# **FINANCIAL AID**

### **Contact Information**

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Web: http://www.lcsc.edu/financial-aid/ (https://www.lcsc.edu/financial-aid/)

The Financial Aid Office provides students, who would otherwise be unable to pursue post-secondary education, with access to financial resources. These resources include grants, scholarships, loans, and part-time work-study employment.

# **Application Process**

The financial aid process at LC State is designed to help meet the financial need of all eligible students who are enrolled in a degree or certificate program. The form used for determining the family contribution is the Free Application for Federal Student Aid (FAFSA). A FAFSA must be filed each year that a student wishes to be considered for aid. The amount of assistance may increase or decrease from one year to the next depending on the financial circumstances of the student and his or her family. All financial aid applicants must use the FAFSA for federal financial aid. Some students may be required to submit tax transcripts and other documentation, if needed, prior to award determination.

#### Student Financial Aid Cost of Attendance

#### On Campus

	Idaho Resident	Asotin County	Non Resident
Fees	\$7,610	\$12,036	\$22,028
Housing	\$4,504	\$4,504	\$4,504
Food	\$7,988	\$7,988	\$7,988
Books and Supplies	\$1,570	\$1,570	\$1,570
Transportation	\$2,644	\$2,644	\$2,644
Personal Expenses	\$1,874	\$1,874	\$1,874
Loan Fees	\$44	\$44	\$44
Yearly Total	\$26,234	\$30,660	\$40,652

#### Off Campus

	Idaho Resident	Asotin County	Non Resident
Fees	\$7,610	\$12,036	\$22,028
Housing	\$5,114	\$5,114	\$5,114
Food	\$6,228	\$6,228	\$6,228
Books and Supplies	\$1,570	\$1,570	\$1,570
Transportation	\$2,644	\$2,644	\$2,644
Personal Expenses	\$1,874	\$1,874	\$1,874
Loan Fees	\$44	\$44	\$44
Yearly Total	\$25,084	\$29,510	\$39,502

#### Graduate Students (on campus)

	Idaho Resident	Non Idaho Resident
Fees	\$10,230	\$25,296
Housing	\$4,504	\$4,504
Food	\$7,988	\$7,988
Books and Supplies	\$1,570	\$1,570
Transportation	\$2,644	\$2.644
Personal Expenses	\$1,874	\$1,874

Loan Fees	\$64	\$64
Yearly Total	\$28,874	\$43,940

These are estimated figures for Financial Aid Office purposes and awarding. Additional budget information is available on the Financial Aid webpage (https://www.lcsc.edu/financial-aid (https://www.lcsc.edu/financial-aid/)). For actual fees/costs contact the Student Accounts Office.

Student financial assistance programs include out-of-state tuition waivers, scholarships, Federal Direct Student Loans, Federal Nursing Loans, Federal, State and Institutional Work-Study Programs, Federal Pell Grants, and Federal Supplemental Educational Opportunity Grants. The basic criteria for selecting financial aid recipients is the student's financial need. Scholastic standing is also criterion for scholarships and waivers. Students receiving financial aid must be enrolled in a degree or certificate program and be making normal academic progress toward that degree or certificate as detailed in the Satisfactory Academic Progress Policy. Priority in the granting of campus based financial aid is given to full-time undergraduate (12 credits per term) academic and technical students.

#### **Financial Aid Deadlines**

An application for financial assistance must be received by the Federal Processor by March 1 to ensure priority consideration for financial aid. Please note that applications will be considered a priority only when both the FAFSA and all admission material have been submitted to LC State by March 1 and any requested documents are submitted to the Financial Aid Office by April 30. Application materials received after the priority service date will receive full consideration, but only to the extent that financial aid funds are available after initial awards have been determined. Awards are granted for one academic year. Determination of subsequent eligibility requires the completion of a renewal application each academic year. A full copy of student rights and responsibilities, financial aid brochures and applications may be obtained from the Financial Aid Office or viewed at www.lcsc.edu/financial-aid (https://www.lcsc.edu/financial-aid/).

## **Earning More Than One Degree**

Students may pursue more than one degree simultaneously. Completion of a baccalaureate degree has an extreme effect on student's aid eligibility. Students pursuing more than one baccalaureate degree must see the Financial Aid Director and the Registrar BEFORE making this decision.

# **Satisfactory Academic Progress Policy**

Federal law says that you must be making "Satisfactory Academic Progress" (SAP) toward a degree for you to be eligible to receive federal financial aid funds. These standards apply to all students receiving federal financial aid funds, regardless of enrollment intensity or program, and to all periods of attendance, even periods when you did not receive financial aid.

- 1. Students must maintain a minimum cumulative 2.0 grade point average (GPA). We only look at your LC State grade point average for this standard.
- 2. Students must earn passing grades in at least 67% of credits listed on the transcript, including transfer credits. Incompletes, repeated credits, withdrawals, audits, and grades of F, NC, and K do not count as passing grades but are included in the completion rate calculation. Withdrawals resulting in a grade of W will also be included in the completion rate calculation.
- 3. Students may only receive aid for their degrees for up to 150% of the published required credits of the academic program\*. Attempted credits include all graded courses, transfer credits, testing credits, pass/fails, repeats, and other grades listed above. If you have extenuating circumstances (such as an injury, illness, or death of an immediate family member), you may appeal to the Financial Aid Office for an extension to finish your degree. Please visit with the Financial Aid Office to pick up the appropriate appeal form. You may not appeal for an extension until you have been officially suspended from financial aid.
  - \*Post-baccalaureate (PB) students must maintain a 2.0 GPA, complete at least 67% of all courses attempted, and complete their second degree within the allowable number of credits. The completion rate is calculated on the courses attempted as a PB student. The number of allowable credits for maximum credit determination is ninety-six (96) after your baccalaureate degree. PB students are not eligible for federal financial aid toward certificate or associate degree programs.

# **Dropping Classes**

Attempted credits do not include classes you drop before the end of the add/drop period each semester. If you do drop some of your classes before the end of the add/drop period, they will not count against your academic progress. However, you may be required to repay some or all of your financial aid immediately. Dropping or withdrawing from classes after the end of the add/drop period will affect your academic progress, and you will receive a W grade on your transcript.

# **All Failing Grades**

Students who receive all failing grades for a semester will be automatically suspended from further federal financial aid. Students in this situation may appeal if extenuating circumstances exist. Additionally, if you receive all failing grades you may be required to return a percentage of your federal financial aid.

## **Complete Total Withdrawal**

Withdrawing from all of your classes after the end of the add/drop period will affect your academic progress, and you will receive W grades on your transcript. Students who withdraw from all classes will be automatically suspended from further federal financial aid. Additionally, if you completely withdraw from LC State during a semester, you may be required to return a percentage of your federal financial aid.

## **Incompletes**

Incomplete courses will be counted in attempted credits and as non-satisfactory when determining SAP. It is the student's responsibility to notify the Financial aid Office when an incomplete is finished. Refer to the LC State catalog for the academic treatment of incomplete courses and grading.

### Repeats

Repeat courses will be counted in attempted and completed credits. Financial aid will be pay for repeat courses when the initial grade is an "F." Financial aid will only pay twice for a repeat course if the course has been passed with a "D-" or higher at any time.

### **Remedial Courses**

Remedial coursework will be counted in determining financial aid eligibility, enrollment status, and satisfactory academic progress. These courses will initially be included in maximum timeframe calculations. Exclusions my be considered in some cases. Remedial courses do not count toward the total number of credits needed for graduation. Students will be limited to no more than thirty (30) remedial credits for financial aid eligibility.

### Timetable for Review

Your academic record will be reviewed when your FAFSA is received and at the end of each semester to determine whether you comply with the SAP policy. If the student is not in compliance with the Satisfactory Academic Progress Policy at the time of review, the student will be sent an email notification.

# **Financial Aid Warning**

The first time you do not meet the completion rate (67%) or your cumulative GPA drops below the required minimum (2.0) you will be placed on Financial Aid Warning if you can mathematically regain compliance the next semester. If you are placed on Financial Aid Warning at the end of a semester, you will still be eligible for financial aid for the following semester. Financial Aid Warning is not the same as Academic Probation as referred to in the Registrar and Records section of the LC State catalog.

# **Financial Aid Suspension**

Your academic record will be reviewed when your annual FAFSA form is received, and at the end of each semester, to determine whether you comply with the SAP policy, including maximum credits. If you do not meet all SAP requirements during the review, you will be suspended. Financial Aid Suspension is not the same as Academic Suspension as referred to in the Registrar and Records section of the LC State catalog.

## **Regain Financial Aid Eligibility**

If you appeal is unsuccessful, you can request reinstatement of your eligibility for financial aid if you attend using other resources than Title IV funds, and improve your academic record before you make this request. You must meet all SAP requirements (67% completion rate, 2.0 GPA, and within maximum allowable credits). You will need to submit a letter to the Financial Aid Office requesting a review of your financial aid eligibility. If you successfully appeal, see Financial Aid Probation or Satisfactory Academic Progress Plans below.

### **Appeals**

In the case of extenuating circumstances (such as injury, illness, or death of an immediate family member); you may appeal your suspension to the Financial Aid Office. The appeal forms must be signed by you and your advisor and submitted with a letter of explanation and supporting documentation detailing the circumstances preventing you from making Satisfactory Academic Progress or completing within allowable credit limits, how the issues have been resolved, and how the issues will not affect future performance. Appeal forms may be picked up from the Financial Aid Office, or obtained online at the LC State Financial Aid forms webpage. If your appeal is approved, you will be placed on Financial Aid Probation or

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a Satisfactory Academic Progress Plan. Satisfactory Academic Progress Plans specify the conditions you must meet to continue receiving federal financial aid. You may appeal to the Vice President for Student Affairs or see Regain Financial Aid Eligibility above if your appeal is denied.

### **Financial Aid Probation**

If you are placed on Financial Aid Probation after a successful appeal, you will have one semester to regain Satisfactory Academic Progress. If at the end of one semester, you are not in good standing, you will not be eligible for further financial aid until you can regain eligibility as stated above. Financial Aid Probation is not the same as Academic Probation as referred to in the Registrar and Records section of the LC State catalog.

# **Satisfactory Academic Progress Plans**

If you are placed on a Satisfactory Academic Progress Plan after a successful appeal, you will have the number of semesters specified on the approved plan to regain Satisfactory Academic Progress. Each semester you will need to pass **ALL** the listed courses with a 2.0 GPA or higher. If at any time you do not meet the terms of the plan or if at the end of the plan, you are not in good standing, you will not be eligible for further financial aid until you can regain eligibility.

### **LC Work Scholars**

LC Work Scholars (http://www.lcsc.edu/work-scholars/) is a program unique to Lewis-Clark State College. Designed to reduce student loan debt, Work Scholars (students) graduate from the program with valuable work experience and professional skills in addition to their degree or certificate. Tuition scholarships as well as stipends are awarded to highly motivated individuals who demonstrate academic success as well as financial need. Additionally, students may earn internship credit for their Work Scholars experience. Work Scholars are incorporated into community and campus workforces at assigned placement sites where they build and practice workplace skills in communication, problem solving, time management, accountability and adaptability. By purposefully integrating work experience and community service into the traditional academic environment, the LC Work Scholars program helps students build a pathway to real world success while reducing the financial burden of higher education. Interested in becoming a Work Scholar, simply click on the Interested Student Link. (https://www.lcsc.edu/financial-aid/work-scholars/)