

# FINANCIAL AID

Central Oregon Community College makes every effort to ensure that students with financial need have access to its programs and courses of study. Students with general questions may find their answers on the Financial Aid web page at [cocc.edu/financial-aid](http://cocc.edu/financial-aid). For more specific questions, contact the Financial Aid office located in the Boyle Education Center. Students are encouraged to submit their Free Application for Federal Student Aid (FAFSA) or Oregon Student Aid Application (ORSAA) as soon after October 1 as possible to be considered for maximum eligibility. Students who are not eligible to complete the FAFSA may apply for the ORSAA. A completed ORSAA is required for the Oregon Opportunity Grant, Oregon Promise Grant and certain OSAC Scholarships. Apply for the ORSAA each year beginning October 1. The federal school code for COCC is 003188.

## WHO MAY BE CONSIDERED FOR FINANCIAL AID?

In order to comply with general federal eligibility provisions at COCC, students must:

- be U.S. citizens or eligible non-citizens with appropriate documentation;
- have a high school diploma, a GED certificate or complete a home school program at a secondary level;
- be enrolled as certificate-seeking or degree-seeking students with declared majors at COCC;
- maintain satisfactory academic progress;
- certify that they are not in default on a federal student loan and that they do not owe money on a federal student grant;
- and be registered with the Selective Service, if required.

In order to receive aid from COCC, students must complete the application materials, including the FAFSA or ORSAA each year, be eligible according to applicable criteria and be enrolled in and attend credit classes at COCC.

## HOW STUDENT AID IS DISTRIBUTED

On the second Friday of each term, referred to as the "census date," enrollment is frozen and financial aid is applied to the student's account based on enrollment level. Aid is applied first to tuition, fees, authorized bookstore charges and room/board for on-campus students. Any remaining funds are refunded to the student. Work-study earnings are paid each month through the College's normal payroll process.

## SATISFACTORY ACADEMIC PROGRESS

### Financial aid academic eligibility standard

To maintain eligibility for financial aid, a student must comply with the following standards. Failure to meet any of the standard requirements may result in denial of federal financial aid at COCC.

Financial aid applicants must have a cumulative GPA of 2.0 and a cumulative completion rate of 66.67 percent of their calculated credits at the end of each term. The term "calculated credits" is defined as credits for which a student has received a financial

aid disbursement and/or attempted hours if the student did not receive financial aid. It also includes transfer credit hours that are submitted for evaluation. If a student fails to meet these eligibility standards, an automatic WARNING status (see below) is enforced. Grades of A, B, C, D and P only will be evidence of successful completion of coursework for purposes of calculating institutional percentage completion rates.

Aid eligibility is limited to 150 percent of a student's program credit length (approximately 135 credits for two-year degree and 75 for one-year certificate) even if a certificate/degree is not earned. As soon as it is clear that a student cannot graduate within this period, he/she becomes ineligible for aid. Change of major or program may not be sufficient reason to extend the credit limit. Students pursuing more than one program at COCC will need to submit an appeal and documentation of its necessity if the maximum limit is reached.

### Measurement point/times standard applied

The financial aid academic eligibility standard will be evaluated at the end of each term for financial aid applicants. Eligibility for receipt of financial aid can be denied at any measurement point if the standard is not met.

### Good standing status

Financial aid applicants who meet a cumulative GPA of 2.0 and a cumulative completion rate of 66.67 percent of their calculated credits at the time of evaluation are considered to be in GOOD STANDING and are otherwise eligible for aid.

### Warning status

When a student in GOOD STANDING fails to meet the eligibility standards for either completion rate and/or GPA, an automatic WARNING status is enforced. If a student in WARNING status fails to meet the cumulative minimum standards for another term, he/she becomes ineligible for aid.

### Failed status

A student in WARNING status who has failed to meet the cumulative minimums at the end of the next evaluation period will not be eligible for aid. This includes grants, work study, loans and institutional awards.

### Reinstatement of aid eligibility

A student may apply for a redetermination of eligibility through the APPEAL process. A student may submit an appeal for reinstatement on the basis of mitigating circumstances or after successfully rehabilitating the cumulative 2.0 GPA or better and completion rate of 66.67 percent.

### Appeal procedures

Appeals are made through the Financial Aid office, on the official appeal form and will require the following: an explanation and documentation regarding why the student failed to make Satisfactory Academic Progress (SAP) and a statement and documentation as to what has changed in the student's situation that would allow the student to meet SAP in future terms. Appeals are referred to an Appeal Committee. If an appeal is approved, aid eligibility will be restored beginning with the

current term and not retroactively. Students will typically be allowed one appeal after failing SAP requirements but additional appeals may be approved on a case by case basis.

Current COCC students will typically be allowed to petition for one program change. If approved, the student will be given 1.5 times the amount of remaining credits to finish the requirements for the new program.

Returning students who are seeking a new certificate or degree or who are continuing work on the original course of study will be reviewed on a case by case basis, with consideration given to prior academic history.

### Probation status

Successful appeals will allow a student to be placed in PROBATION status. Students must meet the conditions outlined in the appeal decision. If a student is unable to meet these conditions, the student will be ineligible for aid until the cumulative GPA is at least 2.0 and the cumulative completion rate is at least 66.67 percent.

### Transfer student requirements

Coursework taken at another institution will count toward the 150 percent maximum calculated credits as well as the cumulative completion rate. If the limit is exceeded, the student must submit an appeal to determine aid eligibility. GPAs from other schools are not considered in COCC's financial aid satisfactory progress policy. Only credits that apply toward the program will count toward maximum calculated credits in the appeal process.

### Consortium agreements

Students enrolled in more than one institution under consortium agreements are subject to the home institution's SAP and Title IV return policies.

### Repeat coursework

Repeat coursework will be allowed for courses designed to be repeated according to institutional academic policy and procedures. All other course work will be limited to one time payment for retaking previously passed coursework.

### Developmental coursework

Students will be allowed an additional 45 calculated credits of developmental coursework. Developmental coursework is defined as WR, MTH and CIS courses under 100 level. However, developmental credits at or above the level that meet program requirements for which a student is currently seeking will not be excluded from attempted credits.

## WITHDRAWAL PENALTY/ REPAYMENT REQUIREMENTS

Students who receive federal financial aid and who:

- subsequently completely withdraw, stop attending or are expelled, or
- are enrolled in a combination of module and full-term classes and drop or stop attending all full-term classes

may be subject to a repayment of unearned financial aid. A Title IV return calculation determines, based on withdrawal date, the

amount of federal aid that the student has earned. The amount of federal aid earned, under the federal aid return policy, may be less than tuition and other charges. This means that upon withdrawal, a student may owe COCC tuition and other charges in excess of net student aid. The student is responsible for payment of charges not covered by student aid. Withdrawal from classes after the tuition due date may affect completion rates that are required for Satisfactory Academic Progress.

At the time of complete withdrawal, students can request an estimated Title IV refund/repayment calculation from the Financial Aid office.

## APPLICATION PROCEDURE

The Free Application for Federal Student Aid (FAFSA) or Oregon Student Aid Application (ORSAA) may be submitted as early as October 1 for the upcoming Summer, Fall, Winter and Spring award year. Students are encouraged to apply as soon as possible because some funding is limited. Students apply on the web at [fafsa.gov](http://fafsa.gov). A paper FAFSA is available in pdf format at the same website.

The COCC Financial Aid office can provide additional and detailed information about various financial aid programs. For further information, students should:

- go to the website, [cocc.edu/financial-aid](http://cocc.edu/financial-aid);
- send an email to [coccfinaid@cocc.edu](mailto:coccfinaid@cocc.edu);
- send a letter to COCC Financial Aid, 2600 NW College Way, Bend, OR 97703; or
- telephone 541.383.7260.

Students should include their name and COCC ID number in all correspondence to the Financial Aid office.

## WHAT TYPES OF AID ARE AVAILABLE?

Financial aid is money awarded to students to help them pay for tuition, fees, books, room and board, and transportation while they are working on a certificate or degree. There are four types of financial aid programs available: scholarships, grants, loans and work-study. These funds come from various sources. Program details, including eligibility criteria and dollar amounts, may differ from the following descriptions if applicable laws or regulations governing such programs change after printing of this material.

## SCHOLARSHIPS

COCC has three primary types of scholarship programs: COCC Foundation scholarships are based primarily on financial need. Merit scholarships and private scholarships encourage academic excellence and personal achievement.

### Central Oregon Community College Foundation scholarships

The Central Oregon Community College Foundation is comprised of a board of directors, administrative staff members and a group of interested and concerned private citizens from throughout the College District who donate their time and money to help COCC's students and to improve College programs. Each year,

the COCC Foundation raises funds to finance a number of scholarships. A scholarship application is required. Applications are submitted online on the College's website beginning in mid-December for the upcoming academic year.

Eligibility is determined by the COCC Scholarship Selection Committee and may be based on need, academic achievement, residency or other donor-specific criteria. The COCC Foundation Scholarship is not available for Summer term.

### Merit scholarships

Merit scholarships are awarded on the basis of academic excellence to the highest-ranking seniors graduating from in-district high schools. This scholarship may be renewed at COCC for second-year students with a minimum 3.0 cumulative grade-point average and completion of 6 credits per term totaling 18 credits during their first year.

### Private scholarships

For a list of available scholarships and scholarship search engines visit: [cocc.edu/financial-aid/scholarships](http://cocc.edu/financial-aid/scholarships) or contact the Financial Aid office. High school seniors are encouraged to explore scholarship opportunities with the help of their high school counselors.

## GRANTS

Grants are awarded on the basis of financial need. Grants do not have to be repaid and are another type of gift aid. Student financial aid packages include grant funds whenever student eligibility and funding levels permit. Funding for the grant programs administered at COCC comes from the Department of Education and the state of Oregon.

### Federal Pell Grant (limited to 18 quarters)

The Federal Pell Grant program was established to provide financial aid for eligible undergraduate students with financial need. Eligibility for other federal aid is determined after the Pell Grant is taken into consideration. Grant awards in 2016-2017 ranged from \$598 to \$5,815 annually depending on financial eligibility and enrollment. Students with a prior bachelor's degree are not eligible.

### Federal Supplemental Education Opportunity Grant (FSEOG)

FSEOG awards are federally funded. COCC is responsible for selecting eligible students and determining the amount of the award. The FSEOG is for undergraduates with exceptional financial need and gives priority to students who receive Federal Pell Grants. Annual FSEOG awards were \$600 in 2016-2017 depending on federal funding allocations.

### Oregon Opportunity Grant (OOG)

The state of Oregon provides funds for this grant program. Eligibility is based on financial need as defined by the Oregon Student Access Commission using the FAFSA information and is limited to 12 cumulative quarters. Students must have a minimum of one-year legal residency in Oregon and be enrolled in at least six credit hours each term. Students with a prior bachelor's degree are not eligible. Students enrolled in a course of study leading to a degree in theology, divinity or religious education are not eligible. Oregon Opportunity Grant awards are

set by the state of Oregon. The Oregon Opportunity Grant is not available for Summer term.

## LOANS

*Note: Students are encouraged to borrow only the amount needed to cover essential educational expenses. Loan entrance and exit counseling are required for student loan borrowers.*

### Federal Direct Loan Programs (DL)

To be eligible for a federal Direct Loan, students must be enrolled in at least six credit hours and must not be in default on a prior loan or owe a grant repayment. All loans must be repaid. Students must sign a promissory note (a legal agreement to repay) with the Department of Education before any loan money can be disbursed. The promissory note contains detailed information about the terms, responsibilities and repayment of the loan. Because students must repay educational loans, this kind of assistance is generally referred to as self-help aid. Federal Direct loans are accessed through the normal financial aid process. For details, go to [cocc.edu/financial-aid/loans](http://cocc.edu/financial-aid/loans).

Three specific types of Federal Direct Loans are available:

- **Federal Direct Subsidized Loan program**

The Direct Subsidized Loan provides fixed interest (currently 3.76%) federal loans through the Department of Education. Maximum annual loan limits are based on financial need, but cannot exceed \$3,500 for freshmen and students in certificate programs and \$4,500 for sophomores. Effective July 1, 2013, new Direct Subsidized Loan borrowers are limited to borrowing up to 150 percent of the length of their current academic program. Loan repayment begins six months after a student ceases to be enrolled at least half time. Monthly payment amount and length of repayment depend on the cumulative amount borrowed, but will be set up with an initial 10-year repayment.

- **Federal Direct Unsubsidized Loan program**

The Direct Unsubsidized Loan provides fixed interest (currently 3.76%) federal loans through the Department of Education. The Direct Unsubsidized Loan is available to students who do not qualify for some or all of the need-based Direct Subsidized Loan. Awards cannot exceed \$3,500 for freshmen and students in certificate programs and \$4,500 for sophomores for an academic year. In addition, dependent students as defined by the Department of Education are eligible to borrow up to \$2,000 in Direct Unsubsidized Loans and independent students, up to an additional \$6,000. Student borrowers will be responsible for payment of the interest that accrues on these loans while they are in school and during periods of deferment. Loan repayment begins six months after a student ceases to be enrolled at least half time. Monthly payment amount and length of repayment depend on the cumulative amount borrowed, but will be set up with an initial 10-year repayment.

- **Federal Direct PLUS Loan**

The Direct PLUS Loan is a non-need based, loan to parents. Loans may range up to the published cost of attendance for the institution minus other student aid. A loan origination fee of 4.276 percent is deducted at the time of disbursement. The

annual interest rate is fixed at 6.31 percent. Parent borrowers will also be evaluated for adverse credit history. For more information on the Direct PLUS visit [studentaid.gov](http://studentaid.gov).

## WORK-STUDY AND STUDENT EMPLOYMENT

Many students help finance their education by securing part-time employment either on or off campus. Since students work in order to receive funds from employment, this kind of assistance is considered a form of self-help aid.

COCC Career Services maintains a list of off-campus job opportunities for students seeking employment outside the Federal Work-Study program. Check their website for more information, [cocc.edu/cap/career-services/student-employment](http://cocc.edu/cap/career-services/student-employment).

### Federal Work-Study (FWS)

This program provides employment opportunities to students who apply for financial aid and are eligible for the Federal Work-Study program. Availability is based on federal fund limits. In addition to providing income, students may acquire work experience in jobs related to their academic interests.

Students cannot be placed in a work-study job until they receive a financial aid award that includes work-study. Students will not receive any Federal Work-Study funds until they are actually placed and working in a work-study job. Due to the need to match job requirements with student skills, the College cannot guarantee employment to all eligible FWS recipients.

At COCC, work-study jobs provide experience in a variety of fields including physical education, library work, the sciences, health service and office work. Community service jobs are also available. For more information, visit [cocc.edu/financial-aid/work-study](http://cocc.edu/financial-aid/work-study).

## VETERANS EDUCATION BENEFITS

Students who believe they may be eligible for veterans educational benefits, such as a veteran or a widow or dependent of a 100% disabled or deceased veteran, should contact a veterans certifying official at 541.383.7264.

All veteran students at COCC must meet the same academic standards as other students to remain in good standing. However, to remain eligible for educational benefits, veterans and other students eligible for these benefits must comply with the following additional requirements:

### Notification of enrollment changes

It is the responsibility of the registered veteran to notify the veterans certifying official when any changes are made to their schedule (add or drop classes). Failure to do so may result in incorrect payments to the student. Overpayments must be repaid.

### Program of study

To be eligible for veterans educational benefits, students must be enrolled in a degree or certificate program offered by COCC and approved by the state approving agency. Only courses required for that degree or certificate program may be certified for benefit payment.

### Transfer of credits

Veterans who enter as transfer students, or who have completed any college-level coursework, are required to have all official transcripts forwarded to Admissions and Records for evaluation. Certification will not continue past the first term if transcripts from all other sources (including military transcripts) have not been received by COCC.

### Credit hour requirements

To receive full-time pay, students must take a minimum of 12 credit hours per term; for three-quarter time pay, students must take nine to 11 credit hours per term; and to receive half-time pay, students must take six to eight credit hours per term. Chapter 33 students have different requirements.

### Satisfactory academic progress

Students using VA educational benefits at COCC must earn at least a 2.0 GPA each term to maintain good standing. The terms of COCC's Academic Warning Policy for all students, including those using VA educational benefits, are outlined on pages 24-25 of the catalog. Academic warnings are reported to the VA each term. If a student using VA educational benefits receives a Fourth Academic Warning, their benefits will be terminated at COCC and they will not be eligible for reinstatement for one calendar year, in accordance with the Academic Warning Policy. Please note: Students receiving federal financial aid are also bound by the Satisfactory Academic Progress (SAP) policy upheld by COCC's Financial Aid office. For more information, refer to pages 11-12.

### Institutional responsibility

COCC is responsible for reporting to the VA if the student is no longer pursuing his or her educational objectives as certified.

### Veteran tuition rates

In accordance with Section 417 of Public Law 114-315, and 38 U.S.C. 3679(c) as amended, the following individuals shall be charged the in-state tuition rate at Central Oregon Community College, or otherwise be considered a resident for tuition and fees purposes. Individuals not considered in-district students for the purposes of tuition and fees will be charged the "non-resident veteran" tuition rate, which is calculated to be the in-district tuition rate plus 50 percent of the difference between COCC's in-district rate and out-of-district/in-state rate. This rate complies with Oregon legislation and the U.S. Department of Veterans Affairs requirements of 38 U.S.C. 3679(c) as amended.

- A Veteran using educational assistance under either chapter 30 (Montgomery GI Bill® – Active Duty Program) or chapter 33 (Post-9/11 GI Bill®), of title 38, United States Code, who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.

(GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). For more information see the GI Bill Trademark terms of use.)

- Anyone using transferred Post-9/11 GI Bill® benefits (38 U.S.C. § 3319) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and enrolls in the school within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence).
- Anyone using transferred Post-9/11 GI Bill® benefits (38 U.S.C. § 3319) who lives in Oregon while attending a school located in Oregon (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.
- Anyone who is eligible for and using educational assistance under chapter 35 (Dependents' Educational Assistance Program).

