

FINANCIAL AID/STUDENT ACCOUNTS

The Financial Aid Office is committed to helping students obtain funding for their education. Although the primary responsibility for meeting college costs rests with students and their families, UCC recognizes that many individuals cannot assume the full financial burden of the costs of a college education. For this reason, financial aid is available to help bridge the gap between the costs of education and the available student and family resources. Students interested in financial aid are encouraged to complete the Free Application for Federal Student Aid (FAFSA) online, as soon after October 1 as possible to be considered for maximum aid offer. The official website is StudentAid.gov (<https://studentaid.gov/h/apply-for-aid/fafsa/>). UCC's federal school code is #003222. Additional financial aid information is available at: umpqua.edu/financial-aid (<http://umpqua.edu/financial-aid/>). Undocumented Oregon residents may complete the ORSAA in lieu of the FAFSA for state aid.

Eligibility Criteria

Virtually all students who meet the following eligibility criteria will be offered some type of financial aid:

- Be a U.S. citizen or eligible non-citizen
- Must 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 be enrolled simultaneously in a high school diploma completion program
- Register with the Selective Service, if required

Notification Procedure

When the FAFSA application is received by UCC's Financial Aid Office, a Welcome Letter is sent to the applicant's personal email that contains further instructions. After processing each student file, a financial aid offer will be sent to each eligible student's UCC email. Financial aid offers are viewed/accepted via Student Self Service by the time frame indicated on the offers notification.

Disbursement Procedure

Students are allowed a 100% refund of tuition and most fees through the first week of each term. A student does not need to be full-time to receive financial aid. Many funds are pro-rated based on a student's enrollment status (full-time, three quarter-time, half-time or less than half-time). The Financial Aid Office will determine a student's enrollment status on Monday at 8:30 a.m. of the second week of the term and disburse funds for that enrollment status to the student's account.

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 (set up through Student Accounts in the Accounting and Finance department)
- US Postal Service

Funds will continue to be direct deposited or mailed on Fridays, throughout the term.

Due to a rise in student loan defaults, UCC recommends that students view an online Financial Aid Literacy Seminar at: umpqua.edu/financial-wellness (<https://www.umpqua.edu/financial-wellness/>)

Refunds or Repayments of Financial Aid Funds

If a student withdraws from courses while receiving financial aid, the terms of the UCC Refund Policy apply. Additionally, recipients of Title IV aid funds are affected by the federal refund and repayment regulations if they withdraw from all classes or receive all F's, or a combination of both, during a term. Students who withdraw from all classes prior to completing more than 60% of an academic term must have their eligibility recalculated based on the percentage of the term that they attended to determine unearned aid. 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.

Satisfactory Academic Progress Policy (SAP)

UCC is required by federal and state regulations to define and enforce standards of Financial Aid Satisfactory Academic Progress. Students must maintain SAP in order to continue to receive financial aid. Please note: Financial Aid SAP is separate from Academic SAP. Students must comply with the requirements of both policies. Satisfactory academic progress is monitored each term.

A copy of the requirements for Financial Aid SAP are available online at: umpqua.edu/financial-aid (<http://umpqua.edu/financial-aid/>)

Appeals to the Standards for Satisfactory Academic Progress

Students may appeal a Satisfactory Academic Progress suspension. An appeal requires a written statement/letter explaining why the student was not able to meet the standards along with supporting documentation and a Student Educational Plan completed by an Academic Advisor. The Financial Aid Director reviews the appeals. Appeals not accepted by the Director may be appealed in writing to the Financial Aid Advisory Committee. The committee will review the appeal and the decision is final.

Types of Financial Aid Available

Often, more than one type of financial aid funding can be offered to students. There are four basic types of financial aid: grants, scholarships, loans and work-study employment. Grants and scholarships can be thought of as gift aid because there is no requirement to repay or to work in exchange for the funds.

Federal Pell Grant

The Pell Grant program was established by the federal government to provide a basic core of aid for eligible undergraduate students. Eligibility is determined by the federal government and has a lifetime limit of 18 full-time quarters or 600.00%.

Federal Supplemental Educational Opportunity Grant (FSEOG)

These grants are federally funded and UCC is responsible to select eligible students and to determine the amount of the awards to students. Eligible students must not have earned a bachelor's degree. Preference for this grant is given to students who are Pell-grant eligible and have low family contributions toward their educational expenses. Funds are limited and students are encouraged to complete their FAFSA early.

Oregon Opportunity Grant (OOG)

The State of Oregon provides funds for this program and the Office of Student Access and Completion (OSAC) determines the student's eligibility. Students must meet the requirements for state residency and demonstrate financial need. Students cannot be enrolled in a course of study leading to a degree in theology, divinity or religious education. OOG eligibility may be transferred to other eligible institutions, but eligibility is limited to 12 terms of attendance. Fall term attendance is mandatory.

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 at oregonstudentaid.gov (<http://oregonstudentaid.gov>).

Tuition Waivers

Performance-based tuition waivers may be offered to students who have shown outstanding achievements in such areas as student leadership, journalism, performing and visual arts, and athletics. For more information about performance-based tuition waivers, contact the Financial Aid Office.

Federal Direct Student Loan Programs

All students meeting eligibility criteria may apply for Federal Direct Student Loan funds. These loans are federally guaranteed loans. First year students (less than 45 credits completed toward their program of study) are eligible to borrow subsidized amounts up to \$3,500, and second-year students may borrow up to \$4,500. (Actual amounts are dependent upon student eligibility and budget criteria).

There are two types of Direct Loans for student borrowers:

- Subsidized FDSL eligibility is based on budgetary need and is awarded first, up to annual maximums based on dependency status and grade level. Interest is charged to the borrower only after no longer enrolled at least half-time.
- Unsubsidized FDUL eligibility is not based on financial need and may be awarded up to annual maximums, based on dependency status and grade level, or budgetary need (cost of attendance less aid and resources). Interest is charged to the borrower from the date of disbursement and may be paid quarterly to avoid capitalization. A separate loan request is required for this loan.

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

Federal Work Study (FWS)

Work Study gives students the opportunity to earn money to help pay for educational expenses. Students must be offered financial aid and be eligible for Work Study before being placed in a Work Study job. If students are interested in a Work Study job, contact the Financial Aid

Office, located in the LaVerne Murphy Student Center. Completion of paperwork is required prior to starting work.

Scholarships

Scholarships are a great way to help pay for education. Multiple scholarships are available each year, and every one of them has its own unique requirements. Scholarships are available through schools, employers, individuals, private companies, non-profits, communities, religious groups, and professional and social organizations. Students must search for scholarships that match their own skills, interests, heritage and field of study.

Information, resources, and application forms for scholarships are available on the UCC website at umpqua.edu/scholarships (<http://umpqua.edu/scholarships/>).

Gold Card Program

Residents of Douglas County who are 60 years of age or older, and persons who are disabled and receive Social Security Disability as a result of that disability, may become members of the Gold Card Program.

Gold Card members will pay 50% of the tuition cost and 100% of the fees.

Senior and Disability Gold Card members will receive a 20% discount on selected Community Education Classes.

Payment Methods

Classes must be paid after registration either with cash, check, Visa, MasterCard, Discover card, online through the student self-service account (fees may apply) or by notifying Student Accounts in the Accounting and Finance department that other funding is available. Students must pay the College any money owed from previous terms before registering for the current term of classes.

It is the student's responsibility to notify Student Accounts in the Accounting and Finance department that other funding is available.

Financial Aid

Students who have applied for financial aid and have been determined eligible will have their tuition and fees taken out of their financial aid.

Students who are receiving financial assistance from sources outside of the College must work with the source to meet the deadlines required by UCC. This assistance must also be reported to the Financial Aid Office.

Refunds

Students who withdraw from one or more UCC courses and who have complied with regulations governing withdrawals, are entitled to certain refunds of tuition depending on the time of withdrawal. Refunds are limited to students who comply with withdrawal procedures. See Withdrawals.

Full tuition is refunded if a withdrawal is made during the first week of fall, winter and spring terms. During summer, full tuition is refunded if a student withdrawal is made during the first three days of the 8-week session, and during the first two business days of each four-week session. No tuition refund will be made if withdrawal is made after these times.

Refunds in all cases are calculated from the date a refund is requested. It is not calculated from the date student ceased attending class. The only exception is in an unusual case in

which a delay occurred for reasons beyond the student's control. Students will receive full refunds for courses cancelled by UCC. Certain fees are non-refundable (i.e. credit registration fee). Please visit: umpqua.edu/cost-aid (<http://umpqua.edu/cost-aid/>) for a full list.

Community Education/SBDC — Payment is due at time of registration. Students are eligible for a refund if they drop a class two business days prior to the class start date. To officially drop, students must contact Community and Workforce Training or SBDC office. A full refund will be granted if a workshop or class is cancelled by UCC.

Credit Card Payments

All refunds will be issued in the form of a check payable to the student regardless of the original form of payment or who paid for the course. If a third party sponsored agreement is set up with the Student Accounts in the Accounting and Finance department, refunds will be issued in the form of a check payable to the third party.

Nelnet Payment Option

Refunds for payments will be made by check to the student, regardless of who paid for the course.

Non-Payment Actions Consequences for Not Paying

If a student fails to pay their account, the college may take any or all of the following actions:

- Require immediate payment in full
- Block enrollment for any future terms
- Decline to provide official transcripts
- Assign accounts to a collections status for non-payment¹
- Assign the debt to the Oregon Department of Revenue (DOR) for offset of any refunds or sums due to student from DOR or any other state agency.

¹ Students will receive a final notice for accounts that are overdue before the college assigns them to a collection status and reports them to a credit bureau. The collection agency will add additional collection fees, court and attorney costs to the student's account.

Unpaid Account Review After Three Months

A student's account is reviewed after 90 days from payment due date (first day of the term). Accounts that remain unpaid or have not established a UCC Repayment Agreement through our mid-term and end-of-term billing cycle will be issued a Final Notice. The Final Notice may still allow students to contact Student Accounts in the Accounting and Finance department to set up a UCC Repayment Agreement. Failure to maintain payments under the UCC Repayment Agreement will result in an account being sent to collections.

Collection Agency Payments

Partial payment on accounts assigned to a collection agency must be paid directly to the collection agency. Student's wanting to pay their account in full can do so either at the agency or by contacting UCC Student Accounts in the Accounting and Finance department. Payments made in full to UCC will include collection agency charges.

Once a collection agency account is paid-in-full, students may contact Student Accounts in the Accounting and Finance department at UCC

to verify payment received at the agency. This will allow students faster access to registration and transcripts. Until payment is officially posted by UCC on the student's account; the "Overdue Payment" hold may be lifted by contacting Student Accounts in the Accounting and Finance department. Student Accounts in the Accounting and Finance department may not accept partial payments or set up payment agreements for the collection agencies. Students will need to contact the specific collection agency for these types of payment arrangements.