



# Lamar State College

## — Orange —

### STUDENT FINANCIAL AID HANDBOOK 2023- 2024

This handbook was designed as a tool to help navigate you, the student, through the financial aid process. It also serves as a resource to inform you of important disclosures and policies. If you have any questions, please contact the Financial Aid Office.

Contact Us:

In Person: Ron E. Lewis Library, 3rd Floor, Office 355

Phone: (409) 882-3317

Email: [financialaid@lsc.edu](mailto:financialaid@lsc.edu)

#### **TYPES OF FINANCIAL AID AND HOW TO APPLY**

LSCO offers numerous federal, state, and institutional financial aid programs to assist you with paying for the cost to attend school. The Free Application for Federal Student Aid (FAFSA) is your application for all Federal and State grants, loans, and work-study programs.

The FAFSA is available each year beginning October 1<sup>st</sup> for the upcoming academic year and can be completed at <https://studentaid.gov/>. The application is only good for one academic year (Fall, Spring, Summer) so you must complete a new application each year. Grants are allocated to schools in limited yearly amounts, so you should complete your FAFSA early each year. The state of Texas has a priority deadline of January 15<sup>th</sup>, so you are encouraged to complete your financial aid application by this date.

Students that are classified as a Texas Resident who cannot apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the [TASFA](#).

Types of aid available to LSCO students include:

- Scholarships
- Grants
- Work-Study

- Veteran Education Benefits
- State Exemptions/Waivers
- Federal Student Loans

### **Scholarships**

To apply for LSCO scholarships, complete the institutional scholarship application annually at <https://www.lSCO.edu/scholarships/scholarships.asp>. The scholarship application is available beginning October 1<sup>st</sup> each year, for the upcoming academic year.

Scholarships are considered a type of free money which is sometimes based on academic merit, talent, or a particular area of study. The Lamar State College Orange Foundation provides numerous scholarship assistance to students who meet the minimum eligibility requirements. In addition to the general scholarship fund, the foundation has endowed programs designed for specific purposes.

A limited number of Lamar State College Orange and endowed scholarships are available to students who qualify. The amounts and numbers of these awards will vary each year depending on available funding and student need. Certain scholarships require you to maintain a 2.5 GPA and be enrolled full-time. Please contact the Financial Aid Office for more information for specific scholarship requirements.

### **Grants**

A grant is a form of need based financial aid that doesn't typically have to be repaid, unless it is determined you are no longer eligible (ex: you withdraw, fail to begin attendance, your financial need changes). With the exception for the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts, so you may show eligibility but may not receive an award if grant funds have been exhausted. We encourage you to complete your FAFSA early. The following grants are available to eligible students at LSCO.

Federal Pell Grant—This grant is awarded to undergraduate students with exceptional financial need who have not earned a bachelor's, graduate, or professional degree.

- **How to Apply:** Complete the [FAFSA](#)
- You must have a qualifying Expected Family Contribution (EFC)
- The award amount is based on your EFC and enrollment
- You must be meeting the [LSCO's Financial Aid Satisfactory Academic Progress Standards](#)
- Not exceed the [Pell Lifetime Eligibility Limit \(LEU\)](#)
- Learn more [here!](#)

Federal Supplemental Educational Opportunity Grant (FSEOG)—This grant is awarded to undergraduate students who demonstrate exceptional financial need. Priority goes to undergraduate students with a 0 EFC. Funds are limited so you are encouraged to apply early.

- **How to Apply:** Complete the [FAFSA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours

- **Award Amount:** \$250 - \$1000/year (Awards are prorated based on enrollment)
- You must be meeting [LSCO's Financial Aid Satisfactory Academic Progress Standards](#)

Texas Educational Opportunity Grant (TEOG)—This grant provides assistance to students with financial need, enrolled at a two-year college.

- **How to Apply:** Complete the [FAFSA](#) or [TASFA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours on the census date.
- **Award Amount:** Maximum award of \$1685/semester for the 2023-2024 aid year.
- **Satisfactory Academic Progress:** TEOG recipients are required to meet [LSCO's Satisfactory Academic Progress \(SAP\) Standards](#) at the end of the initial year in order to receive a renewal year TEOG award. At the end of a renewal year, TEOG recipients are required to meet the State's more stringent GPA, completion rate, and maximum timeframe requirements to continue receiving subsequent renewal year awards. Students not meeting these requirements are have the opportunity to submit a hardship provision appeal to request continued renewal-year TEOG eligibility.
  - Minimum GPA of 2.5
  - Minimum completion rate of 75%
- Must be classified as a TEXAS resident
- Males must register for selective service unless exempt
- Learn more about the eligibility requirements [here!](#)

Texas Public Education Grant (TPEG)—This grant provides assistance to students with financial need, with priority given to those who are not Pell eligible.

- **How to Apply:** Complete the [FAFSA](#) or [TASFA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours
- **Award Amount:** Maximum award of \$2000/year (Awards are prorated based on enrollment)
- You must be meeting the [LSCO's Financial Aid Satisfactory Academic Progress Standards](#).
- Males must register for selective service unless exempt

### **Work-Study (Federal and State)**

Federal and state work-study programs provide part-time jobs for students with financial need, allowing you to earn money to help pay for education expenses.

- **How to Apply:** Complete the [FAFSA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours
- **Pay:** \$7.25/hr
- **Schedule:** Work up to 20 hrs/week
- Find a work-study job at <https://jobs.lSCO.edu/>
- You must be meeting [LSCO's Financial Aid Satisfactory Academic Progress Standards.](#)
- The state work-study program requires males to be registered with selective service, unless otherwise exempt.

### **Federal Direct Student Loans**

A loan is money you borrow and must pay back with interest. When accepting a loan, you should be careful to only borrow what you need. LSCO offers the following federal student loans.

#### ➤ Federal Direct Subsidized Loan

- **How to Apply:** Complete the [FAFSA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours at the time of disbursement.
- You must demonstrate need
- You must be meeting [LSCO's Financial Aid Satisfactory Academic Progress Standards.](#)
- Learn more about loans and additional requirements at <https://www.lSCO.edu/financialaid/Applying%20for%20Direct%20Loans.pdf>.

#### ➤ Federal Direct Unsubsidized Loan

- **How to Apply:** Complete the [FAFSA](#)
- **Enrollment Requirement:** You must be enrolled in at least 6 credit hours at the time of disbursement.
- You must be meeting [LSCO's Financial Aid Satisfactory Academic Progress Standards](#)
- Learn more about loans and additional requirements at <https://www.lSCO.edu/financialaid/Applying%20for%20Direct%20Loans.pdf>.

### **Veteran Benefits**

- Federal VA Education Benefits - LSCO is approved by the Texas Veterans Commission for VA educational benefits for veterans and dependent children and spouses of veterans (Chapters 30, 33, 35, and 1606, 1707 Title 38, U.S. Code). Veterans at LSCO are

eligible to receive the following federal benefits. For questions about these programs or how to receive your benefits visit

<https://www.lsc.edu/veteransaffairs/veteransaffairs.asp>.

- [Montgomery GI Bill® Active Duty \(Chapter 30\)](#)
- [Vocational Rehabilitation and Employment \(Chapter 31\)](#)
- [Post 9/11 GI Bill® \(Chapter 33\)](#)
- [Dependents' Educational Assistance \(Chapter 35\)](#)
- [Selected Reserve \(Chapter 1606\)](#)
- [Reserve Educational Assistance Program \(Chapter 1607 Title 38, U.S. Code\)](#)
- Texas Veterans' Benefits –Eligible veterans and their families are eligible to receive the following benefits from the state of Texas.
  - [Hazelwood Exemption](#)
  - [Military Personnel and Dependents](#)
  - [Exemption for Child of Deployed Forces](#)
- Military Tuition Assistance - Military Tuition Assistance is a benefit paid to eligible members of the Army, Navy, Marines, Air Force, and Coast Guard. The amount is determined by each service branch. Please contact your Education Services Officer to find out about tuition assistance programs through your unit. Most Tuition Assistance payments are received and applied to student billing accounts by the Bursar's Office.

### **Exemptions/Waivers**

Texas provides various programs that exempt or waive tuition, fees, and other expenses related to attending public colleges and universities. All exemption and waiver programs require a student to meet certain eligibility criteria. In addition to meeting the program criteria, a student's continued eligibility may be impacted by [Texas Education Code \(TEC\) Section 54.2001](#). This section applies an excess hours' limitation for undergraduate students and Grade Point Average (GPA) requirement. View the Hardship Policy for State Waivers/Exemptions at <https://www.lsc.edu/financialaid/hardship-policy-for-state-waivers-exemptions.asp>.

Students should contact the Office of Financial Aid if they meet any of the conditions listed:

- Residents of the state of Louisiana
- Highest ranking high school graduate
- Veterans who do not receive Post 9/11 or VA Voc Rehab veteran education benefits
- Students who graduate from high school in three years or fewer
- Children of fire/peace officers who were killed in the line of duty
- Fire fighters enrolling in classes related to firefighting
- Peace officers enrolled in Law Enforcement or Criminal Justice courses
- Students who are blind and/or deaf
- Foster Care Exemption
- Educational Aide Exemption
- Senior Citizen (65+ for 6 hours free tuition)

Visit [www.collegeforalltexas.com](http://www.collegeforalltexas.com) for program eligibility information.

## **WHAT TO EXPECT AFTER YOU'VE APPLIED FOR AID**

If awarded a scholarship you will be notified via email. The email will contain an award letter, which you must sign and submit back to the Financial Aid Office before any scholarship funds can be disbursed.

Once your FAFSA has been processed, you will be sent a Student Aid Report (SAR) from FAFSA's Central Processing System. This is a paper or electronic document that provides basic information about your eligibility for federal student aid, such as your EFC. It also contains your answers to the FAFSA questions. You should review the SAR to ensure the information reported on your FAFSA is correct. If you made an error when completing the FAFSA, you should contact our office before making any corrections.

The FAFSA is sent to the schools listed on the application. Make sure LSCO is listed under the "School Selection" so we may receive your FAFSA. The FAFSA should be sent to LSCO within 2-3 business days after it has been processed. Once received and downloaded into our system, you will receive an email from our office if additional information is needed. All emails are sent to your LSCO student email account. Your Gator Self-Service account will also be updated under the Financial Aid tab. It is important that you submit any additional information requested so we may continue processing your file. If you have been selected for Verification, please see the section titled "Verification" later in this document.

Once you submit the additional information, or if no additional information is needed, we will evaluate you to determine which types of aid you are eligible for and award your financial aid package. We will begin awarding financial aid packages in the Spring for the upcoming Fall semester. If admitted for the Spring, you will be awarded late Fall. If admitted for the Summer, you will be awarded late Spring.

Financial aid is awarded under the assumption you will be enrolled full-time, however grants will be prorated and disbursed based on your actual enrollment. Most grants require enrollment in at least six credit hours to receive a disbursement.

Awards are typically made for the Fall and Spring semesters. If you are graduating in Fall, you must notify our office so we can adjust your financial aid package accordingly.

If you are concurrently receiving aid at another school, you must notify our office so that we do not over-award you.

### **Financial Aid Award Notification Email**

An email will be sent to your LSCO student email account once you are awarded, with instructions on how to view your award package in Gator Self-Service.

### **Financial Aid for the Mini Semester/Intersession**

Financial Aid for a mini semester is available to LSCO students. The intersession is considered part of the term that follows it. The number of credits taken during the mini intersession is combined with the number of credits taken in the following term to determine your eligibility for financial aid. This does not include Veteran Education Benefits.

Financial aid will not be provided in advance of the following terms disbursement date. If you have enough authorized financial aid to cover the balance of both the mini intersession and the following term, the Financial Aid Office will place a hold on your account and you will not be dropped from your mini classes. If you do not have enough authorized financial aid to cover both the mini intersession and the semester that follows it, you will need to make a payment to prevent being dropped for non-payment.

You must stay enrolled and complete the mini intersession for the enrollment to count towards your financial aid eligibility. Your enrollment on the following terms financial aid freeze date will be used to determine your eligibility for grants. Dropping courses or not attending may cause you to owe money back to LSCO or the U.S. Department of Education.

### **Accepting Awards**

Grants are automatically accepted for you if eligible, however, additional documents may be required for certain state grants. You will receive an email if additional documents are needed. These documents will also be listed on your Gator Self-Service account under eligibility and then requirements.

If you would like to accept all or a portion of a federal student loan that has been offered to you, you may do so on the Gator Self-Service account. If you are awarded both a subsidized and unsubsidized loan, you will not be allowed to accept the unsubsidized loan if you have unaccepted funds from the subsidized loan. Please contact our office if you have trouble accepting your loan or would like your loan eligibility reviewed.

Loans that are not accepted within 30 days after the term has begun may be cancelled. If your loan is cancelled or you decline a loan, you may submit a loan request form to request your loan be reinstated. Please note, you may not be eligible for the same amount previously offered.

### **Authorization of Funds to the Student Bill**

The Financial Aid Office will begin authorizing awards to the student bill ten days prior to the start of your first class. You may view your award payment schedule by logging into Gator Self-Service and clicking on the Financial Aid tab. Then, select "Award" and "Award Payment Schedule".

Grants are typically disbursed once each semester. Loans are also disbursed once each semester unless you are receiving a single semester (Fall only or Spring only) loan. In this case, you will receive two equal disbursements in the semester.

Your disbursement may be delayed, and aid later cancelled if:

- You are not enrolled in enough credit hours for a particular financial aid program (see the Types of Aid section for enrollment requirements)
- You are not meeting [Satisfactory Academic Progress](#)
- You have outstanding disbursement requirements (view requirements in Gator Self-Service)

If the aid that has been applied to your bill is not enough to cover your total charges, you are responsible for making payment arrangements with the Cashiers Office by the payment due date to ensure your classes are not dropped for non-payment.

If the aid applied is greater than your charges, you may be eligible for a refund. Refunds are processed by the Cashiers Office.

### **Right to Cancel Federal Student Loans**

You have the right to cancel an entire loan or any portion or specific disbursement of any Federal Direct Student Loan. You will be notified via email of your right to cancel a loan once loan funds are credited to your account. You may submit a request to cancel a specific loan disbursement prior to the date of crediting your account or within 14 days of the notification email. Submit your request to cancel your

loan via your LSCO student email account to [financialaid@lSCO.edu](mailto:financialaid@lSCO.edu).

If a refund has already been generated, your request may be denied. If the request is denied, you must repay the funds to the U.S. Department of Education in accordance with the terms and conditions of your Master Promissory Note.

### **Verification**

Verification is the process used to confirm that the data reported on your FAFSA form is accurate. If you're selected for verification, we will request additional documentation that supports the information you reported.

LSCO has partnered with Inceptia to expedite the federal verification process for our students. Verification Gateway (VG) from Inceptia is an online portal to guide students and parents through verification.

If your FAFSA application is selected for verification by the U.S Department of Education, you will receive an email from [VGCS@inceptia.org](mailto:VGCS@inceptia.org), or postcard from Inceptia, containing Lamar State College Orange's unique website link to start the verification process.

We encourage you to begin the verification process within 7 days of receiving notification from Verification Gateway to ensure you receive your financial aid in time for payments. Failure to complete the verification process could result in the delay or denial of your financial aid.

View LSCO's [Verification Guide](#) for more information.

## **IMPORTANT DISCLOSURES**

### **Rights and Responsibilities**

As a financial aid recipient, you have the right to know;

- What Financial Aid programs are available
- Deadlines for submitting applications for each of the financial aid programs available
- How your financial aid will be disbursed
- How your financial need was determined
- How much of your financial need, as determined by the school, has been met
- The school's refund policy



- What portion of your financial aid is gift aid and what must be repaid.
- If the aid is a loan, you have a right to know the interest rate, repayment amount and procedures, length of time to repay and when repayment begins.
- How the college determines if you are making Satisfactory Academic Progress
- You have the right to accept, decline, or seek adjustments to your financial aid package

Your responsibilities as a financial aid recipient include;

- Complete all application forms accurately and timely
- Submit all additional documentation requested by the institution in a timely manner
- Only enroll in courses that are required for the completion of your degree or certificate program
- Attend all the days you are scheduled to attend/ maintain the same enrollment status
- Read and abide by all forms that you sign
- Keep your contact information current
- Provide the Financial Aid Office with notification if you will be graduating within the aid year
- If you are a recipient of Federal Student Loans, complete Exit Counseling if you drop below half-time enrollment or will be graduating

### **Cohort Default Rate**

The U.S. Department of Education releases official cohort default rates once per year. A cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1st to September 30th, and default or meet other specified conditions prior to the end of the second following fiscal year. The FY 2019 national cohort default rate is 2.3%. Please refer to the chart below for LSCO's most recent cohort default rate.

Cohort Fiscal Year	Official Default Rate	Number of Borrowers in Default	Number of Borrowers in Repayment	Enrollment Figures	Percentage Calculation
2019	0.3	1	306	3,003	10.19%
2018	11.9	36	301	2,957	10.18%
2017	14	45	320	3064	10.44%

Source: Federal Student Aid, <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

ENROLLMENT NOTE: To provide context for the Cohort Default Rate (CDR) data, included are Enrollment Figures (students enrolled at any time during the year) and the corresponding Percentage Calculation (borrowers entering repayment divided by that enrollment figure). There is no direct relationship between the timing of when a borrower entered repayment and any particular enrollment year; the Department of Education chose to use the academic year ending on the 30th of June before the beginning of the cohort year.

### **Consumer Loan Disclosure**

In compliance with federal regulations under HEOA Sec. 489 amended HEA Sec. 485B, the Financial Aid Office is required to notify students who enter into an agreement regarding TIV, HEA loans that the loan will be submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U.S. Department of Education.

### **Exit Counseling for Student Loan Recipients**

Exit counseling provides vital information needed to prepare you to repay a federal student loan(s). If you received a subsidized or unsubsidized loan under the Direct Loan Program, you must complete exit counseling each time you:

- Drop below half-time enrollment
- Graduate
- Leave school

Complete exit counseling at <https://studentaid.gov/exit-counseling/>.

### **Incentive Compensation**

LSCO does not provide payment or compensation to any person involved in student recruiting, admissions activities, or the awarding of Federal Title IV funds based on success in securing enrollments or financial aid.

### **Referrals of Suspected Fraud or Criminal Misconduct**

If an applicant is suspected of participating in fraud or other criminal misconduct in connection with application for Title IV, HEA program assistance, the information will be referred to the appropriate college, state and/or federal authorities. These authorities may include, but are not limited to, college discipline officer, college police, Orange Police, and the Office of the Inspector General of the U.S. Department of Education.

## **FINANCIAL AID POLICIES**

### **Satisfactory Academic Progress**

The following Standards of Academic Progress (SAP) are in accordance with federal guidelines for continuing student eligibility for financial aid.

#### **Procedures**

SAP will be reviewed, by the financial aid office each semester after the student applies for financial aid. New students, and transfers and returning students in good standing will be awarded for the entire year, but will be reevaluated at the end of their first semester. Students not in good standing will be denied aid and must follow the appeal process below to be considered for any aid.

#### **Grade Point Average (GPA) Requirement**

Students must maintain a 2.0 GPA to remain eligible to receive financial aid. Included in this calculation will be all college coursework attempted at all schools attended.

#### **Completion Rate Requirement-PACE**

A student receiving financial aid must maintain a reasonable pace towards completion of their degree. Pace will be determined by dividing the number of hours earned by the number of hours completed. Students must maintain a pace of at least 70% to remain eligible to receive aid.

Courses attempted include all courses for which a student is registered. In order for a course to be considered complete, the student *must* receive a grade of A, B, C, D, or S. Grades of W, Q, F,

U, NG or I *will* not be considered as complete for SAP purposes. Included in this calculation will be all college coursework accepted at the institution.

#### **Time Limits for Academic Progress**

A student may receive financial aid for no more than 150 % of the published length of their declared degree program. For example, if the stated number of hours for a degree program is 64 hours the student may receive aid for no more than 96 hours. ( $64 \times 1.5 = 96$ ) Included in this total will be all college coursework attempted at all schools attended.

#### **Remedial Courses**

A student enrolled in a regular program may receive financial aid for no more than 30 semester hours of remedial coursework. Remedial courses will be considered when calculating a student's completion rate and will count towards their total number of hours for SAP.

#### **Summer Courses and Mini-Sessions**

Summer and mini-session coursework will be included in all completion rate and GPA calculations.

#### **Repeat Course work**

Students may repeat a course as many times as needed until they have attained a passing grade, but all attempts will count towards the GPA and pace standards. Once a student has received a passing grade, the course may be repeated only once. Any attempts in excess of the one allowed repeat will not be funded.

#### **Warning**

Students placed on a warning status will remain eligible to receive aid for the subsequent semester. If they fail to attain satisfactory progress at the end of that semester they will be ineligible to receive future aid unless they are granted an appeal or complete coursework, which returns them to good standing.

#### **Probation**

A student not meeting SAP, but who have their appeal accepted, will be placed on probation if it is possible for the student to regain an acceptable academic progress status at the end of the semester. A student placed on probation will be notified through the Gator Self Service account at the time they are awarded. In order to continue receiving aid the student must complete 75 % of all coursework attempted for that semester, and a cumulative GPA, which meets the standards described above. Their status will be reevaluated at the end of the semester, which they are placed on probation.

#### **Academic Plan**

A student not meeting SAP, but who have their appeal accepted, will be placed on an Academic Plan if it is determined the student will require more than one semester to regain satisfactory academic progress. Students placed on an academic plan must meet the Academic Plan (PLAN) agreements which are: not dropping, withdrawing, or making below a "C" in any course, and taking only the classes that are required for their degree plan. Failure to comply with these conditions will terminate any and all further financial aid eligibility. Students who fail to comply

with their PLAN agreements do have the option to submit **one** last chance appeal letter to the Financial Aid Advisor for the following semester.

### **Appeals**

Students denied aid may appeal in the form of submitting an appeal form to the financial aid office. This appeal should explain any mitigating circumstances, which have caused the student's failure to make academic progress. The Financial Aid Advisor will review appeals. Relevant documentation necessary to verify or support the appeal (e.g. death in immediate family, extended personal illness, recent divorce, etc.) should be submitted with the appeal letter. Students shall be notified of their appeal decisions on their Gator Self Service account within two (2) weeks of the appeal letter being received in the financial aid office. Students denied their appeal may then make an additional appeal to the SAP Appeals Committee (NOTE: If a student's appeal is denied, new information and documentation is required at each level of appeal to enhance the chances for granting subsequent appeals.) The decision of the committee is final. Fourteen (14) working days should be allowed at each level of appeal. Students will be notified of all appeal decisions through their Gator Self Service account. A student not meeting SAP, but who has their appeal accepted, will be placed on probation or be placed on a Satisfactory Academic Plan. They will receive notification by status updates on their Gator Self Service account. Under the terms of probation, the student must complete 75% of all attempted coursework for that semester, and attain a GPA of 2.0 for the semester. Their status will be reevaluated at the end of the semester, which is when they are placed on probation. They will be notified of their new status on their Gator Self Service account at the end of that semester.

### **Withdrawals and Return of Title IV**

Title IV (Federal Student Aid) is awarded under the assumption you will attend school for the entire period for which the aid has been awarded. If you do not complete all the days in the period that you were scheduled to complete for any reason, you may be considered withdrawn and no longer eligible for the aid you were originally scheduled to receive. In this situation where you are no longer eligible for the funds received, the school will return any unearned aid back to the Department of Education, resulting in a debt owed to the institution. We encourage you to meet with our office before withdrawing to discuss implications withdrawing may have on your financial aid.

#### **Official Withdrawal**

An official withdrawal is when a student completes the institution's withdrawal process. To officially withdraw from the college, the student must meet with, email, or call their instructor/program director to discuss their desire and reason for withdrawing. After coaching and discussing if the student wishes to withdraw from the college, the instructor/program director will complete the online withdrawal form located in Blackboard. At this time the student will be considered officially withdrawn.

#### **Unofficial Withdrawal**

An unofficial withdrawal is when the student does not complete the official withdrawal process but stops attending resulting in all non-passing grades.

### **Determining if a Student Enrolled in Modules has Withdrawn**

A module is any course that does not span the entire length of the payment period (semester). Example: LSCO's Fall semester is 16 weeks long, however there are two eight-week terms offered within the semester. These eight-week terms are modules.

Per federal regulations, the following questions will be asked to determine if a student enrolled in modules has withdrawn:

Question 1: Did the student cease to attend, or fail to begin attendance in a scheduled course that was included in the institution's calculation of the student's Title IV awards for the payment period?

- If yes, go to question 2
- If no, the student is not a withdrawal

Question 2: When the student ceased to attend or failed to begin attendance in a scheduled course, was the student attending other Title IV eligible courses in the period?

- If yes, student is not a withdrawal, but Pell recalculations may apply
- If no, go to question 3

Question 3: When the student ceased to attend or failed to begin attendance in a scheduled course, did the student complete all the requirements for graduation?

- If yes, student is not a withdrawal, but Pell recalculations may apply
- If no, go to question 4

Question 4: When the student ceased to attend or failed to begin attendance in a scheduled course, did the student successfully complete coursework applicable to the student's Title IV-eligible program of study in a module or combination of modules that contain 49% or more of the number of days of the payment period (excluding scheduled breaks of 5 consecutive days or more and all days between modules) applicable to the student's Title IV eligible program of study;

-OR-

Title IV eligible coursework equal to or greater than the coursework required for the institution's definition of a half-time student for the payment period?

- If yes to either question, student not a withdrawal, but Pell recalculations may apply
- If no, go to question 5

Question 5: Did the student confirm attendance in writing for a course applicable to the student's Title IV-eligible program of study in a later module in the payment period or period of enrollment that begins no later than 45 calendar days after the end of the module he or she ceased attending?

- If yes, not a withdrawal, unless student fails but Pell recalculations may apply
- If no, student is a withdrawal

**Federal grant and loan funds offered at LSCO subject to the R2T4 calculation include;**

- Federal Pell Grant
- Federal Direct Loans (Subsidized, Unsubsidized)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

**60% Date**

Up through the 60% point in each payment period (semester), a pro rata schedule is used to determine the amount of Title IV funds earned at the time of withdrawal. After the 60% point in the payment period, you've earned 100% of the Title IV funds you were scheduled to receive during the period and no return of funds is required.

**Determining the Withdrawal Date for the R2T4 Calculation**

For official withdrawals the withdrawal date is the date you begin the official withdrawal process.

If you unofficially withdraw (stop attending without providing official notification), the withdrawal date used in the R2T4 calculation is;

- For circumstances beyond your control, the withdrawal date used is the date LSCO determines is related to the circumstances beyond your control.
- For all other circumstances, the midpoint of the payment period is used unless the you can provide documentation from your instructor you attended past the 60% date.

**Returning Title IV Funds**

Once the R2T4 calculation has been completed, the Financial Aid Office will return all unearned aid LSCO is responsible for returning to the Department of Education. Aid is returned as follows;

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Pell Grant
4. Federal Supplemental Educational Opportunity Grant (FSEOG)

You will receive an email notifying you once the return has been made. The email will instruct you to view your Gator Self-Service account to see the amount of funds returned and any debt now owed to LSCO.

Any federal grants that you are responsible for returning is called a federal overpayment. Federal regulations provide that 50% of the unearned amount of all federal grants is protected by the federal calculation. If determined that you owe a federal grant overpayment, LSCO will make this return on your behalf. If the amount is less than \$50, then no repayment is required. Any loan funds that you are responsible for returning must be repaid in accordance with the terms and conditions of the Master Promissory Note.

**Post Withdrawal Disbursement**

If you withdraw before receiving all the funds you have earned, you may be due a post withdrawal disbursement. Post withdrawal disbursements will be confirmed within 30 calendar days of the date you withdraw. If your post withdrawal disbursement includes loan funds, we

must first have permission in writing before we can disburse these loan funds. Failure to receive written notification will result in the cancellation of the loan funds.

### **Attendance for Federal Financial Aid**

Regular class attendance is important to the attainment of your educational objectives. Federal regulations require you to begin attendance in courses for which you are receiving federal financial aid dollars. Although Lamar State College (LSCO) is not an attendance taking institution, the institution is required to document your academic attendance in courses for which you are receiving federal aid, to finalize your financial aid package.

Faculty members will verify attendance for each student no later than the day following the course census date. If you register for classes but do not attend or participate as of this date, you will be reported for non-attendance. Non-attendance in any or all courses may result in the reduction or cancellation of your financial aid. LSCO will return to the Department of Education, any aid you are ineligible to receive as a result nonattendance, no later than 30 days after you are reported as not attending.

Attendance is defined as active participation by a student in an instructional activity related to the student's course. Some examples are;

- i. Attending a synchronous class, lecture, recitation, or field or laboratory activity, physically or online, where there is an opportunity for interaction between the instructor and students;
- ii. Submitting an academic assignment;
- iii. Taking an assessment or an exam;
- iv. Participating in an interactive tutorial, webinar, or other interactive computer-assisted instruction;
- v. Participating in a study group, group project, or an online discussion that is assigned by the institution; or
- vi. Interacting with an instructor about academic matters; and

Attendance does not include;

- vii. Logging into an online class or tutorial without any further participation; or
- viii. Participating in academic counseling or advisement.

### **Pell Recalculation Date Policy**

The Pell Recalculation Date (PRD), also known as the Financial Aid Freeze Date, is a date in which the Financial Aid Office locks your enrollment. Your enrollment on this established date will determine your eligible Pell Grant amount. Any classes that are added or dropped after this date will not impact (neither increase nor decrease) your Pell Grant award for the semester. However, if considered withdrawn (officially or unofficially) or if you do not begin attending class(es) for which you were given the Pell grant, you will be subject to a recalculation of federal financial aid dollars.

### **Withdrawing prior to the PRD**

If you withdraw after beginning class but prior to the PRD, the enrollment status established on the date of your withdrawal will be used to determine your Pell eligibility.

If you add a course after the PRD, and then subsequently withdraw, the enrollment status established on the PRD will be used to determine your Pell eligibility.

#### **Post PRD—Initial Enrollment**

If not enrolled as of the PRD, but you enroll after this established date, your initial enrollment will be used to determine your Pell eligibility.

#### **Initial FAFSA received after the PRD**

If your FAFSA is received after the established PRD, your enrollment on the date the Pell Grant is initially calculated will be used to determine your Pell Grant eligibility.

#### **Pell Recalculation Dates**

The upcoming Pell Recalculation dates are as follows. Your financial aid enrollment will be frozen early morning on these established dates.

- **Fall 2023**  
9/7/2023
- **Spring 2024**  
2/1/2024
- **Summer 2023**  
6/13/2024

Important: Only courses you attend are used to determine your eligibility for the Pell Grant. Failure to attend classes will result in a mandatory recalculation of Pell Grant funds resulting in a reduction to your grant amount.

#### **Change in Your Family's Financial Situation**

If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact our office to discuss how your current financial situation has changed. You will be required to fill out the [Professional Judgment request form](#) prior to any adjustments are made. Not all students will qualify for an adjustment. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education.

#### **Dependency Override**

If you are considered a dependent student, you will have to provide your parent's demographic and financial information on your FAFSA. The Higher Education Act allows a financial aid administrator to change a student from dependent to independent; this is known as a dependency override. A dependency override is performed on a case-by-case basis for students with "unusual circumstances" who are unable to provide parental information on their FAFSA.

Unusual circumstances include but are not limited to:

- Abandonment by parents
- An abusive family environment that threatens the student's health or safety



- The student's inability to locate his/her parents
- Other circumstances deemed appropriate by a Financial Aid Administrator

Unusual Circumstances DO NOT Include:

- Parent refusal to contribute to the student's education
- Parent unwillingness to provide information on the FAFSA or for verification
- Parent does not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

How to Apply for a Dependency Override

1. Fill out the FAFSA, indicating you are unable to provide information about your parent(s).
2. Your FAFSA will be rejected, contact LSCO financial aid office.

**Dependent Students without Parent Support**

Dependent students whose parents refuse to support them are not eligible for a dependency override but may be able to receive dependent level unsubsidized Direct Loans only. To be eligible for this provision, you must provide to our office, documentation from your parents attesting to the fact that (1) they refuse to complete the FAFSA and (2) that they do not and will not provide any financial support to you (include the date support ended). If you still reside with your parents, you will not qualify for this provision.