy NC students who receive less than maximum Pell Grant awards. Applicants must meet all eligibility requirements of the Pell Grant, except the Expected Family Contribution (EFC), as well as being NC residents. Applicants must also be enrolled for at least 6 credit hours per semester in a curriculum program. The award amounts vary according to information generated from the FAFSA. Awards will be prorated for recipients enrolled less than full-time. This grant is not available for summer sessions.

NORTH CAROLINA TARGETED ASSISTANCE PROGRAM

A state funded grant for NC residents enrolled as full-time students. This grant offers assistance to students enrolled in low-enrollment programs that prepare students for high-demand occupations. Eligible programs are determined by the Dean of Student Services and the academic deans based on job market demands.

NORTH CAROLINA LESS THAN HALF-TIME GRANT

State funded, need-based grant for undergraduate NC residents enrolled in 1-5 semester hours per semester. Students must complete the FAFSA to be considered for this grant. The student's EFC must be within a certain range to qualify for these funds. Qualified students may receive \$30 per semester hour up to a maximum of \$150 per semester hour semester.

CHILD CARE GRANT

Childcare assistance funding is available for full-time students with a financial need. Students may begin signing up for assistance on July 1, 2011; however, childcare assistance is state funded and is not awarded until October 2011.

FEDERAL WORK STUDY

Federal work study offers employment opportunities to eligible students who wish to earn money while attending college. Students work in various areas on campus. On average, students work approximately 14 hours per week at a rate \$7.45 per hour. If you would like to be considered for the federal work-study program, students should visit the Office of Financial Aid and complete an Employment Interest Application.

TECHNICAL ASSISTANTS

The technical assistant programs are a state funded, non need-based employment opportunity for students who wish to earn money while attending college. Students work in various areas on campus. Depending on departmental budgets, students can work between 10-20 hours per week at a rate of \$7.45 per hour. If you would like to be considered for the technical assistant program, students should visit the Office of Financial Aid and complete an Employment Interest Application.

SCHOLARSHIPS

Scholarships awarded on a competitive basis by a selection committee. Applicants must enroll, demonstrate academic promise, participate in school and community activities, and show some financial need. The scholarship application is due annually the first Monday of April.

LENOIR COMMUNITY COLLEGE ATHLETIC SCHOLARSHIPS

Scholarships awarded to students who participate on certain athletic teams at the College. Scholarships are governed by the National Junior College Athletic Association (NJCAA) and awarded to full-time athletes by the designated collegiate coaches.

NURSE EDUCATION SCHOLARSHIP LOAN PROGRAM

NESLP awards range from \$2000 to \$5000, depending on the student's demonstrated financial need and the amount the College receives annually from the state agency. Recipient enters into a contract with the State of North Carolina to work full-time as a licensed nurse (RN or PN) in North Carolina. A minimum of 6 months consecutive full-time employment with one employer is required to qualify for service cancellation. Loans not repaid through service must be repaid in cash.

LOANS

Lenoir Community College does not participate in the Federal Stafford or PLUS loan programs. Students wishing to receive student loans may pursue alternative education loans which are available from many private lenders.

LCC FOUNDATION, INC. LOANS

These are short-term emergency loans available to students who demonstrate need for loans to assist with covering tuition, fees, and/or bookstore charges. The student must have financial aid pending.

HOPE & LIFETIME LEARNING TAX CREDITS

These tax credits may reduce a family's federal tax liability. They are based on the college's tuition and fee charges, minus grants, scholarships, and other tax-free educational assistance. The Hope Credit can be claimed during the first two years of college, and the Lifetime Learning Tax Credit is available for any level of postsecondary education. For more information regarding these credits, visit the IRS website at www.irs.gov.

VETERANS' EDUCATIONAL BENEFITS

Veterans and dependents of veterans who are eligible to receive veterans' educational benefits may be certified to receive benefits after applying for admission to the College and preregistering for classes. Veteran students and dependents of veterans are paid benefits based on the number of approved credit hours they carry. Students are required to notify the veterans' coordinator of each semester's registration and any schedule changes. VA will be notified of student adds, drops or withdrawals that affect their training time. Students receiving veterans' educational benefits must maintain the College's standard of academic progress in order to continue receiving benefits.



LENOIR COMMUNITY COLLEGE
SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID ELIGIBILITY

All financial aid recipients must maintain satisfactory academic progress to be considered for financial aid.

- Eligibility for financial aid is not affected by whether or not the student previously received aid. Aid is based on the cumulative academic record of each student.
- Academic records will be reviewed at the end of each semester. Students must maintain the required cumulative grade point average of 2.0 in order to be eligible to receive assistance. Students must also pass at least 67% of all credit hours attempted. Attempted course work will include withdrawals after the drop period (W, WF, WP), incompletes (I), in progress (IP) and repeated courses. Credit by exam and courses which were by-passed will not count towards attempted course work.
- Students who after a term of enrollment, fail to meet the college satisfactory academic progress policy or who do not pass 67% of all attempted credit hours will be placed on FINANCIAL AID WARNING. Students in this category may continue to receive financial aid for one additional semester. If, at the end of the financial aid warning period, students are able to reestablish satisfactory academic progress, the warning is lifted. If the requirements are not met at the end of this warning period, students will be placed on FINANCIAL AID SUSPENSION and financial aid will be terminated until the requirements are met.
- If students fail to meet the 2.0 GPA requirements after two semesters of enrollment or if they do not pass 67% of all attempted credit hours, they are placed on FINANCIAL AID SUSPENSION.
- Academic scholarship recipients must maintain a cumulative 2.00 grade point average.
- Athletic scholarship recipients must meet the satisfactory progress policy and NJ CAA requirements in order to receive scholarships and/or participate in athletics.
- Federal regulations require completion of a program of study within a maximum time frame (quantitative measurement) which cannot exceed 150% of the published length of the program. Quantitative evaluations are made at the end of each semester. Additional time needed to complete the degree beyond the maximum time frame must be entirely at the student's expense.
 - a. The time frame begins with the first term of enrollment and continues until the student completes a program of study. All terms are counted, even those where the student did not receive aid.
 - b. Credit hours for grades of F, W, WF, NF, IP, and repeated courses will be counted as hours attempted in the time frame. This could result in loss of aid before completing a program of study.
 - c. Remedial coursework up to 30 semester hours will not count in the maximum time frame.
 - d. Transfer credits from other postsecondary schools are counted toward the maximum time frame.
- A maximum of 30 semester hours of remedial coursework (classes with course numbers less than 100) will be counted toward enrollment status for Federal Student Aid. Students who have remedial hours should understand that remedial hours in excess of 30 total semester hours cannot be counted toward enrollment status for the Federal Pell Grant or other federal aid.
- Students who have mitigating circumstances may appeal their status with the Office of Financial Aid. Documentation will be required for such circumstances. Appeals generally given consideration involve students who have experienced: (a) extended illness or hospitalization, (b) an accident which incapacitates the student for an extended period of time, and (c) death or extended illness of an immediate family member which results in greater family responsibilities for the student.

It is Lenoir Community College's intent to make reasonable accommodations for persons with disabilities. If special assistance is needed, please give the College prior notice by calling: 252-527-6223.

Lenoir Community College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award degrees, diplomas and certificates. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Lenoir Community College.