



LAS POSITAS
COLLEGE

Financial Aid Handbook

Las Positas College
3033 Collier Canyon Rd.
Livermore, CA 94551-7650
Building 1500, Rooms 1507 - 1509
Phone: (925) 424-1585
Fax: (925) 449-6038

Website: <http://www.laspositascollege.edu/financialaid>
Email: lpcfinaid@clpccd.cc.ca.us

Department of Education Title IV Code number 030357

Contents

Important Policies to be Aware of.....	2-3
Message to the Student	4
Understand Your Responsibilities Regarding Financial Aid.....	5-6
What is Financial Aid/ Student Eligibility/How do I apply	7
Completing your Financial Aid File	8
Additional Forms and Documents which may be Required	8-10
Financial Aid Deadlines.....	10
How is My Financial Aid Eligibility Determined	11
Changing dependency status.....	11
Las Positas College Standard Student Budgets 2005-2006.....	12
Budget or income adjustments.....	12
What if I have Special Circumstances?.....	12
When and How do I find out how much aid I will receive?.....	13
What kinds of financial aid can I receive?	13
BOGW Registration Fee Waiver Program.....	13-15
Federal Pell Grants, Cal Grants, Federal Supplemental Educational Opportunity Grants (FSEOG).....	15-16
Work Study Opportunities	16
Student Loans.....	17-19
Award Packages	19
Eligible Programs of Study.....	20
How and When will I actually receive my financial aid	20
Payment policies which may affect your eligibility or your check amount.....	21
2005-2006 Financial Aid Disbursement Schedule.....	22
Stop-payment charge policy.....	23
Release of Loan and Federal WorkStudy Checks.....	23
Regulations regarding complete withdrawal from all classes ('Return to Title IV' Federal Repayment Policy).....	24-26
2005-2006 Satisfactory Academic Progress Policy.....	27
WARNING or SUSPENSION	30
Reinstatement of Financial Aid Eligibility.....	30
Appeal Procedure	31
Other Las Positas College policies which pertain to financial aid.....	31
Policy Regarding Outstanding Fees Or Debts Owed To The College.....	31
Repeat Policy.....	31
Refund Of Registration Fees.....	31
Policy Regarding Repayment of Financial Aid Over Awards.....	32
Policy Regarding Retroactive Financial Aid Payments.....	32
Policy Regarding Students Taking Courses Concurrently At Las Positas And Chabot.....	32
Policy Regarding Consortium Agreements.....	32
Policy Regarding Fraud.....	32
Policy regarding dropping classes after receiving financial aid	33
FERPA Policy and Procedures-Financial Aid Office.....	33-34
Students Rights and Responsibilities	34-35
Other Information regarding Las Positas College.....	35
Other Sources of Funds	35
Other important Financial Aid Resources.....	36-38

IMPORTANT POLICIES TO BE AWARE OF

RETURN TO TITLE IV FEDERAL REGULATIONS

This federal law requires that anyone who receives federal student aid who completely withdraws from all courses prior to the 60% point in the semester must repay a portion of their funds received to the federal government and will owe a partial refund to the college. A nation-wide hold will be placed on the student's financial aid eligibility 45 days after notification until the funds are repaid or satisfactory repayment arrangements are made with the Department of Education.

Students who do not officially withdraw but who receive a combination of all 'F', 'W' or 'NC' or 'I' grades are considered by the federal government to have withdrawn, and are also subject to Return to Title IV repayment, unless the student documents that they remained enrolled after the 60% point.

Fall 2006: 60% Date is October 31, 2005

Spring 2006: 60% Date is April 6, 2006

If you withdraw AFTER the 60% day you are not required to repay any funds received.

CONTACT THE FINANCIAL AID OFFICE IF YOU ARE THINKING OF WITHDRAWING FROM ALL YOUR CLASSES SO THAT WE CAN ASSIST YOU IN MAKING A DECISION TO MINIMIZE YOUR FINANCIAL IMPACT.

STUDENTS WHO DROP BELOW HALFTIME AFTER BEING PAID INITIALLY FOR HALFTIME OR GREATER ENROLLMENT:

STUDENTS WHO RECEIVE INITIAL PELL PAYMENTS FOR HALFTIME OR GREATER ENROLLMENT BUT WHO DROP BELOW HALFTIME BEFORE THE SCHEDULED SECOND PAYMENT EACH TERM WILL OWE A REFUND OF PART OR ALL OF THE FUNDS RECEIVED, BASED ON THEIR CALCULATED FEDERAL ELIGIBILITY FOR LESS THAN HALFTIME PAYMENT.

SATISFACTORY ACADEMIC PROGRESS POLICY

All aid recipients must complete 67% of the units attempted each semester with a 2.0 GPA in order to make satisfactory academic progress for financial aid purposes. This policy applies equally to loans and grants, and is effective whether or not financial aid is received.

Example: a student who remains enrolled in 12 units as of the end of the add/drop date, who completes only 7 of the 12 units attempted would have completed 58% of the units attempted and would have made poor progress for the semester, even if the student earned a 4.0 for the semester. Please keep this in mind when enrolling into or withdrawing from your courses. Likewise, a student who enrolled into 5 units must complete 3.5 units (.67 x 5 rounded to ½ unit) to remain in good standing. This policy is in compliance with federal regulations. The complete Satisfactory Academic Progress policy is mailed with your award letter. You are responsible to know the contents and ask questions if you do not understand.

CALCULATION OF PRIOR SATISFACTORY ACADEMIC PROGRESS FOR NEW FINANCIAL AID RECIPIENTS:

Students with no previous academic history at Chabot/Las Positas Community College District are assigned a 'PROGRESS' status.

Students who have attended Chabot/Las Positas Community College District previously without the benefit of financial aid are held to the regular college standards as follows:

Students in good standing will be given a 'PROGRESS' status.

Students on 'Progress Probation I' will be placed on Financial Aid 'WARNING' status.

Students on 'Progress Probation II' will be placed on Financial Aid 'SUSPENDED' status.

All students who have attended Chabot/Las Positas Community College District who have less than a 2.0 cumulative GPA after four terms of attendance are placed on GPA SUSPENSION status in accordance with federal regulations, until their cumulative GPA is brought up to a minimum 2.0.

Students who received financial aid at Chabot/Las Positas College in the past who had a break in either attendance or receiving financial aid will have their current satisfactory academic progress status evaluated as follows: A term by term evaluation applying current SAP standards will be performed starting with the last official financial aid SAP status calculated on the student's records.

ATTENTION: REGARDING SHORT TERM AND LATE-START CLASSES

UNITS FROM A LATE-START CLASS WILL NOT COUNT TOWARD CALCULATION OF UNITS FOR FINANCIAL AID PAYMENT UNTIL THE CLASS BEGINS.

FROZEN ENROLLMENT OF PELL PAYMENTS FOR LATE START or VARIABLE UNIT COURSES

In accordance with federal regulations, enrollment for grant payment purposes will be 'FROZEN' on the date of the second scheduled disbursement of each term (OCTOBER 31, 2005 FOR FALL AND APRIL 10, 2006 FOR SPRING). Any courses or additional units added after these dates will NOT receive payment.

Be sure all courses are OFFICIALLY added BEFORE the FREEZING date each semester to ensure payment. Verify your official enrollment on CLASS-WEB. Courses added AFTER the frozen enrollment date are not eligible for payment.

ALL DEBTS TO THE COLLEGE ARE SUBJECT TO COLLECTION THROUGH THE CHANCELLOR'S OFFICE TAX OFFSET PROGRAM (COTOP) AND WILL HAVE A 25% COLLECTION FEE ADDED. SUCH DEBTS MAY BE AUTOMATICALLY DEDUCTED FROM A FUTURE STATE TAX REFUND AND ARE NOT SUBJECT TO DISMISSAL THROUGH BANKRUPTCY OR STATUTE OF LIMITATIONS.

Message to the Student

Financial aid is money provided by the government to help cover the costs associated with attending college. It is provided by taxpayers in order to make sure that everyone who wants a college education has the financial ability to pay for college expenses. The government provides financial aid because helping people achieve a college education guarantees a strong economic future for the country and provides a higher quality of life for the educated individual.

Financial aid is also a partnership between you, the student, and Las Positas College. If you receive financial aid, it is expected that you will treat your education with the same kind of responsibility that you would a job. You must enroll in courses needed to complete your chosen program, work hard at learning, and move responsibly toward successful completion of your educational goal.

Most financial aid is awarded to students based on demonstrated need. The financial aid application process is set up to measure in a fair way how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure you, as a student, are treated fairly and to guarantee you take your share of responsibility in the partnership.

This handbook is your student guide to information about the financial aid programs at Las Positas. Please use it as a reference, and read it carefully so that you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive aid while completing a program here.

We understand that the rules that govern the financial aid programs can sometimes be complicated. However, our Financial Aid Office staff are available to answer your questions and provide special assistance if and when you need it. You are welcome to stop by the office in Rooms 1507-1509, Building 1500, during regular drop-in office hours or call us. We will be happy to assist you.

The Staff of the Financial Aid Office

Andi Schreiber, Financial Aid Officer

Ann Jones, Financial Aid Specialist

Julia Song, Financial Aid Specialist

Todd Steffan, Financial Aid Specialist

Julie Testa, Financial Aid Specialist

DISCLAIMER

The Financial Aid Office at Las Positas College strives to provide the most current information in all written materials. It is important to know, however, that federal and state agencies may change their policies and procedures without advance notice. Any policy changes occurring after the printing of this handbook will be posted in the Waiting Room area of Building 1500 on the Financial Aid bulletin board.

NON-DISCRIMINATION POLICY

Las Positas College provides equal opportunity in education and employment and prohibits discrimination based on race, color, religion, sex, national origin, ancestry, age, marital status, disability, sexual orientation, and/or Vietnam era or special disabled veteran status. Questions regarding this policy should be directed to the Vice President of Student Services, Room 716, 373-5805.

UNDERSTAND YOUR RESPONSIBILITIES REGARDING FINANCIAL AID

YOU MUST USE THE SAME PROPER FULL NAME AS STATED ON YOUR SOCIAL SECURITY CARD WITH ALL COLLEGE RECORDS: Your First name, Last name, social security number, and birthdate information must ALL match with the Social Security Administration or you cannot receive financial aid.

ONLY APPROVED MAJORS ARE ELIGIBLE FOR FINANCIAL AID: you must always be working toward completion of an approved degree and major to receive financial aid, and must enroll into courses which fulfill your program requirements. You are responsible to update your major with Admissions and Records, and to indicate your major on CLASS WEB when registering EACH SEMESTER. ***If you do not have a major indicated EACH SEMESTER on the registration screen you may not receive your financial aid check!***

SATISFACTORY ACADEMIC PROGRESS (SAP): You must maintain Financial Aid Satisfactory Academic Progress to receive financial aid. You must complete 67% of the units attempted each term with a minimum 2.0 GPA in order to make satisfactory progress. **'Attempted units' are all units which you remain in after the add/drop deadline each term.** You must maintain a cumulative GPA of 2.0 after 4 terms of attendance or you will lose eligibility. You must not completely withdraw from classes after receiving aid, or you will lose eligibility. A 'SATISFACTORY ACADEMIC PROGRESS POLICY' is mailed to you with your award letter and you are expected to read it, understand it, and ask for clarification if you do not understand it.

YOU ARE PAID ACCORDING TO THE NUMBER OF UNITS YOU ARE OFFICIALLY ENROLLED IN AT THE TIME OF DISBURSEMENT AND YOUR SEMESTER AWARD IS ADJUSTED ON THE FROZEN ENROLLMENT DATE EACH TERM: Your award letter indicates the amount you are eligible for *if You are fulltime*. Only Fulltime enrollment (12+ units) provides maximum grant aid. If you are enrolled less than fulltime your check will be proportionately less. You may monitor your enrollment on CLASS-WEB. Your grant will be adjusted on the 'frozen enrollment date each term (date of the second scheduled disbursement), which is October 31, 2005 and April 10, 2006) so that you receive the appropriate adjusted amount you are eligible for during that semester, based on your actual enrollment on that date, in accordance with federal regulations.

SHORT-TERM/LATE START COURSES: If you enroll in short term or late-start classes the units for these courses will not be calculated toward units of enrollment for your grant or loan check until the class actually begins. You will receive payment for those courses after class begins, as long as you are enrolled before the frozen enrollment point in the term (October 31, 2005 and April 10, 2006).

VARIABLE UNIT ENROLLMENT: You will be paid for the number of units which you are officially enrolled in on CLASS-WEB at the time of disbursement. If you add additional units in a variable unit class, the units MUST be added before the scheduled 'frozen enrollment' date each term in order to receive payment. It is your responsibility to ensure the variable units are added BEFORE this date.

CURRENT MAILING ADDRESS: You must always keep your official college mailing address current. The Admission's office mailing address is used to send out financial aid checks. If you request a 'Stop Payment' for nondelivery of a check, you will be charged \$30 to reissue the check.

DROPPING TO LESS THAN HALFTIME STATUS AFTER BEING PAID FOR HALFTIME-OR- GREATER ENROLLMENT: If you receive your pell check in any term based on initial halftime or greater enrollment, but later drop below halftime before the second scheduled pell disbursement of the term, You are responsible to repay the difference between the funds I received and the amount You are actually entitled to for less-than-halftime enrollment, if any, or you will owe a federal overpayment.

WITHDRAWING FROM ALL CLASSES AFTER RECEIVING FINANCIAL AID: If you completely withdraw before the 60% point in a term, or if your final grades show that for the semester you earned '0' units with a '0.0' GPA, you will be subject to repay a portion of the funds received under 'Return to Title IV' regulations. If you officially withdraw AFTER the 60% point you are not subject to repayment.

REPAYMENT OF OVERAWARDS: You must repay any funding that is an over award. Withdrawing from school, dropping below halftime after receiving a grant for halftime or greater enrollment, receiving aid from another school for the same academic period, or reporting inaccurate FAFSA information may result in a repayment. If the college makes an error resulting in an Overpayment, You are also responsible to repay the funds you were not entitled to.

SUMMER PELL GRANTS: You will be eligible for a summer Pell grant only if you have not expended your entire fulltime offered award amount during the previous semesters of attendance during a given school year. 'Fulltime' summer attendance for a Pell grant is considered 6 units.

IF YOU HAVE A PRIOR BACHELOR'S DEGREE FROM ANY COUNTRY IN THE WORLD, YOU ARE NOT ELIGIBLE FOR ANY TYPE OF FEDERAL OR STATE GRANT: You must not accept any grants or you must repay all grants received in error.

MID-YEAR TRANSFER TO/FROM LPC: If you transfer from LPC mid-year, you must inform the Financial Aid Office so that you do not receive an overpayment. If you received aid at another college during the current school year BEFORE coming to Las Positas, you will also notify the financial aid office to ensure that you do not receive an overpayment of your award. YOU MAY NEVER RECEIVE FINANCIAL AID FROM TWO DIFFERENT COLLEGES DURING THE SAME TERM.

STUDENT EDUCATION PLAN REQUIREMENT: Once you have reached 30 attempted units you are required to make an appointment with a college counselor to prepare a Financial Aid Student Education Plan. If you intend to transfer units to LPC from another college, you must submit your official transcript(s) immediately and make an appointment with a counselor who will review your prior transcript(s) and will determine courses remaining for your goal. You are encouraged to review/update your Education Plan periodically with a counselor.

TIME LIMITATIONS FOR RECEIVING FINANCIAL AID: '150% RULE': You are eligible for financial aid at a two year institution while pursuing an AA degree or transfer requirements only until I have reached 90 attempted units (including units from prior colleges which count toward your program requirements), and excluding up to 30 basic skills units and all ESL units. 90 units is considered 150% of the program length.

If your goal is a certificate, you are only eligible to receive aid while below the number of attempted units equalling 150% of the normal program length for the certificate (example: maximum attempted units while pursuing a 30 unit certificate would be 45 attempted units, or 150% of a 30 unit program).

Students who reach the Excessive Units 150% point may only continue to receive aid if an Excessive Units petition is submitted and approved. Generally, students with Excessive Units petition approval will only receive financial aid for taking courses which remain as specific requirements for their program. Approval is based on a review of academic and financial aid history, student's academic goal and reasons for requiring an excessive timeframe.

ACADEMIC TRANSCRIPTS: If you choose to apply any units from previously attended institutions towards your current education objective, you must request official transcript(s) to be sent directly to the LPC Admissions and Records Office immediately. Units accepted by Admissions and Records will be used towards your grade level, and will be counted in the calculation of your allowable 150% timeframe to complete your academic goal. All transcripts on file with the college will be used in calculation of the 150% time frame.

REMEDIAL/ESL LIMIT: Per Federal guidelines, a student may receive financial aid for up to 30 units of remedial coursework, and for an unlimited amount of ESL courses. All remedial and ESL courses must be taken in order to improve your skills so that you are able to pursue an approved certificate, aa or transfer program. Under no circumstance will financial aid be paid for self-improvement only.

HIGH SCHOOL DIPLOMA OR EQUIVALENT: You must have earned a high school diploma or equivalent to receive financial aid. If not, you must pass an "Ability to Benefit" test. To take this test, contact LPC Assessment Center (925)424-1475.

VERIFICATION PROCESS: The Department of Education or the LPC Financial Aid Office may select your application for a process called "Verification". This selection may take place any time during the school year, even after you begin to receive financial assistance. Additionally, any conflicting information regarding your file or FAFSA, which is discovered at any point, must be investigated and resolved before any further financial aid is disbursed. All further aid will be discontinued until all requested documents are submitted and the process is completed. This process will need your patience & cooperation, and may occasionally result in an overpayment once resolved, if the information determining your financial aid eligibility was incorrect.

WHAT IS FINANCIAL AID?

Financial Aid is available in the form of enrollment fee waivers, grants (gift aid), loans (that must be repaid), and jobs awarded by Las Positas College to students who demonstrate a need for financial aid. To demonstrate need, students complete the FREE APPLICATION FOR FEDERAL STUDENT AID FORM (FAFSA) and submit it for processing. The information from the FAFSA is evaluated and an 'Expected Family Contribution' or 'EFC' is determined. *The EFC* is the amount of money the government expects the family is able to contribute out of pocket toward the student's education. The lower the EFC, the greater the amount of financial aid for which the student is eligible.

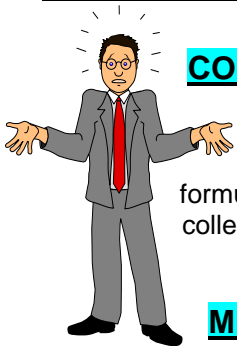
Financial aid should be used to pay for fees, books, transportation, room and board, and other educationally related costs you have as a student while attending Las Positas. Students must be enrolled at Las Positas to receive financial aid. Financial aid is provided by the Federal government, the State of California, and by Las Positas College for students who attend this college.

STUDENT ELIGIBILITY

TO RECEIVE FEDERAL AND MOST STATE FINANCIAL AID, AN APPLICANT MUST:

- Be a U.S. Citizen or an eligible non-citizen (permanent resident, resident alien, refugee, asylee); NOTE: State of California programs may have a less restrictive residency requirement for non-U.S. citizens;
- Be enrolled at LPC;
- Not have been convicted of possessing or selling illegal drugs (or, if convicted, must have attended an approved rehabilitation program)
- Be enrolled in a degree, certificate, or eligible transfer program in a declared major at Las Positas;
- Be making satisfactory academic progress according to financial aid policy;
- Have financial need as demonstrated through application on the Free Application for Federal Student Aid (FAFSA);
- Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
- Have a high school diploma, a GED (General Equivalency Diploma), their equivalent, or demonstrate an ability to benefit from the course of study by passing the required Department of Education approved test offered by the Assessment and Tutorial Center;
- If a male, must be registered with the Selective Service (unless not required to register);
- Supply an accurate Social Security Number and name; and
- Provide all documentation requested by the financial aid office.

HOW DO I APPLY FOR FINANCIAL AID?



COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). All applicants for federal and state financial aid must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA collects the family and financial information of the student. When the FAFSA is completed it is sent to a Federal processor and the information is put through an eligibility determining formula. The student must indicate Las Positas College (**code number 030357**) as one of his/her intended colleges when completing the FAFSA.

METHODS OF FILING A FAFSA APPLICATION

There are three ways to apply for aid:

1. Complete a paper FAFSA and mail it in the envelope provided (takes approximately 4 weeks for processing).
2. Apply directly on the World Wide Web on your own home personal computer. Secure a government pin number at www.pin.ed.gov first, if you do not already have one, so that you can sign electronically. File an electronic FAFSA at <http://www.fafsa.ed.gov>.
3. File a 'RENEWAL FAFSA'. In the second or subsequent year(s) of application, an electronic version of the Renewal Application is available on the World Wide Web by accessing it using the PIN number which was mailed to you. The Renewal requires the student to update the information from the previous year. If a student does not receive a Renewal FAFSA or does not have a PIN, s/he can use an original FAFSA application to reapply for the current year, or may request a new pin at the www.fafsa.ed.gov website.

FEDERAL STUDENT AID REPORT (SAR): Your results (the Student Aid Report or 'SAR') will be mailed to your home address, or emailed if you provided an email address when you applied. The SAR is your notification that the FAFSA has been processed. When the SAR is received, it must be checked for accuracy, corrected if any information reported is incorrect, and should be brought to the Financial Aid Office for review or submission.

Through the eligibility determining process, when all required FAFSA information and signatures are submitted an "**Expected Family Contribution**" (EFC) value is calculated and is indicated on the SAR. Each year the EFC value range which qualifies for financial aid changes in accordance with federal regulations.

Once a Student Aid Report is received indicating the student appears to be eligible for a Pell Grant, the student should come to the financial aid office to complete his/her file. It is especially helpful to bring your SAR to the financial aid office in order to expedite processing.

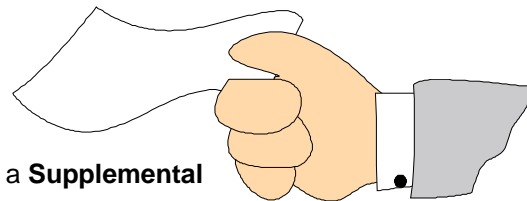
MAKING CORRECTIONS ON YOUR STUDENT AID REPORT:

You may make corrections manually by signing your SAR and mailing the corrections back to the processor, or by going online using your PIN number to access your information at www.fafsa.ed.gov. The financial aid office can also make necessary corrections electronically for you. To have the college make corrections for you, you (and a parent if you have reported their income) must provide authorization for us to make changes, unless you have provided documentation of income for verification purposes.

COMPLETING YOUR FINANCIAL AID FILE

You will not be eligible for payment for any financial aid until your file is complete.

This means all outstanding requirements have been satisfied. At the minimum, the college must have been listed on the student's valid **Student Aid Report so that Las Positas received your information**, and you must complete and submit a **Supplemental Information form** to the financial aid office.



SUPPLEMENTAL INFORMATION FORM: All students must complete the college's Financial Aid Supplemental Information Form. Information from the Supplemental Information form takes precedence over information from the FAFSA. This form will be sent to the student with a 'Missing Documentation Letter' and should be returned immediately.

ADDITIONAL FORMS AND DOCUMENTS WHICH MAY BE REQUIRED TO COMPLETE YOUR FILE

Some students may be required to complete and submit more forms than others depending on their individual circumstances. Students will be notified as to which forms they need to complete on their initial Missing Documentation letter, or subsequent Missing Documentation letters which are periodically mailed. No payments will be made until all requirements are satisfied.

FEDERALLY-SELECTED VERIFIED STUDENTS: Some students are selected by the federal government for mandatory verification of income. Such students have a statement on their student aid report indicating they have been selected for verification, and are required to provide the financial aid office with documentation of all sources of income for the previous tax year, and documentation of family members. This information must match the SAR information or it must be corrected before any form of financial aid is processed for payment.

INDEPENDENT or DEPENDENT STUDENT VERIFICATION WORKSHEET: If you have been selected for verification (an asterisk * appears next to your EFC) You must complete a **VERIFICATION WORKSHEET**, and you will need to submit documentation of all income received during the previous tax year. **Always keep copies of the federal tax forms you and your family submit to the Internal Revenue Service since copies of them will be required if your application is selected for verification.** Telefilers will need to submit a signed copy of the worksheet used to file by phone, and may still need to complete a 1040 form to submit to the Financial Aid Office if the worksheet is not sufficient. Social security, child support, disability and other forms of income may need to be verified. The financial aid office has an "**AGENCY CERTIFICATION OF UNTAXED INCOME**" form which may be completed if untaxed income has been received, or a federal form 1099 may be submitted.

COLLEGE-SELECTED VERIFIED STUDENTS: The college may require a student to verify any items which federally selected verified students must verify, and in such a case the student will not receive Title IV funds until the verification has been complete. If there are inconsistencies between the verified documented items and the FAFSA, the information will be corrected by the financial aid office with the correct verified information.

STUDENT'S/PARENT'S INCOME CERTIFICATION FORM: Independent students whose reported income or dependent students whose parents' reported income is considered too low to be subsistence (whether selected for verification or not) may be required to complete Student's and/or Parent's Income Certification to explain how they were able to meet living expenses with less than subsistence reported income. An explanation must be given as to how the student/family was able to exist on the small amount of income reported, or the student/parent must report any additional assistance received.

FAMILY SIZE VERIFICATION: A student may be required to verify the names of family members whom they or their parents support. If family members are attending other colleges at least half-time, the names of those colleges must be identified and enrollment for the other family members may need to be verified.

Parents attending college are not to be counted as family members in college, as a result of a change in regulations through the Title IV Reauthorization of 1998. However, a REQUEST FOR FINANCIAL AID INCOME OR BUDGET ADJUSTMENT form may be filed to document the parent's college expenses and an adjustment may be made by the financial aid director to the student's income. If the *student* is a parent and has children also in college, all family members may be counted.

"ABILITY TO BENEFIT" ASSESSMENT RESULTS: Students who do not have a high school diploma, GED, or equivalent, must take an assessment test to make sure they are able to benefit from the curriculum of Las Positas College, in order to be eligible for financial aid. If you are required to take an Ability to Benefit Assessment, contact the Assessment/Tutorial Center (373-5875) to make arrangements to take this test. You will still need to take the college's regular English and Math Placement Test in addition to the Ability to Benefit test. These tests are given separately, at different times. There is an equivalent Ability to Benefit test available for ESL students upon request (CELSA). Students who have passed the ability to benefit test only need take the test once while at Las Positas. Students who fail the Ability to Benefit test make re-take the test in accordance with federal and test-provider regulations; check with the Assessment/Tutorial Center for current policy.

SOCIAL SECURITY/ US CITIZENSHIP & IMMIGRATION SERVICES DOCUMENTATION (*Department of Homeland Security*'(DHS) was formerly known as 'INS') : The Financial Aid Office may also need copies of DHS immigration and naturalization documents to verify eligible non-citizen status if the DHS has not confirmed your eligibility on the Student Aid Report, and/or a copy of your Social Security Card. The Financial Aid Office will notify you if this or other information is required. Your information will be mailed to DHS for secondary confirmation of your eligibility. You will not be eligible until eligibility is approved by DHS.

SELECTIVE SERVICE REGISTRATION VERIFICATION: All males, age 18 - 25, are required to have registered for Selective Service. If your registration status is not electronically verified when your FAFSA is processed, you must provide documentation of having registered. You may also check your registration status or register directly on-line on the World Wide Web at the following address: <http://www.sss.gov/regist.htm> , or you may also register at any U.S. Post Office. Your SAR will indicate if you need to document your registration with Selective Service. Females are exempt.

WARD OF THE COURT VERIFICATION

Unmarried students under age 24 who indicate on their fafsa that both parents are deceased or that they are or were 'wards of the court' at the time they turned age 18 must provide documentation. For financial aid purposes, eligibility for independent status as a ward of the court refers only to foster youth who fall under the Welfare and Institution Codes (WIC) 396-404. 'Wards of the state' and other types of 'wards of the court', as referred to by the juvenile justice system, and emancipated minors, do not meet the federal intent of 'wards of the court' for financial aid purposes. Parental information and signatures must be included on the fafsa for these students.

Foster youth may be eligible for up to \$5000 from the Chaffee Grant Program in addition to financial aid. Information is available at <http://www.chafee.csac.ca.gov/> .

DECLARED MAJOR: Federal regulations mandate that to retain eligibility for financial aid, a student must make satisfactory academic progress in an approved course of study s/he is pursuing. **ALL FINANCIAL AID STUDENTS MUST HAVE A DECLARED DEGREE-OBJECTIVE COURSE OF STUDY** declared EACH SEMESTER. The objective must be a Certificate (at least one year in length), an A.A. or A.S. Degree offered by Las Positas, or an approved transfer major. There are certain certificate programs which do not qualify for financial aid payment due to federal regulations; please contact the

financial aid office to determine if this may affect you. You normally declare your major at the time of enrollment each term, or you can contact Admissions to make a change for you.

TRANSCRIPTS FROM PRIOR COLLEGES: Generally, if you have attended other colleges in the *past and wish to have credit for courses taken at those colleges count toward your current academic objective*, you must submit official transcripts to the admissions office prior to receiving financial aid. There are two exceptions to this policy: 1) Students with prior bachelors degrees wishing to borrow a FFEL loan at Las Positas are required to submit ALL prior transcripts for evaluation and 2) All students who are applying for FFEL Stafford Student loans for the first time at Las Positas, who have received loans at previous colleges MUST submit transcripts from all previous colleges from which a *loan was received*, prior to loan approval. Submitted transcripts will be evaluated and those courses which will be acceptable for transfer into Las Positas will count toward the 150% limit for receiving financial aid (See Satisfactory Academic Progress Requirements section for further details). Prior academic progress will be considered in the loan approval process, as part of Las Positas' Default Prevention Plan. Students who have *previously* borrowed at Las Positas and have not attended any additional colleges since borrowing are exempt from this requirement. Once a transcript is submitted to Admissions, it must be considered in calculation of prior credit.

FINANCIAL AID DEADLINES:

Pell Grants: FAFSAs must be processed by the federal government by the last day of the final term of attendance each school year. Students remain eligible for payment for 90 days after the final day of the last term of attendance each year.

Cal Grants: A FAFSA and a GPA verification should have been filed by March 2nd to qualify for a Cal A, B or C, but if that deadline was missed, there is a second opportunity for community college students to apply, which is September 2nd. Apply by March 2nd for the next school year to optimize your possibilities.

FSEOG Grants: Priority deadline is June 30th. Students must have a processed FAFSA with an official '0000' EFC and have a complete file by June 30th to be automatically offered an FSEOG Grant. After that date, FSEOG funds remaining will be awarded on a first come, first served basis based on file completion date.

Federal WorkStudy: Offered on a first-come first served basis once files are complete. Contact the Career/Transfer Center, Building 900, for current job openings. Openings may occur throughout the year.

Stafford Student Loans: Loan deadlines vary each year. Check with the financial aid office for the current year's loan submission deadlines. FAFSAs must be processed, files must be complete, and loan forms must be submitted by these established dates.

Enrollment Fee Waivers: Must be applied for either by receiving an eligible processed FAFSA or a Board of Governors Enrollment Fee Waiver Application by the last day of the school year. Refunds will only be made if applied for prior to the last day of the school year for terms falling within the current school year only.

Las Positas Scholarship Program: Applications available beginning of **February** in the Financial Aid Office, submission deadline is mid-**March**. All information is posted on the LPC Financial Aid Website.

How Is My Financial Aid Eligibility Determined?

There are four basic steps used to determine how much financial aid you may receive. These steps are:

STEP 1: DETERMINING YOUR EXPECTED FAMILY CONTRIBUTION (EFC)

Expected family contribution is the amount of money you (and your family, if you are dependent) can realistically be expected to contribute toward your educational cost while you are in school. It is calculated from the FAFSA you submit to the Federal processor when you apply for financial aid. Your individual family contribution is calculated based on the financial and other information you supply for you and your family. This contribution is subtracted from your student budget when determining the amount of your award. If you are considered an *Independent Student*, only your information (and your

spouse's, if you are married) is used to calculate the expected family contribution. If you are a *Dependent Student*, your parents' income information is also used.

*You are considered an **Independent Student** if any one of the following applies to you:*

- ✓ You are or will be at least 24 years old as of December 31 of the school year for which you are applying, or
- ✓ You are married, or
- ✓ You have legal dependents of your own, or
- ✓ You are a veteran of the U.S. Armed Forces, or
- ✓ You are a ward of the court or both of your parents are deceased (*Juvenile incarceration does not constitute ward of the court status*).

*You are considered a **Dependent Student** and must supply information about your parents on your FAFSA if none of the conditions above apply to you.*

CHANGES IN DEPENDENCY STATUS

It may be possible to have your dependency status officially changed by the Financial Aid Officer by filing a REQUEST OF A CHANGE IN DEPENDENCY STATUS petition with the financial aid office. There must be extenuating circumstances (such as a family situation involving abuse or other adverse circumstances) involved which are documented by a professional familiar with the situation in order to be considered.

STEP 2: DETERMINING YOUR STUDENT BUDGET:

A standard student budget is constructed for all financial aid recipients which includes the average cost associated with attending Las Positas College. Average student costs for various categories in the budgets are developed by the Financial Aid Office using surveyed information provided by the California Student Aid Commission and the Chancellor's Office for California Community Colleges. Standard student budgets are constructed recognizing different costs for three categories of students; Those living at home, those living away from home, and those attending less than half-time. (*Less than half-time budgets are used to determine Federal Pell eligibility only.*) Non-resident students will have their actual cost of tuition added as a budget component.

NOTE: It is a College Policy to assign students who do not answer the FAFSA question regarding housing plans an "At Home" budget by default.

LAS POSITAS COLLEGE STANDARD STUDENT BUDGETS

EXAMPLE: 2005-2006 SCHOOL YEAR, BASED ON \$26/UNIT FEE.

THIS BUDGET SUBJECT TO CHANGE ANNUALLY.

Budget Components 2005-2006 SCHOOL YEAR	Living with Parents	Living Away from Home	<1/2 Time
Books	1287	1287	1287
Room & Board	3402	9117	0
Transportation	846	972	
Personal	2331	2241	0
Enrollment Fees	728	728	504
Health Fee	26	26	24

			2
Total	\$8620	\$14371	\$2690

(NOTE: Non-California residents taking 6 or more units have an additional \$3808 in tuition (based on 2005-2006 costs) added to their budgets if they are required to pay non-resident fees. Less than Half-time non-California residents have the actual amount of their tuition added.)

BUDGET OR INCOME ADJUSTMENTS

Students may request individualized budget or income adjustments when they have documented additional costs for (non-discretionary) expenses such as child care, uninsured medical or dental expenses, additional supplies or tools required for their programs that are in excess of the standard budget allowance, and additional expenses related to a disability which are not paid for by an outside funding agency. Additionally, if a student's parent is also enrolled at least halftime in college, the student may provide documentation and request an adjustment due to additional educational costs incurred by the parent. Submit a REQUEST FOR FINANCIAL AID INCOME OR BUDGET ADJUSTMENT FORM to the Financial Aid Office.

WHAT IF I HAVE SPECIAL CIRCUMSTANCES?

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that are not considered in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for a PETITION FOR CONSIDERATION OF SPECIAL CIRCUMSTANCES form which is completed by the students and submitted for review of their financial aid package based on those individual circumstances. Revisions based on professional judgment by the financial aid officer may be made to income or budget for an individual student based on loss of parent's or independent student's employment, untaxed income or benefit, student's or parent's separation or divorce, death of a parent, or other special circumstances which affect a student's (or his/her family's) ability to contribute toward his/her education. Documentation to support the claim of unusual circumstances must be provided.

STEP 3: DETERMINING YOUR FINANCIAL AID ELIGIBILITY:

When the Financial Aid Office has determined an accurate expected family contribution, it subtracts the expected family contribution (EFC) and other known financial resources from your standard student budget. The result is the amount of unmet need, which is your financial aid eligibility. Very simply, then:

		YOUR COST OF ATTENDANCE (Student budget)
(minus)	–	YOUR EXPECTED FAMILY CONTRIBUTION
(minus)	–	<u>RESOURCES AVAILABLE TO YOU</u> (Scholarships, EOPS, CalWorks, vocational rehabilitation school allowance, veterans assistance, etc.)
(equals)	=	YOUR UNMET NEED (or your Financial Aid Eligibility)

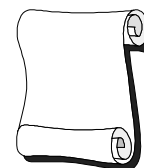
STEP 4: PACKAGING YOUR FINANCIAL AID:

Once your financial aid eligibility has been determined, the Financial Aid Office will first place any grant funds you are eligible to receive in your award package. Students must request workstudy funds, workstudy is not automatically awarded. If you have remaining unmet need and you can be matched with an available position you will be given a Federal Work Study award. If you still have remaining eligibility and need additional funding, you may apply for a subsidized and/or unsubsidized Federal Stafford Loan. To obtain a Federal Stafford loan a separate loan form and pretest must be completed.

As funds are limited, it is often not possible to meet the full financial aid eligibility of a student with the aid available.

WHEN AND HOW DO I FIND OUT HOW MUCH AID I WILL RECEIVE?

Students may monitor their financial aid status by logging into CLASS-WEB (<http://banner-web.clpccd.cc.ca.us:7000/>) for the most accurate up-to-the-minute information.



MISSING DOCUMENTATION NOTICE: Students who appear to be eligible for a Pell grant will be notified of missing documentation needed to complete their file through a **Financial Aid Missing Documentation** letter. Students are notified on a rolling basis of missing documentation once financial aid electronic results are received. Students who have filed a FAFSA but have not received notification from the school within one week of receiving a Student Aid Report should follow up with the financial aid office to determine cause for delay. Students who do not appear to be eligible for Pell grants will not receive a MISSING DOCUMENTATION LETTER.

Students will only receive 2 missing documentation notices; after that information can be monitored on CLASS-WEB.

AWARD LETTER: Once an eligible student **COMPLETES** their file, they will be forwarded an **AWARD LETTER**. Award notification takes place on a rolling basis, normally taking about one week from the time the student completes his/her file beginning mid-June. Students who receive changes in awards after their initial award notification will receive a revised award letter after a change is made. **THE AWARD LETTER IS THE ONLY NOTIFICATION THE STUDENT WILL RECEIVE INDICATING CHECK MAILING DATES, OTHER THAN THE HANDBOOK AND OUR WEBSITE.**



WHAT KINDS OF FINANCIAL AID CAN I RECEIVE?

A. BOARD OF GOVERNOR'S (BOGW) REGISTRATION FEE WAIVERS

The State of California offers a waiver of registration fees for students who are residents of the State of California and who are eligible for need-based financial aid. The BOGW pays for the enrollment fee for the academic year, once eligibility has been determined.

Students who receive BOGW grants also receive a waiver of the HEALTH FEE each term (subject to future changes in state laws). Other fees, such as parking and mailing fees for example, must be paid by the student.

\$20 PARKING FEE CAP FOR BOG-W RECIPIENTS: Students who are eligible for a fee waiver at the time of parking permit purchase are also exempt from paying more than \$20/semester for a parking permit, per state regulations. **PROCEDURE TO RECEIVE A \$20 PARKING PERMIT:** Submit a print-out of student's 'ACCOUNT SUMMARY BY TERM' from Class-Web (<http://banner-web.clpccd.cc.ca.us:7000/>) indicating a current term fee waiver to the bookstore at the time of permit purchase. For policy regarding refunds of parking fees previously paid contact the Security Office.

STUDENTS MAY RECEIVE A BOGW FEE WAIVER USING ONE OF TWO METHODS:

Method 1

FILE A FREE APPLICATION FOR FEDERAL STUDENT AID FORM(FAFSA) and show financial need

Once the college receives the FAFSA results, to determine BOGW eligibility, the financial aid office subtracts the student's Expected Family Contribution (EFC) from their assigned budget (at home or away from home). If what remains ('financial need') is \$1 or greater, the student is given a fee waiver. Waivers are posted onto the registration computer system automatically once results are received from the federal processor. The waiver will automatically appear on the system if you are eligible. When you register using the CLASS system you will not be assessed enrollment fees nor health fee (health fee exemption is subject to possible change in 2006-2006) if you are eligible and your results are received prior to registering. If you believe you are eligible and a waiver has not automatically been posted on your account, please contact the financial aid office to resolve the problem. There may be a 24 hour processing delay for your fee waiver when you register using CLASS WEB. You should contact the financial aid office if your fees are still being assessed after 24 hours.

Method 2

'WALK-IN' FEE WAIVERS

Students who do not apply for Federal financial aid may qualify for an instant fee waiver if they meet the State defined income or other eligibility requirements. The student (if considered independent) or the parent of the student (if the student is

considered dependent) must be a current recipient of AFDC/TANF, General Assistance, SSI/ SSP, or have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you are eligible for a veteran's dependent's fee waiver. Students must have current documentation that they are receiving these benefits.

You may also qualify for a "walk-in waiver" if your income is below the State defined income standards which are based on income earned for the previous tax year. If the student is considered independent, use only the student income. If the student is considered dependent, use only the parent income. Documentation of income MAY be required.

Under certain circumstances, federally 'dependent' students may be considered 'independent' for the BOGW fee waiver only, if the student does not live with parents and if their parents did not claim them as an exemption on their 2004 federal taxes.

Information on the BOGW form must match corresponding information submitted on the FAFSA; any discrepancies such as income or housing status must be corrected and may require documentation to provide proof of accuracy of information before a walk-in waiver can be granted.

INCOME ELIGIBILITY CHART FOR BOGW 'WALK-IN WAIVER'

(Example chart for 2005-2006; income will change in subsequent years. Check the financial aid office for current year maximum income amounts)

Number in Household 2005-2006	2004 Total Family Income (Include Adjusted Gross Income and/or all Untaxed Income)
1	\$ 13,965
2	\$ 18,735
3	\$ 23,505
4	\$ 28,275
each additional family member	add \$4,770

BOGW applications are available in the Financial Aid Office, are posted on our website, and are in the class schedule. If a student does not meet the BOGW criteria listed above, file a FAFSA for a BOGW eligibility determination. It is strongly recommended that a student apply for Federal aid as well as for the BOGW program.

REGISTRATION FEE REFUND PROCEDURE IF YOU HAVE ALREADY PAID YOUR FEES:

If you qualify for a BOGW and have already paid your registration fees for any semester during the current school year, you may request a refund of registration fees by filling out an APPLICATION FOR REFUND OF ENROLLMENT FEE, available from the Admissions Office, Building 700. Submit the completed form to the Admissions Office. Processing the refund may take several weeks. The enrollment refund deadline is the last day of the Spring semester of each school year. Refunds for prior school years may not be made.

2. GRANT PROGRAMS

Grants are considered 'gift aid' from government sources and are free

A. FEDERAL PELL GRANTS:

Students are automatically considered for a Federal Pell Grant when they file the FAFSA.. Students who receive an Expected Family Contribution (EFC) of \$3850 or less on the Student Aid Report (SAR) (based on 2005-2006 school year only) are eligible for a Federal Pell award. Students may receive a Federal Pell Grant for enrollment in one or more units; however, awards for students enrolled less than full-time (12 units) are **prorated** based on their enrollment status.

**Annual Pell Awards range from \$400
to \$4,050 for academic year
2005-2006.
This amount is subject to change
each year.**

PELL GRANT STUDENT ELIGIBILITY IF ENROLLED LESS THAN HALFTIME (LESS THAN 6 UNITS):

Some students are eligible for a pell grant even with enrollment less than halftime. Eligibility changes each year; check with the financial aid office for current year eligibility. **For 2005-2006, students with EFC from 0000 – 2300 qualify for a Pell payment for less than halftime enrollment; awards vary from \$400 - \$763/year.**

FROZEN ENROLLMENT POLICY: Semester awards are adjusted to match actual semester enrollment effective the date of the disbursement of the second scheduled payment of each semester (10/31/05 and 4/10/2006) and tentatively on 6/19/2006 for Summer session. Units of enrollment are frozen for that term thereafter in accordance with federal guidelines. Therefore, only official units on CLASS WEB indicated prior to these dates will be considered for payment. Be sure that you have added into all of your courses BEFORE the frozen enrollment dates!

3. CAL GRANTS A, B, AND C:

Cal Grants are for California residents only. They are awarded by the California Student Aid Commission for attendance in schools in California only. To be considered for a Cal Grant at Las Positas College for the current school year, a student would have needed to file a FAFSA and a GPA verification by the established deadlines, and need to meet income, asset, minimum GPA criteria determined each year .

Awards are based on financial need and academic performance. The 'Cal Grant A' program is for students who filed a fafsa and a Cal Grant gpa verification by March 2 of the previous year. Cal Grant A covers tuition at a four year college in California; a student's Cal A grant is put on reserve while attending a California community college.

The Cal Grant B program offers 'Entitlement' and 'Competitive' awards to students who filed a Fafsa and a Cal Grant GPA Verification by March 2nd. Students attending community college have a second opportunity to be considered for a competitive Cal Grant if they file a FAFSA and GPA VERIFICATION each September 2nd. Students are eligible for Cal Grants for up to four fulltime years.

Cal Grant C is awarded to students enrolled in vocational programs who filed a FAFSA and Cal Grant GPA Verification by March 2. Students who appear to be eligible to receive Cal Grant C will also receive a supplemental form to complete.

Students must be enrolled at least half-time (6 units) to receive Cal Grants. Awards for less than full-time (12 units) are prorated based on their enrollment level. **Students who receive a California Aid Report from the California Student Aid Commission should bring their report to the financial aid office to assure the college is aware that they have been granted an award.**

CAL GRANT
maximum awards
(2005-2006)
Cal Grant B - \$1,551
Cal Grant C - \$ 576

Application deadlines:
March 2 and Sept 2

File a FAFSA and a
GPA Verification to
apply

4. FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):

FSEOG
\$200/semester for full-time
students with 0 EFC
Priority File Completion
Deadline:
June 30th

FSEOG is a grant award for students with exceptional need which is awarded by Las Positas College based on eligibility established through the FAFSA applications. Because funds are limited, only the neediest students (those with 0000 Expected Family Contribution) who apply for financial aid and complete their financial aid files early are guaranteed to receive first priority consideration for FSEOG. Although all students meeting this criteria will be awarded (offered) an SEOG grant, only those students who actually ATTEND FULL-TIME (12 or more units) will receive this award. Students less than full-time will **not** receive SEOG funds unless an analysis shows that funds still remain after disbursing all eligible full-time students after spring semester.

5. EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS) and CARE:

EOPS is a State-funded program which provides assistance with purchasing books, a variety of support services, individualized academic and personal counseling, and other forms of services and assistance to educationally disadvantaged students with financial need who are California residents. Students must complete the FAFSA as well as an EOPS application to apply. Basically, students who meet the BOGW Income Standards for a Walk-In Waiver (see chart on Page 8 - Walk-In Waivers meet the maximum income standards for EOPS). Final eligibility for EOPS and CARE (Child Care Reimbursement for CalWorks/TANF students) is determined and coordinated through the EOPS Office, rooms 1504 -1506, Building 1500, 424-1598. EOPS book vouchers are considered a resource for financial aid purposes, and will reduce unmet need by the amount of the voucher.

A. WORKSTUDY OPPORTUNITIES

1. FEDERAL WORK STUDY EMPLOYMENT (FWS):

FWS is employment financed with federal funds. Students receive a monthly paycheck for hours worked (at the time of printing, the hourly rate ranges from

minimum wage to \$9.00 per hour). The total a student may earn depends on the student's unmet financial need and the amount of the FWS award the student is offered, which is determined by the Financial Aid Office. FWS jobs on-campus allow students to work in-between their classes, and offer excellent opportunities for work experience, sometimes in the student's academic field. There are also positions designed to assist students in providing service to the community which may be located off campus. Funds may be paid for reasonable travel time and training for federal workstudy community service jobs. Students must be enrolled in and maintain at least 6 units to qualify. Students who drop below 6 units while employed under federal workstudy may continue employment ONLY with the written approval of the Financial Aid Officer on a case-by-case basis. Otherwise, students must be terminated at the point where enrollment drops below halftime. Employment is possible during the summer break while students are not taking courses or are enrolled in less than 6 units, as long as they are enrolled in at least 6 units during the following fall term. To find out about FWS positions available, contact the Career/Transfer/Employment Center, Building 900. Positions are filled on a first- come-first-served basis, and may require interviews to be hired. Students should be prepared to submit a resume or list of work experience and available hours when applying. Federal Workstudy positions are considered as part of the student's financial aid award, and wages earned are taxable.

**FWS Maximum
Annual Award:
\$4,000**
Jobs are filled on an ongoing basis, those with completed files who apply first have best job opportunities.

2. CAL WORKS WORKSTUDY POSITIONS

Students receiving Welfare/TANF funds are eligible for the CalWorks Program. CalWorks offers special counseling, assistance with child care, transportation, books, support groups, special job-readiness workshops, and other services to assist students. It may offer workstudy opportunities funded by the CalWorks Program, depending on the state budget allocations. Students should contact 373-4932 for further information. CalWorks students are eligible for federal Title IV funding if they meet the required eligibility criteria, and may receive part of their workstudy funds through federal workstudy funds and part through Cal Works if eligible and if funds are available. If federal workstudy funds are used to pay part of a Cal Works student's workstudy job, the Cal Works portion of the student's pay must be considered as part of the student's award package. However, the entire award is considered financial aid in the treatment of income for purposes of Social Services.

C. STUDENT LOANS

Loans are government-sponsored and must be repaid by the student with interest.

1. FEDERAL FAMILY EDUCATIONAL LOAN PROGRAM

Loans are financial aid funds that a student repays after s/he completes a program of study or stops going to school. Loans are provided through private lending institutions and are guaranteed by the federal government. Educational loans have a low interest rate (up to 8.25 %) and an extended repayment period which makes them easier to repay than most non-educational loans. Because loans must be repaid from future earnings, Las Positas recommends that students use all other

possible resources first and borrow only when it is absolutely necessary. Students who are planning to transfer to four year colleges should be aware that loans are almost always the largest portion of a financial aid package at those colleges and should consider total educational indebtedness before borrowing at Las Positas.

Las Positas College participates in the Federal Family Educational Loans (FFEL), which include Federal Stafford Subsidized and Federal Stafford Unsubsidized loans. Las Positas College does not participate in the Federal Direct Student Loan Program. Stafford Loans have origination fees of 3% deducted from the loan proceeds before the loan is received. These fees must also be repaid, although they are never received. This actually makes the effective interest rate higher

SUBSIDIZED AND UNSUBSIDIZED FEDERAL STAFFORD LOAN

Annual Maximum: **\$2,625 until completion of first year of program**
 \$3,500 after completion of first year of program (30 or more completed units)
Federal Additional Unsubsidized Loan maximum(for independent students) : \$4000/year

Note: Certificate Programs are treated as no higher than first year level. All other programs, including transfer, are treated as no higher than second year level while at a two year community college, per federal guidelines.

Effective 7/1/2005, current interest rates for Stafford loans are 4.70% while in-school, grace or deferment, and 5.3% while in repayment. This rate changes every July 1st, up to a maximum of 8.25%.

Fall 2005 Application period Sept 6 – November 18
Spring 2006 Application Period – February 6 – April 21

REQUIREMENT FOR AT LEAST 6 UNITS OF COURSEWORK TO HAVE BEGUN PRIOR TO LOAN

DISBURSEMENT: Students in short term courses must demonstrate that at least 6 units of courses have start dates which have passed before a check can be released. Enrollment in late-start courses may affect the timing of a student becoming eligible to receive their check depending on the number of units which began prior to the check receipt date. The financial aid office reserves the right to verify student's actual attendance and progress in a course prior to check release. Checks will be held until at least 6 units of coursework has begun. Poor attendance or progress as verified by instructors may be a basis for cancellation of a loan disbursement.

PRIOR TRANSCRIPT REQUIREMENT FOR STUDENTS WITH PRIOR LOANS: Students who are borrowing at Las Positas College for the first time and have previously borrowed at other colleges are required to submit official transcripts from those other colleges before a loan is approved at Las Positas. Prior progress at previous colleges, in addition to any academic and financial aid history at Las Positas, will be a consideration for loan approval, as part of our default prevention plan. Students who have previously borrowed at Las Positas and have not attended any additional colleges since borrowing those loans are exempt from this requirement.

LOAN APPROVAL/DENIAL: All loan applications are subject to review and approval by the financial aid officer. New loans will not be released prior to the 30th day after classes begin in accordance with federal regulations. For new students to the college and for students with a history of questionable academic or financial aid progress, the financial aid office will forward a verification of attendance and academic progress directly to instructors. Instructor responses to the verification will be considered in the loan approval process. Loans will not be approved for students not currently making good overall academic progress or showing poor attendance. Approval for loans for previous borrowers at Las Positas will be based on review of satisfactory academic and financial aid progress. Students will be notified in writing if a loan has been denied and will be informed of the reasons. As with all financial aid decisions, students may appeal a loan denial by writing a letter of appeal to the Student Services Appeals Committee and submitting it to the financial aid office. Appeals are usually reviewed within 15 days of receipt.

LOAN COUNSELING:

To ensure that students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan applicants must go through **Entrance Loan Counseling** before receiving an initial loan check disbursement. Initial entrance loan counseling is conducted by viewing an interactive loan entrance counseling session on the internet (www.EDFUND.org).



Students are required to sign up for and attend an **Exit Loan Counseling** session, usually conducted by a lender or guarantee agency representative, offered various times each semester at the college, prior to receiving the second loan check disbursement. Dates and times are posted in the financial aid office and will be mailed to the student in a notification letter. Loan checks may be held by the college for 30 days; students who have not attended the exit loan counseling session may have their checks returned to the lender and cancelled if 30 days have expired since the school's receipt of the loan check. An alternative form of exit counseling may be given (videotape and/or internet) if a student is unable to attend any of the scheduled sessions and makes arrangements with the financial aid office.

QUALIFYING FOR A SUBSIDIZED VERSUS AN UNSUBSIDIZED LOAN

Regularly enrolled students who are enrolled at least half-time (6 units) and who demonstrate financial need through the financial aid application process may borrow a subsidized loan (the government pays the interest while in school). The maximum subsidized loan an individual student may borrow is the amount of their cost of attendance less their expected family contribution, less all sources of other financial aid and other resources, not to exceed the above maximums. Educational benefits for veterans (defined as having served actual active duty in the military) are exempt from being considered as a resource for subsidized Stafford loans.

Students who do not demonstrate need may still obtain a federal Stafford loan in the form of an unsubsidized loan; however, interest will be charged directly to the student (unsubsidized). Interest on unsubsidized loans starts to accrue at the time of check disbursement. The maximum an individual student may borrow is the amount of their cost of attendance less all sources of financial aid and resources, not to exceed the above maximums.

Federal Stafford loan interest changes annually and is based on the Federal Treasury Bill rate. Interest will never exceed 8.25%. Monthly repayments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will never be less than \$50 per month. In addition to the FAFSA, and all documentation requested to complete your file, a loan requires a separate loan request form (available in the Financial Aid Office). The information for approved loans is sent electronically to Ed Fund (the guarantor), who generates an actual Master Promissory Note which is sent to the student's home to complete. Once this note is completed and sent by the student to the lender, funds are disbursed to the college and are ready to be picked up when the student is notified. (See section on LOAN CHECKS)

FEDERAL ADDITIONAL UNSUBSIDIZED STAFFORD LOAN

Only students who are considered to be independent may apply for this type of Federal Stafford loan. Because they are significantly more costly loans with interest rates that accrue while the student is in school, Las Positas strongly discourages borrowing through this program. Applicants must also apply for a subsidized Federal Stafford before applying for this type of Federal Stafford. The total amount of an unsubsidized loan borrowed may never exceed \$4000 or the student's cost of attendance less other financial aid and resources, whichever is less.

SAMPLE FEDERAL STAFFORD REPAYMENT at average 7% interest rate			
<i>Loan calculators are available at http://www.finaid.org/calculators/scripts/loanpayments.cgi.</i>			
Loan Amount	Monthly Payment	Total Interest	Total Repaid
\$2625	\$52/mo 5 yr term	\$494	\$3119
\$5250	\$61/mo 10 yr term	\$2064	\$2890
\$8000	\$93/mo 10 yr term	\$3146	\$11,146
\$12,000	\$139/mo 10 yr term	\$4720	\$16720
\$15,000	\$174/mo 10 yr term	\$5900	\$20,900

Average Stafford borrowing for the 2004-2005 school year at Las Positas College was \$4852

STAFFORD STUDENT LOAN MINIMUM ENROLLMENT REQUIREMENT

A loan recipient must maintain enrollment in a minimum of 6 units in accordance with federal regulations. A loan student who drops below 6 units at any time will be ineligible for any further loan funds for that academic year, and all future previously approved loan disbursements will be canceled. The student's reduced enrollment status will be reported to his/her Guarantor, and his/her grace period for repayment will begin effective the last day the student was enrolled in 6 units. Should the student return to college and take more than six units the following term, s/he will need to notify their lender of their status change and file a subsequent enrollment deferment form in order to avoid repayment or possible loan default. A student may appeal for reinstatement if there are extenuating circumstances involved. If the appeal is approved, eligibility will be reinstated but the amount of loan eligibility is subject to recalculation.

LAS POSITAS EMERGENCY/BOOK LOAN PROGRAM:

The Financial Aid Office operates a limited emergency book loan program. This loan is only available to a student who has a grant award from LPC where check release will be delayed. A \$10 processing fee is charged. Loans given as a result of college error resulting in a student's Pell check delay will be made at no processing fee charge to the student. Repayment is due upon disbursement of financial aid funds from the school. Should the student become ineligible for payment, the loan is owed immediately by the student. These funds are limited and are often quickly exhausted at the beginning of each term.

FINANCIAL AID AWARD PACKAGES:

Students may be awarded any combination of grants, loans, and workstudy to meet their need. However, as most financial aid awards are need based, your total award package cannot exceed your total financial need. This means some award funds would be reduced so that you receive no more than your total financial need. It is the policy of the Financial Aid Office to reduce first loan awards, then Work Study awards, and finally, FSEOG awards to prevent a student from being over-awarded. Other resources such as veterans benefits, Dept. of Rehabilitation support, TANF Book/Transportation allowance, scholarships, and EOPS book vouchers reduce your unmet need since they are financial resources available to you to meet your educational expenses. In addition, while the **fee waiver** appears as a resource on your award letter, it merely offsets the enrollment fee in the same amount indicated in your cost of attendance and does not serve to reduce your unmet need.

Please also note that an award package contains all of the grants and loans you have been *offered*, not necessarily which you will *receive*. Your award letter indicates the maximum aid package you are offered, but it is based on full-time enrollment. Students enrolled less than fulltime will receive less, and may not be eligible for certain awards depending on their EFC or eligibility requirements. For example, all students meeting the June 30th file completion deadline who have a 0 expected family contribution are offered a \$400 SEOG grant. However, only those students who are enrolled into 12 or more units at the time of the SEOG disbursement will be eligible to receive those funds.

ELIGIBLE PROGRAMS OF STUDY:

Students enrolled in the following programs of study **ARE ELIGIBLE** to receive federal financial aid:

- All Las Positas College programs leading to an Associate in Arts / Science degree
- All Las Positas College programs leading to transfer to a four-year institution
- Las Positas College vocational programs of at least 16 units and 30 weeks — leading to a certificate

Students enrolled in the following programs of study **ARE NOT ELIGIBLE** to receive federal financial aid:

- Certificate programs of less than 16 units (such as Computer Network Technician, Early Childhood Development-Associate Teacher, Beginning Piano Pedagogy, Sheriff's Academy).
- All programs offered which are not yet approved by the State Chancellor's Office are not eligible to receive federal financial aid.

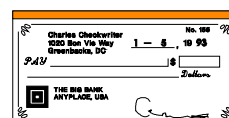
In addition, students who are not in a specific eligible program of study, but are taking classes for self enrichment or to improve job skills are not eligible to receive federal financial aid.

Financial Aid cannot be released until a student has officially declared a major each term with the college. ***The major must be indicated in the Student Registration system (CLASS-WEB).***

HOW AND WHEN WILL I ACTUALLY RECEIVE MY FINANCIAL AID?

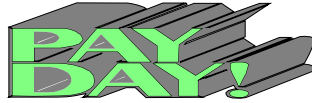
YOUR ACTUAL ENROLLMENT IS VERIFIED AND DETERMINES YOUR CHECK AMOUNT

There are two regularly scheduled disbursements each semester. Because the amount of financial aid you are entitled to receive is directly related to the number of units for which you are actually enrolled, your payment will differ from the amount indicated on your award letter if you are less than fulltime. The Financial Aid Office schedules actual disbursements of financial aid checks only after enrollment is verified. Students who add courses after being paid at a lower enrollment rate will receive additional funds during the next pickup disbursement after the enrollment has been added until the second main scheduled disbursement each semester, at which time enrollment is frozen. Students who decrease enrollment status prior to the second scheduled term disbursement will have their semester Pell grant adjusted accordingly to reflect appropriate payment for the semester enrollment status.



YOU ARE SCHEDULED TO RECEIVE TWO PELL CHECKS and TWO CAL GRANT CHECKS EACH SEMESTER

The first half of your semester Federal Pell check is disbursed to you at the beginning of the semester, and the second half approximately mid-way through the semester. Cal Grant checks are disbursed approximately the 6th week of classes and approximately the midpoint of the term. SEOG checks are disbursed once each semester, on the *second* scheduled disbursement date. Students who were not paid earlier in the term due to completing their files late, or not having registered in time for a payment, or having registered originally in less units but later added, will be paid in-between the two regularly scheduled disbursements during a 'pick-up disbursement'; see the Financial Aid Office or the Financial Aid Website for pick-up disbursement dates.



GRANT CHECKS WILL BE MAILED TO YOUR HOME ADDRESS!

All Pell, SEOG, and Cal Grant Checks will be mailed directly to the student's home address. *It is MOST IMPORTANT that you always maintain your current mailing address with the financial aid and college admissions & records offices..* Address changes must be made PRIOR to 10 calendar days before a check is due to be mailed. Checks are mailed to the current mailing address indicated on your official college records in the Admissions Office. You may correct your official college address through the financial aid office, or the admissions office. Students who have an address within 10 days of when a check is due to be mailed should contact the financial aid office to have their checks HELD and picked up, to avoid mailing to an incorrect address. There will be a \$15 stop-payment fee charged to students whose checks are lost as a result of incorrect addresses maintained with the college or as a result of post office negligence.

PAYMENT POLICIES WHICH MAY AFFECT YOUR ELIGIBILITY OR CHECK AMOUNT

DROPPING TO LESS THAN HALFTIME STATUS BEFORE THE SECOND SCHEDULED DISBURSEMENT AFTER BEING PAID FOR HALFTIME-OR-GREATER ENROLLMENT:

If a student receives a pell check in any term based on initial halftime or greater enrollment, but later drops below halftime before the second scheduled pell disbursement of the term, the student is responsible to repay the difference between the funds received and the amount the student is actually entitled to for less-than-halftime enrollment, if any, or will owe a federal overpayment.

LATE START CLASSES - PAYMENT POLICY

Students are not eligible for payment for a course until it has **BEGUN**. Therefore, if a disbursement occurs *prior* to a late start course beginning, your payment will not reflect enrollment for that course. Once the start date has passed, if you remain enrolled you will be paid during the following pick-up disbursement after the start date.

PAYMENT FOR VARIABLE UNIT COURSES - CLASS ADD DEADLINE

Students who add additional units in variable unit courses after the second scheduled disbursement date for each semester (example:10/31/05 for Fall term 2005 or 4/10/06 for Spring term 2006, for example) may not be paid for the extra units added or earned after these dates. It is the student's responsibility to assure that additional units are added in the admissions office prior to these dates; enrollment may be verified on CLASS-WEB.

FROZEN ENROLLMENT OF PELL PAYMENTS FOR LATE START or VARIABLE UNIT COURSES

In accordance with federal regulations, enrollment for payment purposes will be 'FROZEN' on the date of the second scheduled disbursement of each term (example: 10/31/05 and 4/10/05 for the 2005-2006 school year), and any courses or additional units added after these dates will not receive payment. Be sure all courses are added prior to the FREEZING date to ensure payment.

2005-2006 FINANCIAL AID DISBURSEMENT SCHEDULE

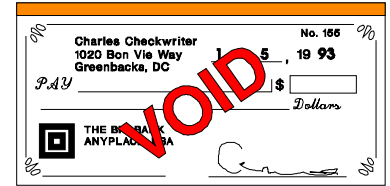
<u>Processing Date</u>	<u>Mail Date</u>	
8/17/05	8/23/05	1ST SCHEDULED FALL PAYMENT 1 st half of FALL PELL GRANT CHECK
8/22/05	8/30/05	
8/29/05	9/6/05	
9/6/05 (Tue)	9/13/05	<i>Sept 5= Last date for NGR</i> <i>(Mon) Sept 5 Labor Day</i>
9/12/05	9/20/05	
9/19/05	9/27/05	
9/26/05	10/5/05	1ST HALF OF FALL CAL GRANT CHECK
10/3/05	10/11/05	
10/10/05	10/18/05	
10/17/05	10/25/05	
10/31/05	11/8/05	2ND SCHEDULED FALL PAYMENT 2 ND HALF OF PELL GRANT 2 ND HALF OF CAL GRANT FULL SEOG GRANT OCT 31 = 60% POINT
11/7/05	11/15/05	<i>Nov 11 = Last Day to Withdraw with W</i> <i>(Fri) Nov 11 Veterans Day</i>
11/28/05	12/6/05	<i>(Wed-Fri) Nov 23-25 Thanksgiving</i>
12/12/05	12/20/05	Dec 21= last day of term

<u>Processing Date</u>	<u>Mail Date</u>	
1/11/05	1/1705	1ST SCHEDULED SPRING PAYMENT 1 ST HALF OF SPRING PELL GRANT CHECK
1/17/06	1/24/06	<i>(Mon) Jan 16 MLK Day</i>
1/23/06	1/31/06	
1/30/06	2/7/06	
2/6/06	2/14/06	<i>Feb 5 = Last Day for NGR</i> <i>(Fri-Mon) Feb 17-20 President's weekend</i>
2/21/06	2/28/06	1ST HALF OF SPRING CAL GRANT CHECK
2/27/06	3/7/06	
3/13/06	3/21/06	
3/27/06	4/4/06	
4/10/06	4/18/06	2ND SCHEDULED SPRING PAYMENT 2 ND HALF OF SPRING PELL GRANT 2 ND HALF OF SPRING CAL GRANT FULL SPRING SEOG GRANT APRIL 6 = 60% Point <i>Apr 10-14 Spring Break</i>
4/17/06	4/25/06	<i>April 15 = Last Day to Withdraw with W</i>
5/8/06	5/16/06	
5/22/06	5/30/06	May 26 = last day of term (Mon) May29 Memorial Day

<u>Processing Date</u>	<u>Mail Date</u>	
6/19/06	6/27/06	FULL LPC Summer PELL GRANT PAYMENT
6/26/06	7/5/06	
7/3/06	7/11/06	<i>(Mon) Jul 4th Holiday</i>

STOP PAYMENT CHARGE POLICY

The college is not responsible for delays due to non-notification of address changes within two calendar weeks, nor for non-delivery due to post office problems. The student will be charged \$29.00 for a stop-payment requested for a financial aid check. Stop payments will not be placed on checks until 10 days from mailing have expired. Replacement checks may take an additional 2 weeks after cancellation to be mailed.



RELEASE OF STAFFORD LOAN CHECKS

Stafford loans are disbursed in two separate checks, generally one each semester. The Financial Aid Office will mail a letter to you notifying you that your loan check has been received and is ready to be picked up. You should receive your letter approximately 7 days after the **scheduled disbursement date** indicated on your promissory note and loan disclosure statement (a form which is usually forwarded by the lender directly to you once the loan is processed). **PLEASE NOTE: 'Disbursement dates' which are indicated on a lender's disclosure statement refer to the date the lender will mail checks to the college, NOT when checks will be available for students to pick up at the college!** This letter must be brought to the financial office during drop-in hours or by prior appointment in order to receive approval for check release. Once check release is approved, you may go to the college business office, Bldg. 100, to actually sign for and pick up the loan check. The first loan check will not be disbursed until 30 days after the beginning of the semester, to assure students have remained enrolled and in accordance with federal regulations.



COLLEGE BUSINESS OFFICE (BUILDING 100) HOURS:

8:00 a.m. to 5:00 p.m. Monday – Friday

Students must make special arrangements to pick up their loan checks after 5:00 pm by calling 373-4994 or 373-4993 in advance.

FEDERAL WORKSTUDY CHECKS

Federal Work-Study checks are produced by the Payroll Office once a month, based on hours worked during from the 16th of the previous month to the 15th of the current month. Time sheets are due on the 15th of each month, and paychecks arrive on the last day of each month. If the last day falls on a weekend or a holiday, the check will be available the last working day before the weekend or holiday. Checks are to be picked up from the college business office, Building 100.

REQUIRED IDENTIFICATION

You will always be asked to present one type of photo ID (such as a California driver's license or California Identification Card) each time you pick up any kind of check at the Business Office.

REGULATIONS REGARDING COMPLETE WITHDRAWAL FROM ALL CLASSES AFTER FINANCIAL AID PAYMENTS ARE RECEIVED

RETURN TO TITLE IV FEDERAL REPAYMENT POLICY

A federal law requires students to repay a portion of the funds received if they withdraw before the 60% point of the term, as measured in calendar days, not school days.

The 60% date for Fall term 2005 is October 31, 2005

The 60% date for Spring term 2006 is April 10, 2006.

Students who completely withdraw after these dates will not owe a repayment.

According to the day of withdrawal, the Financial Aid Office must calculate the percentage and amount of the grant that the student has "earned", and the percentage and amount of the grant that was "unearned", based on the number of days attended compared to the number of days in the complete term. The institution must repay part of this debt on the student's behalf based on the value of the enrollment fees assessed for the student's classes. The student must repay the institution the amount that was paid on the student's behalf. The remaining amount the student must repay to the federal government. Students who are thinking of withdrawing are highly encouraged to visit the Financial Aid Office first to discuss the situation, and to receive advice regarding their potential repayment liability.

What happens to my awarded grant funds if I withdraw from all my classes?

- The amount of assistance you have earned is determined up to the point of withdrawal. That is, if you completed 30 percent of the semester, you earned 30 percent of the assistance you were scheduled to receive. If you received more assistance than you earned, you must repay the excess funds.
- If you withdraw from school before 60% of the semester is over, you may have to return a portion of the funds received, even if your withdrawal is not determined until after the end of the term.
- The Financial Aid Office will calculate how much you owe, and inform you in writing of the amount.
- Note: If you withdraw from school after 60% of the semester is over, you may not need to pay back the financial assistance you received.

Do I need to notify the Financial Aid Office if I withdraw from school?

- Yes! Inform the Financial Aid Office immediately. Discuss your academic or personal reasons for leaving. Perhaps you can stay enrolled but take fewer courses, or use services (such as tutoring or personal support) that will help you stay enrolled.
- If you must withdraw, begin the withdrawal process with the Office of Admissions and Records, Building 700. or on CLASS-WEB.
- The Financial Aid Office will notify you of how much you will owe and how you will have to repay it.
- Note: If you leave without following proper procedures and you owe a R2T4 (Return to Title IV) funds, the Financial Aid Office will put an institutional hold on your future Las Positas registration and transcripts. Also, a NATIONAL HOLD will be placed on your future aid eligibility at any institution through NSLDS (National Student Loan Data System).
- After the hold is placed, you will be required to repay your funds. You will have to pay directly to the Las Positas College Financial Aid Office before August 30th; after August 30th your funds are due directly to the Federal

Government and you will need to contact them directly to arrange repayment. Your financial aid eligibility will be reinstated when you have arranged your repayment.

How does the Financial Aid Office calculate how much I owe back?

- The Financial Aid Office determines how much you owe back using a specific formula set by the Federal Government.
- EXAMPLE: Let's say you were awarded a \$1000 Grant and there are 100 days in the term. If you drop out on the 26th day, then you earned 26% of your grant.
- The Financial Aid Office will calculate what you earned, and what you did not earn:

You earned: \$1000 Grant x 26% = \$260

You did not earn: \$1000 x 74% = \$740

- Las Positas College will owe some of the money back to the federal program. That College share will depend on the number of units you took. You will owe Las Positas this amount:

If you took 12 units at \$18 each, your total enrollment fee is \$216

- The College share will be: \$216 x 74% (unearned) = \$160, Las Positas will refund this to the federal government on your behalf.

You will owe Las Positas College \$160 directly.

- You will have to pay back to the federal funding program the unearned amount minus the College share times 50%:

Unearned amount minus the College share: \$740 - \$160 = \$580

The amount you have to pay back the federal program: \$580 x 50% = \$290

You will have to repay \$290 to the Department of Education. You may work with Las Positas to return the funds through the college if it is before August 30, or you must work directly with the federal government after August 30th.

Repaying the Institutional Portion of an overpayment

The amount of institutional funds the college pays the federal government on the student's behalf will be immediately posted on the student's account and a college hold will be placed. The hold will be lifted only upon full repayment of the institutional portion of funds to the college, or upon execution of an agreement between the student and the financial aid office with satisfactory repayment arrangements. The hold will be reinstated if the repayment terms of the agreement are not upheld. As with all debts to the college, any portion of the institutional portion of the repayment due directly to the college which is unpaid at the end of the school year may be referred to the state COTOP collection program, which repays the debt (in addition to a 25% collection fee) by retaining funds from the student's state income tax refund.

Repaying the Federal Portion of an overpayment

The student will be responsible for repaying the federal government 50% of the unearned amount of financial aid received (minus the amount the College paid on the student's behalf). A student who completely withdraws will be notified by letter by the Financial Aid Office. The student will have 45 days from notification to repay the unearned federal amount to the College, which will then return the repayment to the federal government. If not repaid within 45 days, the overpayment will be reported to the federal government, and a nationwide "HOLD" will be placed on the student's eligibility. The student will lose eligibility for all federal aid at every college nationwide until satisfactory repayment arrangements are made directly with the federal government, or until the

funds are repaid in full. Students may pay the federal portion of their debt directly to the college before August 31, 2006, after which it will be referred to the Department of Education for collection, and the college will no longer be involved in the collection process.

Students who receive all 'F' or 'NC' grades are also equally subject to Return to Title IV procedures per federal regulations, unless the student can document that s/he remained in attendance in at least one course throughout the semester.

If the instructor or the student cannot document the last day the student was in attendance, the 50% point in the term is to be assumed, and the student will owe an overpayment based on having earned only 50% of the award. If the student is able to document that s/he remained in a class throughout the term, Return to Title IV will not apply. It is the student's responsibility to provide documentation.

Repayments are credited in the following order:

·to outstanding loan balances (which reduces the student's principal due) for the payment period or period of enrollment for which a return of funds is required in the following order:

- Unsubsidized Federal Stafford loans.
- Subsidized Federal Stafford loans.

· If funds remain after repaying all loan amounts, requires those remaining funds to be credited in the following order:

- Federal Pell Grants for the payment period for which a return of funds is required.
- Federal Supplemental Educational Opportunity Grants (FSEOG) for the payment period for which a return of funds is required.

Repaying the federal portion of an overpayment

The federal portion of the student's overpayment is reported to the Department of Education 45 days after the student's notification, if the student has not repaid their overpayment to the college within that time. However, if a student wishes to repay the entire federal portion of their debt *within the same school year* in which the debt was incurred, they may do so through the financial aid office. The financial aid office will then forward the funds to the federal government and the national hold will be lifted.

To repay the federal portion of an overpayment *after August 31st, 2006* a student must make full payment to the Department of Education or make satisfactory repayment arrangements as follows:

ED COLLECTIONS: 1-800-621-3115
U.S. Department of Education
Federal Student Aid Programs
P.O. Box 4222
Iowa City, Iowa 52245

Las Positas College



2005-2006 SATISFACTORY ACADEMIC PROGRESS POLICY



This policy applies to all forms of federal Title IV student aid (Pell Grants, SEOG Grants, Federal Workstudy and Stafford Student Loans, and the Cal Grant Program). These standards do not apply to the California Board of Governors Fee Waiver Program. Although a student should enroll in a minimum of 15 units each semester to make normal progress toward the completion of degree requirements in two years, enrollment in a minimum of 12 units is required if the student is to be funded as a full-time student. Federal regulations require that the standards applied to students receiving financial aid also apply to those students during periods when they are not receiving aid. To measure satisfactory academic progress, the Financial Aid Office uses the following 'SATISFACTORY ACADEMIC PROGRESS' policy.

ACADEMIC STANDARDS AND GRADING:

The Las Positas College standards outlined in the "Academic Probation and Dismissal" section of the College Catalog apply to all students. For the purpose of determining eligibility to receive financial aid, overall quality and quantity of performance (as measured by grade point average and number of units completed) is reviewed and evaluated by the Financial Aid Office. Satisfactory Progress is assessed prior to the student's first disbursement of the school year, and again at the end of each semester once grades are available.

EVALUATION OF PROGRESS DURING TERMS WHEN STUDENT DID NOT RECEIVE AID

In accordance with federal regulations, satisfactory academic progress for all students must be evaluated whether or not financial aid was received or applied for.

Students with no previous academic history at Chabot/Las Positas Community College District are assigned a 'PROGRESS' status.

Students who have attended Chabot/Las Positas Community College District previously without the benefit of financial aid are held to the same Academic college standards indicated in the official college catalog, as follows:

- *Students in good standing will be given a Financial Aid 'PROGRESS' status.
- *Students on 'Progress Probation I' will be placed on Financial Aid 'WARNING' status.
- *Students on 'Progress Probation II' will be placed on Financial Aid 'SUSPENDED' status.
- *All students who have attended Chabot/Las Positas Community College District who have less than a 2.0 cumulative GPA after four terms of attendance are placed on Financial Aid 'GPA SUSPENSION' status in accordance with federal regulations, until their cumulative GPA is brought up to a minimum 2.0.
- *Students who received financial aid at Chabot/Las Positas College in the past who had a break in either attendance or in receiving financial aid will have their current satisfactory academic progress status evaluated as follows: a term by term evaluation applying current SAP standards will be performed starting with the last official financial aid SAP status calculated on the student's records.

MINIMUM CUMULATIVE GPA REQUIREMENT:

Any student who has completed prior units at Chabot/Las Positas Community College District who has a cumulative grade point average (GPA) of less than 2.0 will be placed on Financial Aid 'GPA WARNING' status. Students may receive financial aid while on warning, but must meet satisfactory academic progress requirements each term in order to continue eligibility. Such student with less than 2.0 GPA will continue on GPA WARNING until their cumulative GPA is brought above 2.0. Such students who subsequently fail to meet satisfactory academic progress in any term while on GPA WARNING will be suspended after that term. Students must have a minimum cumulative 2.0 GPA in order to be eligible for the Stafford loan program.

Any student who has attended two or more years (6 quarters or 4 semesters) at Chabot/Las Positas Community College District who has a cumulative GPA of less than 2.0 is ineligible for financial aid and will be placed on a 'GPA SUSPENDED' status. Students may not receive financial aid while suspended. Such students with less than 2.0 GPA will continue on SUSPENDED status until their cumulative GPA is brought above 2.0, in accordance with federal regulations.

MAXIMUM TIME FRAME ALLOWED:



With respect to the college's "satisfactory academic progress" policy, a student must complete his or her program in a period of time no longer than 150% of the school's published program length. Las Positas College will measure the progress of all students in *attempted* semester units taken at the Chabot/Las Positas Community College District. **An 'attempted unit' is defined as any unit the student remains enrolled in AFTER the add/drop period.**

Using the 150% limit, students pursuing an A.A./A.S. degree or transfer program are ineligible for financial aid after **90 attempted units**. A student enrolled in a Certificate program may attempt a maximum of 150% of the published length of that individual program (measured in units) according to the college catalog. Up to 30 units of remedial basic skills courses and all ESL courses may be excluded from the 150% limit. Once this limit has been reached, no further financial aid can be received.

The maximum time frame includes units attempted within the Chabot/Las Positas Community College District during all periods of enrollment in which the student did or did not receive financial aid. The maximum time frame also includes evaluated units from prior colleges which meet program requirements of the student's current academic objective as determined from official transcripts. This is required if the student has requested inclusion of prior academic credit for any purpose within the college, and is required for all students with a prior bachelor's degree seeking loan eligibility. If the student's total units equal or exceed the maximum time frame of 150% (equivalent to 90 attempted units for an A.A./A.S. or transfer), his/her eligibility for financial aid will be terminated. If there are extenuating circumstances, the student may appeal for an exception to this policy by submitting a Petition for Excessive Units to the Financial Aid Officer.

FORMULA TO DETERMINE A STUDENT'S TOTAL UNITS FOR FINANCIAL AID

**Total attempted units within the Chabot-Las Positas
Community College District**

LESS up to 30 Basic Skills and all ESL units

**PLUS Units transferred in from prior colleges which
meet program requirements of the
student's major**

**EQUALS TOTAL UNITS TO BE COUNTED TOWARD
MAXIMUM TIME FRAME**

At 30 Units the student must complete a Student Education Plan with a counselor.

At 90 Units the student is no longer eligible for financial aid except by petition.

STUDENT EDUCATION PLANS AND 30 UNIT REQUIREMENT:

Students are highly encouraged to meet with a college counselor to prepare a **Student Educational Plan** as soon as possible and to assure that s/he understands the requirements necessary to reach his/her academic objective. However, once a student has attempted 30 units (according to the formula in the box above), s/he must meet with a counselor to complete a Student Education Plan. Additionally, all students intending to transfer units from prior colleges must obtain a Student Education Plan so that prior units from all submitted transcripts of previous colleges are evaluated to determine the number which will apply to the student's current major; this number is used to determine the student's total financial aid units to be applied to the 150% limit. The student may meet with an EOPS counselor, DSPS Counselor, or may make an appointment in General Counseling, Building 700, 424-1400. The purpose of the Student Education Plan is to assure that the student is fully aware of the courses remaining which are required to meet his/her graduation or transfer requirements, so as to assure the student can plan to complete his/her coursework within the limited remaining time allowed for receiving financial aid. It is the student's responsibility to follow the correct program requirements so that they can complete their program within the allotted financial aid timeframe. The student and counselor complete a 'Financial Aid Student Education Plan Certification' form and submit it to the financial aid office to document that an SEP has been completed. For students with prior bachelor's degrees seeking a student loan, please see below.

PRIOR COLLEGE UNITS/DEGREES:

For policy regarding credit for units earned at previous colleges, refer to the "Transcripts from Other Colleges" section of the college catalog. Students wishing to borrow a Stafford loan for the first time at Las Positas who have previously borrowed at other colleges **MUST** submit official transcripts from their prior colleges where loans were borrowed. Students who have received a bachelor's degree from any college or university, whether inside or outside the United States are **ineligible** for Title IV grant programs. Students with a prior bachelors degree **MUST** submit an official academic transcript from the institution which granted their degree, and must obtain a Financial Aid Student Education Plan Certification prior to loan or federal workstudy approval. Loan approval for students with a previous bachelors degree requires that the student enroll into courses which are needed for completion of a new academic objective.

MINIMUM NUMBER OF UNITS AND GPA WHICH MUST BE EARNED EACH SEMESTER:

Satisfactory academic progress for all financial aid programs is based on earning 67% of the total number of units attempted each semester with a minimum 2.0 GPA. 'Attempted units' are defined as any units you remain enrolled in after the add/drop period each term. Units "earned" or "completed" with satisfactory progress are those courses in which a grade of A, B, C, D, or CR is received. The number of units you complete with a grade of "I", "W", "F", "WF", "WP", "NC" and for audited classes will not count toward your minimum satisfactory academic requirement of 67% of units completed. **EXAMPLE CHART:**

Status	Attempted units	Completed units (67%)
Full-time	18	12
Full-Time	15	10
Full-Time	12-13	9
$\frac{3}{4}$ Time	11	7.5
$\frac{3}{4}$ time	9	6
$\frac{1}{2}$ time	8	5.5
$\frac{1}{2}$ time	7	5
1/ 2 time	6	4
Less than $\frac{1}{2}$ time	5	3.5
Less than $\frac{1}{2}$ time	3	2

Term gpa must be 2.0 with 67% completion rate to make satisfactory academic progress.

STAFFORD STUDENT LOAN ADDITIONAL MINIMUM ENROLLMENT REQUIREMENT:

In addition to completing a minimum of 67% of the units attempted with a 2.0 GPA, **a loan recipient must maintain enrollment in a minimum of 6 units** in accordance with federal regulations, *and at least 6 unit of classes must have begun prior to release of a loan check.* A loan student who drops below 6 units at any time will be ineligible for any further loan funds for that academic year, and all future previously approved loan disbursements will be canceled. The student's reduced enrollment status will be reported to his/her Guarantor, and his/her grace period for repayment will begin effective the last day the student was enrolled in 6 units. Should the student return to college and take more than six units the following term, s/he will need to notify their lender of their status change and file a subsequent enrollment deferment form in order to avoid repayment or possible loan default. A student may appeal for reinstatement if there are extenuating circumstances involved. If the appeal is approved, eligibility will be reinstated but the amount of loan eligibility is subject to recalculation per federal and state regulations.

GRADE CHANGES AFTER FINAL GRADES ARE ISSUED:

It is the student's responsibility to notify the financial aid office of any official grade changes that would affect the student's satisfactory academic progress status.

FAILURE TO MAKE SATISFACTORY ACADEMIC PROGRESS:

The Financial Aid Office will send letters at the end of each semester, after grades are evaluated, to students who fail to maintain Satisfactory Academic Progress. Summer session is considered a semester and grades are evaluated in the same manner as fall and spring semesters.

WARNING:

If the student fails to complete 67% of the units attempted with a 2.0 GPA s/he will be placed on WARNING status.

The student will continue to qualify for financial aid. Grant funds will continue to be paid on the first scheduled disbursement date each semester while a student remains on warning.

The student's Warning status will be cleared when s/he completes at least 6 units and at least 67% of the total semester units attempted with a 2.0 GPA, or earns 6 units and 67% of the units attempted during the summer term with a 2.0 GPA.

SUSPENSION:

A student will be placed on SUSPENDED status if the student:

- 1) fails to make financial aid satisfactory academic progress while on WARNING status; or
- 2) fails to make financial aid satisfactory academic progress during ANY three semesters; or
- 3) has a cumulative GPA below 2.0 after two years of college attendance (two years of college attendance" is defined as any 4 semesters of attendance or the equivalent, including summer); or
- 4) s/he is DISMISSED from college, or
- 5) s/he withdraws from all of his/her classes or earns 0 units with a 0 GPA during any term

A STUDENT WHO WITHDRAWS OR RECEIVES ANY COMBINATION OF "F"s, "NC"s, OR Instructor Withdrawals IN ALL HIS/HER CLASSES WILL AUTOMATICALLY BE SUSPENDED, AND MAY BE SUBJECT TO REPAYMENT OF A PORTION OF THE FUNDS RECEIVED IF THE STUDENT WITHDRAWS PRIOR TO THE 60% POINT IN THE TERM (see "Return to Title IV Repayment Policy").

Students receiving any combination of all F and/or NC grades are assumed to have unofficially withdrawn and are treated in accordance with Return to Title IV regulations, unless it can be documented that the student remained in one course for the entire term and completed with a failing grade.

A student who is suspended a second time after reinstatement is automatically terminated from all financial aid eligibility and is ineligible for reinstatement except by appeal.

REINSTATEMENT OF FINANCIAL AID ELIGIBILITY:

Reinstatement of eligibility for financial aid is possible after suspension due to lack of satisfactory progress by doing one or more of the following, based on the reason for lack of progress:

1. completing a minimum of 6 units in academic or vocationally-relevant coursework (**Physical Education courses do not generally meet this standard**) and completing 67% of units attempted with a 2.0 GPA during a single semester; and/or
2. raising his/her cumulative GPA to 2.0 if a deficient GPA is the cause for suspension

APPEAL PROCEDURE

To appeal an unsatisfactory progress status, a student may complete and submit to the financial aid office a Petition For Reinstatement Or Continuation Of Financial Aid, or may write a letter of petition. The disqualified student must include a written explanation of reason for petition along with corrective action to be taken as applicable, and attach documentation to support his/her case. Subsequent review and a determination will be made based upon several factors, including Federal and State regulations, the student's academic and financial aid history and the student's clearly stated and documented extenuating circumstances. Examples of extenuating circumstances are death of an immediate family member, injury or illness of the student, or other special circumstances as appropriate. The student will be advised in writing of the decision. If dissatisfied with that decision, the student may request that his/her Petition be submitted for further review by the Student Services Appeals Committee by submitting the request in writing to the Vice President of Student Services, Building 700.

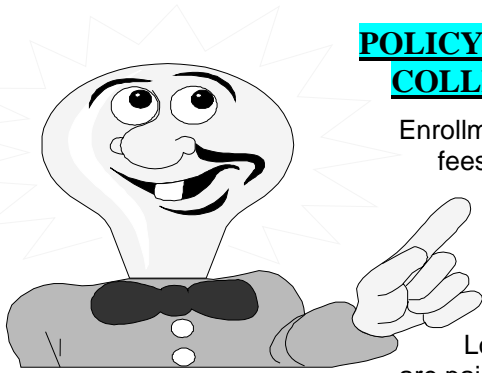
Once determined, the Appeals Committee's recommendation is referred to the Vice President of Student Services, whose decision is final. The student will be notified in writing of the final decision regarding the appeal.

Students who believe their status (WARNING OR SUSPENSION) has been determined in error should contact the Financial Aid Office as immediately as possible to discuss their situation and to determine if an error has been made.

(end of Satisfactory Academic Progress Policy)

OTHER LAS POSITAS POLICIES WHICH PERTAIN TO FINANCIAL AID

POLICY REGARDING OUTSTANDING FEES OR DEBTS OWED TO THE COLLEGE



Enrollment, Non Resident tuition, Mailing, Student Activities, and Student Representation fees will be deducted directly from a grant check or a scholarship check. If a student has not authorized approval for other fees or debts (such as bookstore holds or library fines) to be deducted directly from his/her financial aid grant check, the check will not be mailed, but will be held until the debt is repaid to the college business office. The business office will release the check once the debt is paid in full. Debts cannot be deducted from Stafford loan checks since they are issued by the lender. Loan checks will be held by the business office until outstanding debts to the college are paid in full.

REPEAT POLICY

Las Positas only pays for a repeated class if the student previously earned a "D", "F", or "NC" grade for the course. A class may only be repeated once, in accordance with the Repeat policy stated in the College Catalog.

REFUND OF REGISTRATION FEES

Students who officially withdraw from LPC who have paid for their courses may apply for refunds of registration fees and tuition paid in accordance with the college's Refund Policy as stated in the college catalog. Students who have received financial aid and apply for a refund after withdrawing, may have all or a portion of the refund returned to the original financial aid program account. Students who receive a fee waiver after paying for enrollment fees may apply for a refund of enrollment fees at the Admissions Office. Refunds due to fee waivers may be made retroactively for the entire year until the last day of classes during spring semester.

POLICY REGARDING REPAYMENT OF FINANCIAL AID OVER-AWARDS

An over-award results when a student receives more aid than he or she is eligible to receive. In the event of a financial aid overpayment the student is required to repay the funds received regardless of the cause of overpayment, even if the overpayment was due to a college error. Students who receive Title IV funds but never attend a class are ineligible to receive any aid, and must repay all funds received. When a student withdraws from LPC prior to the 60% point in the semester after receiving a financial aid payment, s/he will be subject to repayment of some of the funds received in accordance with the RETURN TO TITLE IV POLICY stated above. A hold will be placed on all academic records and registration for future semesters for students who have overpayments. The hold may be temporarily lifted if satisfactory repayment plans are made and payments are received accordingly. If the student plans to return to school the following semester, financial aid will not be paid until the over-award amount is paid in full or after 60% of the term has been completed with satisfactory progress. Students may not have a prior year's overpayment repaid by current year's Title IV funds.

Unpaid debts due the college are subject to be sent to collections through the California Community College Chancellor's Office COTOP Program; a 25% collection fee is added. Such debts would be collected through seizure of future California income tax refunds due the student.

POLICY REGARDING RETROACTIVE FINANCIAL AID PAYMENTS

Retroactive payments will not be made for any semesters during which academic progress (2.0 term GPA) was not earned. Retroactive payments are based on the number of units completed, not attempted.

POLICY REGARDING STUDENTS TAKING COURSES CONCURRENTLY AT LAS POSITAS AND CHABOT

As a general rule, a student should receive financial aid from Las Positas if s/he is taking 6 or more units at Las Positas and less than 6 units at Chabot, and vice versa. Las Positas and Chabot Colleges operate under a consortium agreement whereby cross-enrolled students may receive aid at either college, but must remain with the same college for financial aid purposes for the entire academic year. For any semester in which courses are taken concurrently at Las Positas and Chabot colleges grades and units will be combined and reviewed to determine if progress standards were met.

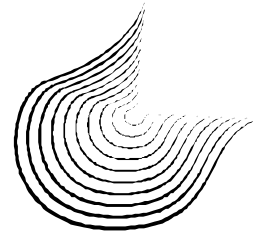
POLICY REGARDING CONSORTIUM AGREEMENTS WITH OTHER COLLEGES

Effective June 1, 2005, Las Positas College, as a student's home institution, will not allow payment of financial aid for courses taken concurrently at other colleges outside of the Chabot/Las Positas Community College District.

Las Positas will, however, agree to a consortium agreement issued by another college acting as a student's home institution, which allows the student payment at the home institution for courses taken at LPC. Such agreement necessarily disallows financial aid payments directly from LPC, but does allow a fee waiver.

POLICY REGARDING FRAUD

A student who attempts to obtain financial aid by fraud will be suspended from financial aid for unsatisfactory conduct. The college will report such instances to local law enforcement agencies, the California Student Aid Commission, and to the Federal Government, Office of Inspector General. Restitution of any financial aid received in such manner will be required, and federal fines and possible imprisonment imposed.



POLICY REGARDING DROPPING CLASSES AFTER RECEIVING FINANCIAL AID

Students who completely withdraw prior to the 60% point in a semester owe the federal government a refund of a portion of the aid received. Refer to the section 'RETURN TO TITLE IV AID' for detail. Such students are placed on suspension status for future financial aid at Las Positas per the Satisfactory Academic Progress Policy.

Students who withdraw from some of their classes will be affected if they do not complete 67% of the units attempted in a semester. Please refer to the Satisfactory Academic Progress Policy section on the previous pages for details.

Students who were initially paid a pell grant based on a halftime or great enrollment status, but who later dropped below halftime before the second scheduled disbursement date of the term, will owe a partial (or possibly full) refund of their grant funds. Student grant eligibility is based on enrollment on the second scheduled disbursement each term, also known as as the 'frozen enrollment date'. Please refer to the Satisfactory Academic Progress Policy section on the previous pages for details.

FAMILY EDUCATIONAL RIGHT TO PRIVACY ACT (FERPA) POLICIES AND PROCEDURES - FINANCIAL AID OFFICE

Academic information related to admissions, enrollment, grades and the like is protected under FERPA by the Office of Admissions and Records. Inquiries made anywhere on campus related to academic information contained on the admissions application or academic transcript must be directed to the Office of Admissions and Records.

The Financial Aid Office adopts the following policies and procedures regarding release of financial aid information in relation to the Family Educational Rights and Privacy Act, <http://www.ed.gov/offices/OESE/SDFS/actguid/infshare.html>

Much of the information disseminated in the Financial Aid Office is general in nature and would be made readily available in printed material, in person, over the telephone, via email or any other media. No identification is required to obtain this information and no consent is required to obtain general information. General information about financial aid, scholarships, and student employment includes eligibility criteria, deadlines, hours of operation, policies and procedures, cost of attendance, satisfactory progress, selection criteria for scholarships, awarding priorities, and other related topics.

In general, financial aid and scholarship records pertaining to an individual student are confidential. Requests for information regarding financial aid and scholarship confidential information are honored for agencies* who have legal access to those records *without* consent of the student.

A complete list of agencies or individuals to whom an institution may release personally identifiable information from an Educational Record of a student without consent is available in the Family Educational Rights and Privacy Act statute, (Public Law 93-380 s438). Access to student records is generally given to:

- 1) Officials and employees of the Chabot/Las Positas Community College District; provided that any such person has a legitimate educational reason for inspecting a record.
- 2) Federal and state officials so authorized.
- 3) Officials of other public or private schools where the students seeks or intends to enroll.
- 4) Agencies or organizations in connection with a student's application for, or receipt of financial aid; provided that information permitting the personal identification of students may be disclosed only as necessary for purposes relating directly to that aid.
- 5) The National Student Loan Clearinghouse, which receives enrollment data as a third party servicer of the college and transmits the data to the National Student Loan Data System.
- 6) Accrediting organizations in order to carry out their accrediting functions.
- 7) Organizations conducting studies for, or on behalf of, educational agencies or institutions for purposes allowed in Title 5 and so long as that information that allows personal identification of a student is kept confidential and destroyed when no longer needed.
- 8) Appropriate person in connection with an emergency if the information is necessary to protect the health or safety of the student or other persons.

Third party individuals or agencies who do *not* have legal access to individual student financial aid or scholarship records *without* consent will be required to show written consent of the student. Third party individuals include, but are not limited to, parents of students over 18 years of age, spouses, siblings, friends, and betrothed. Third party agencies include, but are not limited to landlords, social services, creditors, and potential employers. Written consent must include the student's signature

and date. A written consent that is faxed must include photo identification as well. Third parties will be required to identify themselves and inquiries will be logged into the student's file.

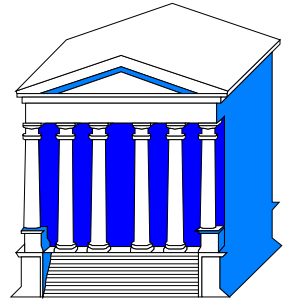
Students (and former students) have a right to inspect their own financial aid records. Students must identify themselves to access their own financial aid records. In person, photo identification would be required. Valid photo identification includes, but is not limited to, a valid Las Positas College Identification Card, a valid driver's license, a valid DMV identification card, or a valid passport.

Additional procedures related to student records in the Financial Aid Office are explained below:

Parents of federally "dependent" students provide essential information to the student's financial aid application and therefore are part of the same application and would not need written consent to access the student's *aid application* information. Again, academic information would be protected under the policies of the Admissions and Records Office.

Spouses of federally "independent" students provide essential information to the student's financial aid application and therefore are part of the same application and would not need written consent to access the student's *aid application* information. Academic information would be protected under the policies of the Admissions and Records Office.

Student's Rights and Responsibilities



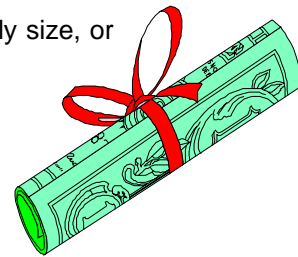
YOU HAVE THE RIGHT TO:

1. Know what financial aid programs are available;
2. Know the deadline for submitting applications for each of the programs available;
3. Be informed of financial aid policies and procedures;
4. Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need;
5. Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
6. Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
7. Know how the financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not;
8. Request an explanation of the various programs in your financial aid package;
9. Know the terms of any loans you receive, and your deferment, cancellation, and forbearance rights;

YOU HAVE THE RESPONSIBILITY TO:

1. Complete all application forms accurately and submit them on time;
2. Provide correct information. Misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense resulting in up to a \$10,000 fine;
3. Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
4. Read and understand all forms that you are asked to sign and keep copies of them;
5. Accept responsibility for all agreements that you sign;
6. Repay all loans including the interest on those loans;
7. Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner;
8. Be aware of refund and repayment procedures;
9. If you are a recipient of a student loan, notify your lender, LPC Financial Aid, and Admissions and Records Offices of any changes of address, name, graduation date, and/or enrollment status;
10. If you have a loan, attend a loan Entrance Interview prior to receiving the first disbursement of your loan(s) and an Exit Interview prior to receiving the second disbursement or prior to leaving LPC for any other reason;

11. File all required student loan deferment or cancellation forms on time:
12. Report any change in the information used to determine your eligibility, including name, family size, or financial resources;
13. Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.



Other Information Regarding Las Positas College

CAMPUS SECURITY/STUDENT RIGHT TO KNOW INFORMATION

Information is available in the Office of the Vice President of Student Services, Building 700, Room 716, 373-5805, regarding crime statistics and related inquiries. Publication of this information is available upon request. For more information refer to the California Community Colleges Chancellor's Office Student Right to Know Website at <http://www.cccco.edu/divisions/tris/mis/srtk.htm>

EQUAL OPPORTUNITY STATEMENT

In compliance with the provisions of Title VI of the 1974 Civil Rights Act, Title IX of the Educational Amendments of 1982 (45 CFR 86), the Rehabilitation Act of 1983, Section 504.104.7 and 104.8 A and B (PL93-112), and the Americans with Disabilities Act of 1992 legislation, and Las Positas College policy, the Las Positas College Financial Aid Office does not discriminate on the basis of age, sex, sexual orientation, race, color, national or ethnic origin, or disability in the determination of financial aid eligibility.

ACCREDITATION INFORMATION

Las Positas College is approved by the Office of the Chancellor of the California Community Colleges and is fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education. The Office of Private Post-secondary Education also approves Las Positas College to offer courses to U.S. Veterans for collection of veterans' benefits. The accreditation reports and approval are available for review in the Office of the President.

Other Sources Of Funds

SCHOLARSHIPS

Scholarships are funds made available by sources generally other than the government, such as private businesses, organizations, clubs, colleges, etc., for students to help with the costs of their education. Generally students must compete for scholarships. Awards have many different criteria; they may or may not depend on financial need, may be aimed toward a specific major or type of student, may have a high GPA requirement or may not.



THE LAS POSITAS SCHOLARSHIP PROGRAM

During February each year the Las Positas Scholarship Program is advertised, and students may begin to apply for a variety of awards available only to Las Positas students. In 2005, approximately \$40,000 was awarded to nearly 50 Las Positas students. Applications are available in Building 1500 beginning early February. Deadline will be mid-March. Contact the financial aid office in the spring for more details.

OUTSIDE SCHOLARSHIPS

A list of current "outside scholarships" is posted in the Financial Aid area and is updated frequently. These are scholarships often from local, statewide and national organizations or foundations, which are not specifically for Las Positas students, but

which would be of particular interest to LPC students. Often transfer scholarship opportunities for four year colleges are listed. Deadlines vary greatly, so make it a point to check the list frequently. During 2005, approximately \$60,000 was awarded to Las Positas students through outside scholarships.

OTHER SCHOLARSHIP OPPORTUNITIES:

There are hundreds of thousands of scholarship opportunities that an ambitious student can discover. While there are many reference books available, they quickly become outdated. Today, the very best way to seek current information is through the World Wide Web, which is free. Students may use the computers in the Learning Resource Center for this purpose. Students can search huge databases to seek scholarships for which they meet the qualifications. Or, several FREE on-line scholarship searches are available, which do the searching for the student based on an application the student completes.

<http://www.finaid.org/> (financial aid information page)

<http://www.fastweb.com> (Fast Web, a free scholarship search)

www.wiredscholar.com

SCHOLARSHIP SEARCH COMPANIES / SCHOLARSHIP SCAMS:

There are many businesses who would like to sell you the opportunity for them to search for scholarships for you. **We highly discourage paying anyone to do this type of service, which the student can do for free utilizing the same data, directly on the web.** For further and specific information regarding **scholarship scams**, go to the following web page:

<http://www.finaid.org/scholarships/scams.phtml>



LOCAL LOAN FUND: LIVERMORE STUDENT EDUCATION LOAN FUND (SELF)

For Livermore residents or graduates of a Livermore High School. Application deadline June 1 (loans are granted once each year). Typically \$1000 annual loan awards are granted by a private Livermore organization. Applications are available in the Financial Aid Office and are filed directly with the organization.

OTHER IMPORTANT FINANCIAL AID-RELATED RESOURCES

FEDERAL STUDENT INFORMATION CENTER

for questions about Federal student financial aid:
Box 84 Washington, D.C., 20064
8 a.m. - 8 p.m. Eastern Time
1-800-4-FEDAID (1-800-433-3243)

U.S. DEPARTMENT OF EDUCATION HOME PAGE

Financial Aid Information / FAFSA EXPRESS electronic versions of the Free Application for Federal Student Aid)
<http://www.ed.gov/offices/ope/> <http://www.ed.gov/finaid.html>

U.S. DEPARTMENT OF EDUCATION PIN NUMBER

[HTTP://WWW.PIN.ED.GOV](http://www.pin.ed.gov)

NATIONAL STUDENT LOAN DATA SYSTEM STUDENT ACCESS:

<http://www.nsls.ed.gov/>

EDUCATION TAX CREDITS / HOPE SCHOLARSHIPS

<http://www.ed.gov/studentaid>

CALIFORNIA STUDENT AID COMMISSION<http://www.csac.ca.gov>

for questions and information about Cal Grant A, B, and C:
 P.O. Box 419026 , Rancho Cordova, CA 95741-9045 (916) 445-0880

MAPPING YOUR FUTURE:

Information on career planning, college selection and financial aid.
 Email: mapping-your-future@tgsac.org or contact the CSAC Information page (listed above)

**ED FUND (A SERVICE OF THE CALIFORNIA STUDENT AID COMMISSION)**

FOR LOAN QUESTIONS / PROBLEM RESOLUTION:
 Ed Fund
 P.O. Box 419045 Rancho Cordova, CA 95741-9045
 EDFUND DEFAULT PREVENTION HOTLINE: 1-800-298-9490
 POST DEFAULT / BORROWER DISPUTES / CLOSED SCHOOL /
 FALSE CERTIFICATION LINE 1-(800)-367-1590
 PAID-IN-FULL LETTERS FOR DEFAULTED BORROWERS: 1-(800)-367-1589

GOLDEN STATE SCHOLARSHARE PROGRAM (GOVERNOR'S SCHOLARSHIP PROGRAM)

<http://www.scholarshare.com/gsp/index.html>

EDWISE (AN ONLINE FINANCIAL PLANNING TOOL)

www.edwise.org

FINANCIAL AID INFORMATION PAGE<http://www.finaid.org/>

A free, comprehensive, objective, and independent guide to student financial aid resources , including scholarships, sponsored by NASFAA (National Association of Student Financial Aid Administrators).

- ✓ Advice on identifying scholarship scams and a list of suspicious scholarship opportunities
- ✓ Ask the Aid Advisor , a free service in which professionals in financial aid have volunteered to answer questions submitted by students and parents
- ✓ EFC Estimator, an online calculator that computes an estimate of the student's EFC and financial need

FASTWEB

A free online scholarship research service.

<http://www.fastweb.com>**OCCUPATIONAL OUTLOOK HANDBOOK**www.bls.gov/ocohome.htm

Look up job prospects and how much you can expect to earn in your future career.

EMPLOYMENT TRENDS

Find out where the jobs are now and where they'll be tomorrow. www.edd.cahwnet.gov

SELECTIVE SERVICE REGISTRATION INFORMATION

Check your registration status or register directly on the World Wide Web.

<http://www.sss.gov/regist.htm>**DEPARTMENT OF HOMELAND SECURITY (formerly INS):**

Appraiser's Bldg., Room 300
630 Sansome Street
San Francisco, CA 94111

(415)705-4411

INTERNAL REVENUE SERVICE

(for copies of tax forms or for free copy of 'Tax Summary')
blank tax forms can be downloaded from the following site:

1-800-829-1040

http://www.irs.ustreas.gov/prod/forms_pubs/forms.html**VETERANS EDUCATIONAL BENEFITS TOLL FREE NUMBER**

1-888-442-4551

<http://www.va.gov/va.htm>