

Creating Futures

Your Award Information Booklet 2011-2012



Financial Aid



SOUTHWESTERN
Oregon Community College



Welcome to Southwestern Oregon Community College

Southwestern Oregon Community College serves the educational and cultural needs of our students and communities by providing access to quality education in a professional and engaging environment which supports innovation, sustainability and lifelong enrichment. Learning experiences are characterized by excellent teaching, support for student achievement and the enhancement of social and economic opportunities.

Southwestern's Financial Aid Office mission is to offer excellent customer service and access to financial assistance as students pursue their goals.

Things to Remember

- Keep this booklet for future reference regarding your financial aid at Southwestern.
- Promptly provide our office with all requested documents.
- Log on to WebAdvisor often to view your Financial Aid award letters for more information.
- Information within this publication was accurate at the time of printing. Dates, amounts and regulations are subject to change.



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Eligibility for Financial Aid

To receive federal student aid you must:

- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Register with Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information).
- Have a high school diploma or a General Education Development (GED) Certificate or pass an exam approved by the U.S. Department of Education.
- Be admitted and enrolled as a regular student working toward a degree or certificate in an eligible program.
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study).
- Not owe a refund on a federal grant or be in default on a federal student loan.
- Demonstrate financial need (except for unsubsidized Stafford Loans).
- Make satisfactory academic progress.

Your financial aid package has been calculated using your Expected Family Contribution (EFC) provided to us by the Department of Education based on what you reported on your Free Application for Federal Student Aid (FAFSA).

We determined your need-based eligibility by subtracting your EFC from your estimated Cost of Attendance (COA).

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline \text{Need-based Financial Aid} \end{array}$$

You cannot receive more need-based aid than it costs to attend college. Examples of need-based aid at Southwestern are: Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loan (subsidized), Academic Competitiveness Grant (ACG), and some institutional aid.

If you are not eligible for need-based aid or if your need-based aid does not meet your estimated COA, we will offer you aid that is not based on need.

Some aid programs are limited so apply early. The date you apply for financial aid can affect your award.

Financial Aid Terms

Expected Family Contribution (EFC) - This is the amount that the Federal government has determined that you and/or your family should contribute toward the cost of your education.

This figure is determined by the Federal Methodology established by Congress and is based on your family's income, assets, family size, and number in college as reported on the FAFSA.

Student Contribution (SC) - This is the portion of the EFC that you as the student (and your spouse, if applicable) are expected to contribute toward the cost of your education this academic year.

Parent Contribution (PC) - This is the portion of the EFC that your parent(s) is/are expected to contribute toward the cost of your education this academic year.

Need - Your Cost of Attendance minus your Expected Family Contribution equals your Need. Your need is the maximum amount of need-based aid (such as grants, scholarships, Federal Work-Study, subsidized loans, etc.) for which you are eligible.

Under certain circumstances, you may be eligible for non-need-based aid, such as an unsubsidized loan, to replace all or part of the EFC, even if you have no need.

Estimated Aid - The amount of Estimated Aid shown on your Unofficial Award Letter is an unofficial estimate of what you may be eligible to receive. The official aid amounts awarded will be listed on your Official Award Letter.

You may be eligible for additional assistance (such as FSEOG and FWS), but funds are awarded based on the date you complete your file. If you are eligible but have missed the initial awarding period, you will be placed automatically on a waiting list for funding, and will be notified, by mail, should funding later become available.

Unmet Need - After you have been awarded all available aid for which you are eligible, your remaining need (Need minus Estimated Aid) becomes your Unmet Need.

You may meet this unmet need in various ways, including scholarships, student loans, and parent loans.

Enrollment Status - The amount of credits you are enrolled in or expect to be enrolled in. 12+ credits is full-time, 9-11 credits is 3/4-time, 6-8 credits is half-time, and 5 or fewer credits is 1/4-time.

Aid Withheld Status - Failure to maintain satisfactory academic progress as defined at Southwestern. It is evaluated during the initial application and each term.

Estimated Cost of Attendance

Your Cost of Attendance (COA) reflects an average of costs and educational expenses from tuition and books to personal items and transportation. This is often referred to as your “budget.”

The important part to remember is that your COA does not reflect in any way what you actually owe or will owe the College. You will receive a statement of all your charges.

There are standard budgets assigned to each financial aid student, but it vary based on living status, academic program and/or enrollment status.

- Tuition and fees are based on an average of 14 credits per term.
- Room and board costs are based on where you will live while attending Southwestern. Off-campus housing reflects current market rates in Coos County, while on-campus housing reflects actual costs for single and double rooms.

- Textbooks and supplies are based on average costs each term based on bookstore pricing.
- Transportation is an average based on travel to and from the college each term.
- Personal expenses are based on typical expenses students may incur in day-to-day living, such as clothing, recreation, household supplies, etc.

For students who have unique circumstances, the budget may also be adjusted for the purchase of a computer (one-time), extensive travel requirements, educational-related disability expenses, and childcare costs while attending school - contact the Financial Aid Office for the appropriate forms to request these costs be included.

Please visit Southwestern’s Financial Aid website for detailed cost of attendance figures: www.socc.edu/financialaid/pgs/info-policies/cost/



Types of Aid Available

Federal Pell Grant - A Federal Pell Grant is awarded to undergraduate students who have not earned a bachelor's or professional degree, and your award amount is based upon your EFC.

- Available to students take any amount of credits depending on eligibility. Amounts vary. Does not need to be repaid. Must file a FAFSA.

Oregon Opportunity Grant (OOG) - This grant is awarded by the Oregon Student Assistance Commission to Oregon resident undergraduate students. This grant may only be received for a total of twelve terms or eight semesters. Students who enroll in a theology, divinity, or religious education program are not eligible to receive State grants.

- Must enroll in at least half-time at a college or university in Oregon. Amounts vary. Does not need to be repaid. Must file a FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG) - This grant is for undergraduate students with exceptional need. At Southwestern, this grant is awarded to as many of the students with a zero EFC as possible. The funding is limited, however, so awarding is on a first-come first-served basis. Late applicants may go on a waiting list.

- Must enroll in at least half-time. Amount = \$600 a year. Does not need to be repaid. Must file a FAFSA.

Federal Work-Study - The Federal Work-Study program is designed to provide jobs for students with financial need to assist with paying for their educational expenses. Federal work-study wages at Southwestern currently coincide with the State minimum wage. Students receiving Federal work-study funding receive one paycheck each month they work.

- Must enroll in at least half-time. Amounts vary. Can earn up to award amount. Earned by working. Does not need to be repaid. Must file a FAFSA.

Federal Direct Loan - Federal Direct Loans are either subsidized or unsubsidized. A subsidized loan is awarded based on financial need, and the interest payments do not accrue until the student begins repayment. An unsubsidized loan is awarded based on cost of attendance, and the interest accrual starts when the loan is disbursed.

- Must enroll in at least half-time. Amounts vary. Must be repaid. Cannot exceed the cost of attendance. Must file a FAFSA.
- Dependent undergraduate can borrow up to \$5,500 (\$3,500 subsidized) for freshman and \$6,500 (\$4,500 subsidized) for sophomore (must have completed more than one-half required credits for degree).

- Independent undergraduate can borrow up to \$9,500 a year as a freshman (\$3,500 of this amount may be subsidized if eligible) and up to \$10,500 a year as a sophomore (\$4,500 of this amount may be subsidized if eligible). Sophomore status means you have completed more than one-half the required credits for your degree.
- Dependent students whose parent's are denied a PLUS loan may be eligible to borrow up to \$6,000 in an additional unsubsidized loan.
- The cumulative amount you can borrow from the Federal Stafford Loan Program is \$31,000 as a dependent undergraduate and \$57,500 as an independent undergraduate (\$23,000 can be subsidized and the rest is unsubsidized).

Federal Direct Parent Loan for Undergraduate Students (PLUS) - PLUS loans are for parents to borrow to assist in paying for each child's education who is an undergraduate student and enrolled at least half-time. A credit check is usually required, and parent's who are denied the PLUS loan may have their dependent child borrow additional funds from the Federal Stafford Loan program.

- Must enroll in at least half-time. Amounts vary. Must be repaid by parent. Cannot exceed cost of attendance. Must file a FAFSA.

Alternative (Private) Loans - These loans are based on creditworthiness, carry competitive interest rates and all vary on the amount you may borrow, the fees charged and on their terms of repayment. Ask smart questions when considering an alternative loan.

- Must enroll in at least half-time. Amounts vary. Must be repaid. Cannot exceed cost of attendance. Must file a FAFSA.

Alaska Loans - The State of Alaska offers residents of the State an opportunity to borrow funds in the form of a loan. The loan follows the same guidelines as the Federal Direct Loan Program, with the exception that the loan is not subject to the subsidized and unsubsidized loan amount limitations. Students may borrow funds to pay for their cost of attendance minus other aid received.

Institutional Tuition Scholarships - Southwestern offers a variety of tuition scholarships designed to help cover the costs of tuition only.

- Awards up to 18 credits (must be full-time). Several award areas: graduates of high school with 3.75 GPA, GED graduates who meet certain criteria, students who participated in Operation Iraqi Freedom, students who participate in certain student activities and athletics, and students who enroll in specific majors and areas of education interest.

Getting Your Financial Aid

Accepting Your Aid Package

When you receive your Official Award Letter, you are accepting the financial aid represented. Refer to the back of the letter for more information.

Disbursement of Funds

You must be eligible for your financial aid at the time of disbursement.

All financial aid and scholarship funds are credited directly to your account and any funds remaining after tuition, fees, and other charges will be disbursed to you within 14 days of crediting your account.

Funds are disbursed after the institutional refund period and after your enrollment status has been determined. Your enrollment status is determined at the close of business day on Friday of the second week of the term. Disbursement amounts are based on eligible credits as of that date and cannot be adjusted at a later date.

Disbursements are made via check and electronic funds transfer (EFT). Disbursement will occur beginning Friday after the full refund period of each term and on each Friday thereafter.

Student Loans (Direct, PLUS & Alternative) - loan disbursements to students are subject to a 30-day waiting period from the first day of the first term. Subsequent disbursements will be available at the same time as all other funds.

Account Balances

You are responsible for all college charges regardless of whether financial aid is received. If you still owe the college after your grants/scholarships have transmitted to your account, you must contact the Student First Stop Center to make arrangements for payment of the remaining balance at the time of registration.

Dropping Classes

- If you drop all of your classes during the term, you may be required to pay all or a part of your financial aid back.
- If you drop all of your classes during the term, you will automatically be placed on warning or aid withheld for future terms.
- If you drop one or more of your classes during the term and have a prior request for reinstatement on file, you may go back on aid withheld.

Changes to Your Financial Aid

Based upon the information you provided on your FAFSA, we can determine your enrollment status and housing plans. These items affect your cost of attendance and the amount of need-based aid you can receive.

Changes in Your Status

It is your responsibility to notify us if you plan to change your enrollment status or housing plans during the academic year. An example would be deciding to only attend half-time during a term when you said you would be attending full-time. This decision must be communicated to the financial aid office as soon as possible so that your financial aid will be ready in time for disbursement. If we are not aware of the status change, your disbursement could be delayed.

Changes in Assistance

Sometimes a student may receive additional funding for college through an outside source. It is important to notify us if you receive any outside assistance, because it may affect the amount of need-based aid you receive.

Return of Federal Aid

If you withdraw or audit all of your courses during the term, we are required to determine if any of the federal financial aid you received should be returned. Federal financial aid is based on the length of time you are in classes, so if you do not attend the entire term, you may be required to return a all or a portion of the aid you received.

If you receive all W, X, or F grades in a term, we must perform this calculation. The repayment percentage is determined by the number of days remaining in the term from your last date of attendance.

If you owe Southwestern federal financial aid repayments or owe Return of Title IV Funds, you will be denied federal aid eligibility at any institution and will not be able to enroll at Southwestern until full payment arrangements are made.

Satisfactory Academic Progress (SAP) requirements apply to all financial aid recipients regardless of the funding status due to a Return of Title IV Funds. Repayment of part of your federal financial aid does not release you from the satisfactory academic progress requirement discussed later in this handbook.

Satisfactory Academic Progress

In order to remain in good standing and receive your financial aid (federal, state, institutional and private), you must maintain satisfactory academic progress each term and progress in a timely manner toward your declared degree. We assess your status when you apply for financial aid and each term thereafter.

Grade Point Average (GPA) Requirements

- You must maintain a GPA of a 2.0 or higher each term.
- If your term GPA and cumulative GPA fall below a 2.0,
 - First time = Warning Status
 - Second time = Aid Withheld Status
- If your cumulative GPA falls below a 2.0 by the end of your second academic year, you will automatically be placed on Aid Withheld.
- If you complete zero credits (all F, M, U, W, X, and/or Z grades) during any term, you will be placed on warning or aid withheld and subject to the Return Federal Aid calculation.

Status Definitions

Warning Status - Your aid will still be released for the following term, but you are urged to seek out resources on campus to assist in your success. If you are unsuccessful again, you will be placed on aid withheld status.

Aid Withheld Status - Your aid will be on hold until you complete the reinstatement process and are approved. Inquire at the Financial Aid office for the form and process. You **MUST** complete this process before the end the term in which you are on hold. If you complete the process after the term has ended, you will not receive aid for that term.

If your request for reinstatement is approved by the financial aid committee, there will be special conditions you must adhere to each term. You will be on probation for the next term and must complete that term successfully to avoid being placed back on Aid Withheld Status.

If your request for reinstatement is not approved by the financial aid committee, you will receive specific instructions regarding the number of credits you will have to complete successfully and fund on your own in order to be in good standing and begin receiving federal aid.

150% Timeframe/Maximum Attempted Credit Limit

Federal regulations are set with the expectation that you complete your degree in a timely manner. In order to receive financial aid funding throughout your degree, you must complete your degree within a 150% timeframe.

Example: If you are in a degree that requires 90 credits to graduate, you must complete that degree within 135 attempted credits.

If you are unable to complete your degree within the 150% timeframe, you will be placed on Aid Withheld Status.

Your progress is measured at the end of each student's third full-time term. If you attend full-time Fall, Winter and Spring terms, your progress will be assessed at the end of Spring term. If you attend half-time Fall, Winter and Spring terms, your progress will not be assessed until the end of the next Spring term if you continue to enroll half-time.

Attempted credits include earned, unearned, and transfer credits. Grades of F, W, X, U, Z and M are considered unearned credits.

If you exceed the 150% timeframe, you will need to submit an extension of timeline appeal. See the Financial Aid office for forms and the process. We may, without a formal appeal, extend the time-frame when remedial

credits are the reason you are unable to complete your credits within the 150% timeframe. If this occurs, you will be notified by mail of the extension of time.

Request for Dual Major

Financial aid only covers one declared degree. In some cases, students may pursue more than one degree for various reasons. Contact the Financial Aid office about an appeal for a dual major.

Request for Change of Major

You are only allowed one major change under financial aid. If there are extenuating circumstances for changing your major more than once, you will have to complete the appeal process. Contact the Financial Aid office about an appeal for a change of major.

Request for Transfer Credits

Up to 124 transfer credits may be transferred to a four-year Oregon college. You may appeal to the Financial Aid Committee to allow for additional credits you intend to use to transfer to another college. Any transfer credits that are attempted whether completed or not count toward the number of transfer credits you have. Contact the Financial Aid office regarding an appeal.

Your Rights as a Student

You have the right to:

- know how your financial need is determined. This is your cost of attendance.
- know how much aid you will receive each term and when it will be disbursed.
- know what portion of the financial assistance received must be repaid, and what portion is grant aid.
- decline all or any part of your financial aid award. This must be done in writing.
- know the interest rate, repayment terms, and procedures for any loan(s) you are offered.
- view the contents of your financial aid file, in accordance with the Family Educational Rights and Privacy Act (FERPA).
- privacy of information regarding your financial aid file per FERPA.
- request a review of your financial aid application due to special or unusual circumstances that would change the Expected Family Contribution (EFC) and/or Cost of Attendance (COA). All requests of this type must be submitted in writing.
- receive financial aid as long as you are eligible and as long as funds are available.
- know how Southwestern determines whether you are making satisfactory academic progress, and what happens if you are not.

Your Responsibilities as a Student

You have the responsibility to:

- read and understand all materials sent to you from Southwestern and other financial aid agencies or provided on the Southwestern website; keep copies of all forms and materials you send in.
- complete an application for admission and declare a valid major.
- check your Southwestern email account regularly.
- use aid only for expenses related to attending Southwestern.
- return all requested information to the Financial Aid office in a timely manner.
- report all changes that might affect your eligibility for financial aid including: change in address or type of residency, change to enrollment status, and/or all outside aid received.
- repay any loans you obtain and notify your lender of any changes in name or address. You should also know the name and address of your lender.
- report to your Federal Work-Study (FWS) job according to the schedule you arranged with your supervisor, complete all work to the best of your ability, and notify your supervisor in advance if you are unable to report to work.
- be aware of Southwestern's refund procedures.
- maintain Satisfactory Academic Progress.

Important Dates to Remember!

FACTS AND INFORMATION	SUMMER 2011	FALL 2011	WINTER 2012	SPRING 2012
Priority Registration Begins	May 2 - June 30	May 2 - June 30	November 14 - January 13	February 27 - April 13
FAFSA Deadlines	January 30, 2011	March 1, 2011	June 1, 2011	August 1, 2011
FAFSA Paperwork Due	April 30, 2011	July 1, 2011	September 19, 2011	November 21, 2011
Bookstore Sales Begin	June 13	September 20	December 12	March 26
Move-in Day for Housing Residents	June 18	September 23	January 7	March 31
Classes Start	June 20	September 26	January 9	April 2
Payment Deadlines	Time of registration	Time of registration	Time of registration	Time of registration
Initial Financial Aid Disbursement Dates	July 7	October 14	January 27	April 20
Textbook Buy-back	August 8 - 11	December 5 - 9	March 19 - 23	June 11 - 15
Check-out Day for Housing Residents	August 13	December 10	March 24	June 16
Finals Week	August 8 - 11	December 5 - 8	March 19 - 22	June 11 - 14
Campus Closures Dates/Holidays	June 17 & 24 July 1, 4, 8, 15, 22, 29 August 5, 12, 19, 26	September 5 & 19 November 11, 24 & 25 Dec 22 - Jan 3	January 16 February 20	May 28

Contact Information

Southwestern Main Switchboard	Dellwood Hall	(541) 888-2525	(800)-962-2838	
ADA Coordinator	Stensland Hall	(541) 888-7439	1-800-962-2836 ext. 7439	
Southwestern Hearing Impaired	Dellwood Hall	(541) 888-7368		
Athletics	Prosper Hall	(541) 888-7452	1-800-962-2838 ext. 7452	
Bookstore	Stensland Hall	(541) 888-7264	1-800-962-2838 ext. 7264	
Campus Housing	Dellwood Hall	(541) 888-7635	1-800-962-2838 ext. 7635	
Educational Support Programs	Stensland Hall	(541) 888-7405	1-800-962-2838 ext. 7405	
Financial Aid	Front Lobby of Dellwood Hall	(541) 888-7337	1-800-962-2838 ext. 7337	fao@socc.edu
Student First Stop Center	Front Lobby of Dellwood Hall	(541) 888-7352	1-800-962-2838 ext. 7352	firststop@socc.edu
Student Support Services	Stensland Hall	(541) 888-7419	1-800-962-2838 ext. 7419	
Transcript Evaluator	Dellwood Hall	(541) 888-7246	1-800-962-2838 ext. 7246	transcripts@socc.edu
Southwestern Curry County	Brookings	(541) 469-5017		
	Gold Beach	(541) 547-2741		
	Port Orford	(541) 332-1325		

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