Umpqua Community College
Financial Aid Office
PO Box 967
Roseburg, Oregon 97470
541.440.4602 | 541.440.4612 (FAX)
FinancialAid@umpqua.edu

2019-2020 Financial Aid Application and Process Information

Welcome to the financial aid application process for 2019-2020. Start with a FAFSA on the Web Worksheet. Use it to gather information to complete an online application for federal and state grants and other types of aid. Submit just one FAFSA for each academic year, but at least three months prior to enrollment for priority processing. Otherwise, you may need to delay enrollment until you can make payment. For your application to be considered, federal processing must be complete as of your last day of eligible enrollment during the school year. For more consumer information, visit UCC's Consumer Information webpage.

Federal Aid Eligibility Requirements

- Be a U.S. citizen or eligible noncitizen.*
- Have a valid Social Security number.
- Have a high school diploma (not extended) or recognized equivalent (GED, home school completion with an ESD registration if under 18, two-year degree fully transferable to a four-year degree, etc) or have college transcripts prior to 7/1/12 and either meet minimum placement test scores or have 6+ program credits before 7/1/12.
- Enroll in an aid-eligible certificate or degree program and maintain satisfactory academic progress (SAP)** toward the completion of our academic program.
- Not be in default on or owe a repayment of federal aid.

Nearly all students enrolled in aid-eligible academic programs qualify to receive some form of financial aid.

APPLY NOW!
www.fafsa.gov

* See https://fafsa.ed.gov/options.htm for more information. Those ineligible should investigate scholarship and/or alternative loan resources.
** For UCC's SAP policy, visit https://www.umpqua.edu/images/cost-aid/downloads/2019-2020/SAP_Policy_1920.pdf.

A Few Tips Before You Begin

- The 2019-2020 FAFSA requires 2017 federal income and tax information. (IRS Data Retrieval Tool is recommended whenever available).
- To electronically sign your FAFSA on the Web, you (and a parent if parental information is required) need a FSA ID, available during the application process at www.fafsa.gov. For help with your FSA ID, visit www.fsaid.ed.gov.
- After you submit your FAFSA, federal processors will calculate your expected family contribution (EFC), the main factor in determining need-based aid eligibility.
- Submitting a FAFSA is often the first step in applying for other types of financial assistance that are not limited to applicants with high financial need. These may include some scholarships, student employment, or student loans.
- If you do not plan to begin a college program in the 2019-2020 school year but would like to estimate your future aid eligibility, use FAFSA4caster at www.fafsa.gov.
- To estimate out-of-pocket expenses to attend UCC, us the Net Price Calculator at https://www.umpqua.edu/netprice/.

Email: FinancialAid@umpqua.edu

Hours: 8am to 6:45pm Monday-Thursday & Friday; 10am to 5pm (Fall, Winter, & Spring)
8am to 6:30pm Monday-Thursday (Summer)

UCC's Federal School Code: 003222

•*Monitor your financial aid status and keep your personal information current.*

• *Financial assistance is available to all students regardless of sex, race, color, national origin, or disability.*

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UCC
UMPQUA COMMUNITY COLLEGE

How to Apply for Financial Aid

What You're Applying for When You Complete a FAFSA

1) Complete an annual Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov.

Use the FAFSA on the Web Worksheet https://studentaid.ed.gov/sa/sites/default/files/2019-20-fafsa-worksheet.pdf as a tool to get ready to apply online. UCC recommends that federal tax filers use the IRS Data Retrieval Tool. You (and your parent, if required) can sign the online FAFSA using FSA ID(s) obtained during the application process. Include UCC's school code # **003222**. Applicants who choose not to file electronically can request a paper FAFSA by calling 1.800.4FED.AID. (not recommended).

Undocumented Oregon students should submit an ORSAA to apply for state aid.*

2) Complete scholarship applications:

   a) High school (as applicable)

   b) UCC Foundation – Approximately $400,000 available annually. Submit between February 1 and March 1, 2019, at https://www.umpqua.edu/scholarships.

   c) State administered – Approximately $18,000,000 available annually. Submit electronically by March 1, 2019, at www.oregonstudentaid.gov. Early bird is February 15, 2019.

3) Student Job Placement: Apply at https://www.umpqua.edu/student-job-placement.

* Undocumented Oregon Residents may apply using the ORSAA instead of the FAFSA.

See: https://oregonstudentaid.gov/orsaa-filter.aspx.

NOTES:
- Other programs include TEACH, grant/loan program for teacher education majors; Perkins, need-based student loan; and PLUS, parental loan for dependent, undergraduates, none of which UCC offers.
- An alternative loan may be available toward unmet need after FDL is maximized. UCC does not recommend alternative loan options nor do we have a list of preferred lenders. UCC encourages you to thoroughly review all terms and conditions.

Aid Programs	Eligibility	Max. Annual Value at UCC
Federal Pell Grant (Pell)	• Financial need-based on EFC and enrollment level • No prior bachelor's degree • Prorated for less than full-time enrollment • Maximum annual value when enrollment equals the equivalent of four full-time terms • Aggregate undergraduate limit of 18 full-time equivalent quarters	Up to $6195 for 2019-2020 and an additional $2065 with a 4th full time term of attendance
Federal Supplemental Educational Opportunity Grant (FSEOG)	• $0 EFC (highest financial need) • At least half-time (6+ credits), eligible enrollment • FSEOG can be awarded Summer through Spring terms	$600 maximum
Oregon Opportunity Grant (OOG)	• Financial need (per Shared Responsibility Model, which assumes student work component, modified family contribution and federal aid as initial resources in meeting Cost of Attendance [COA]) • $900 for full-time (12+ credits) and $450 for part-time (6-11 credits) • Application/payment deadlines may apply. (Funding limited to early FAFSA applicants and may depend on fall enrollment)	Up to $2700 for 2019-2020
Oregon Promise Grant (OPG)	• Application opens in September • Use at any Oregon Community College • Applications deadline: Revolving. See www.oregonstudentaid.gov/oregon-promise.aspx for more information • Summer enrollment not eligible. Must be at least half-time • Available only toward your 1st 90 attempted credits	$1000-$3834 for 2019-2020.
Federal Work-Study (FWS) *Secondary application process required*	• Inquire about job opportunities and application process at https://www.umpqua.edu/federal-work-study • Financial need • At least half-time enrollment required. Earnings paid twice per month and must be reported on FAFSA as taxable income but are 100% excluded on FAFSA. • FWS can be awarded Summer through Spring terms	Up to $850 per term for a maximum of $3,400 for 4 terms or $2550 for 3 terms.
Subsidized Federal Direct Loan (SFDL) *Secondary application process required* Your lender is the federal government	• Application instructions provided with Award Notification • Need-based eligibility (COA-EFC, aid other resources equals need) • Must enroll at least half-time in aid-eligible credits • Fees are deducted from disbursement(s) • Interest (**4.529%** through 6/30/20) that accrues after at least half-time enrollment no longer maintained and is student's responsibility. • Funding activated once student accepts the offered amount, completes a valid master promissory note, and annual completion of loan entrance counseling. • New borrowers as of 7/1/13 lose subsidy if program not completed within 150% of published length.	• Up to $3,500 for freshmen • Up to $4,500 for sophomore
Unsubsidized Federal Direct Loan (UFDL) *Secondary application process required* Your lender is the federal government	• Application instructions provided with Award Notification • Non-need based eligibility (COA-aid, including SFDL, other resources equals need) • Must maintain at least half-time eligible enrollment • Fees are deducted from disbursement(s) • Interest (**4.529%** through 6/30/20) that accrues from time of disbursement is student's responsibility; may be paid quarterly or capitalized during deferment and grace periods. • Funding activated with Loan Request form, once student accepts the offered amount, completes a valid master promissory note, and annual completion of loan entrance counseling.	• Up to $5,500 for freshmen (less SFDL) plus up to $4,000 additional if independent • Up to $6,500 for sophomore (less SFDL) plus up to $4,000 additional if independent
Scholarships *Secondary application process required*	Many UCC Foundation, state-administered, and private scholarships are based, at least in part, on financial need and often use the FAFSA results as a determination of that need. Therefore, submit a timely FAFSA even if you don't anticipate qualifying for need-based aid. Non-need based scholarships are available based on student merit.	Varies

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The Financial Aid Process

1. Submit a 2019-2020 FAFSA to the federal processor as soon on/after 10/1/2018 as possible for evaluation. Allow three days to three weeks for federal processing. An IRS Data Retrieval Tool is available to most federal tax filers. If you have transfer credits or have already earned an associate's degree or higher, submit official transfer transcripts and request a Transfer Credit Evaluation by the UCC Registrar. Undocumented Oregon residents should submit an ORSAA for state aid.*

2. Federal processors determine if your FAFSA is complete, match data with federal agencies (Social Security Administration, Selective Service, Internal Revenue Service, Veterans Administration and Department of Homeland Security), calculate your Expected Family Contribution (EFC) and email a Student Aid Report (SAR) to you and to the financial aid offices of the college(s) listed on the FAFSA. Review your emailed SAR and if corrections are necessary, submit them at www.fafsa.gov.

3. The UCC Financial Aid Office sends a Welcome Email to your personal email address. This letter will inform you that there are additional requirements needed in order for your financial aid to be processed. Keep contact information current, watch for mail and/or email correspondences from UCC and respond promptly to avoid processing delays.

4. Submit all requested documentation to UCC. Some FAFSAs are chosen for verification. Avoid the likelihood of being verified by using the IRS Data Retrieval Tool. If you're chosen, submit all required documentation as soon as possible but no later than 120 days from your last day of enrollment or September 15th of the following school year, whichever comes first. Failure to provide all requested documentation in a timely manner means our application will not be processed.

5. Once your application is complete, the UCC Financial Aid Office performs an initial review. A review includes building a student budget (Cost of Attendance), confirming eligibility factors and resolving any missing or conflicting data. Allow up to six weeks or more for file processing.

6. If necessary, the UCC Financial Aid Office will send you an email requesting additional documentation or written clarification. You will also see the needed documents listed in Student Self Service under Eligibility.

7. Once your application is complete and accurate, the UCC Financial Aid Office will send an Award Notification to your **student email** with instructions on how to complete the acceptance process of your financial aid award. The Award Notification will list the types of aid awarded per term based on full-time enrollment status (12+ credits), as well as conditions for receiving federal aid. The Award Notification will also provide direction on completing the student loan process.

8. If you were awarded Federal Work-Study (FWS), instructions will be included in your Award Notification regarding your next steps. If you were not awarded FWS and wish to obtain employment while attending school, you may be eligible for Student Job Placement. Information regarding Student Job Placement can be found on our website.

> ### Cost of Attendance
>
> The Cost of Attendance (COA) is an estimate made by the Financial Aid Office of how much it will cost you to live and attend college while enrolled at UCC.
>
> **Based on three 13-credit terms, the standard 2019-2020 COA is:**
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> | | |
> |---|---|
> | Tuition and Fees | $6,804 |
> | Books and Supplies | $2,200 |
> | Room/Board | $14,680 |
> | Transportation | $1,860 |
> | Personal/Misc. | $1,600 |
> | **TOTAL** | **$27,144** |
>
> COAs are based on individual enrollment patterns and may include out-of-pocket childcare expenses, disability-related expenses, or significant and documentable program fees as requested and approved.

9. Approximately one week before each term, financial aid funds are applied to your UCC student account. Once aid-eligible enrollment matches award level, applied aid is used toward pending charges (tuition, fees, and authorized bookstore charges). Book Allowance Request forms are accepted through the 1st week of the term so long as you have not already been awarded financial aid funds. NOTE: The first disbursement of a Federal Direct Loan for a first-time borrower will be made no sooner than 30 days into the first term of the loan period and released only after eligible enrollment is confirmed.

10. You have through the end of business on Friday; Thursday in Summer (in person) or until Sunday 11:59pm (online) of the first week of the term to be sure your enrollment is correct. The census date will be Monday at 8:30am of the second week. The credits that a student is registered for at this time, is locked and that is the enrollment status that will determine the financial aid disbursement. If you are enrolled at another college during the same term you're enrolled at UCC (dual enrollment), you may apply through the drop period to have your financial aid eligibility calculated on the combined enrollment. If you are dually enrolled at Southern Oregon University or Oregon State University, notify the UCC Financial Aid Office immediately. If you are dually enrolled at a college or university other than SOU or OSU, submit a Consortium Agreement. Charges at your host school remain your responsibility. You may not accept federal aid (*grants & student loans*) from more than one institution during a term.

11. If you have excess financial aid funds after your UCC bill is paid, the UCC Student Accounts Office will issue a refund in one of two ways. First, in the form of a paper check that will be mailed via USPS or second by Direct Deposit if you filled out the form and submitted it to the Student Accounts Office. Refunds will be issued starting the second Friday of the term (F, W, S terms), Thursday (Summer Term) and weekly thereafter, through finals week. For more information on Direct Deposit visit https://www.umpqua.edu/student-accounts.

12. At the end of each term, the UCC Financial Aid Office will review your transcripts to determine if you made satisfactory academic progress toward program completion, a requirement to maintain financial aid eligibility. We will then adjust, or cancel aid accordingly. The review of your progress includes cumulative grade point average (GPA) and pace. To view the Satisfactory Academic Progress policy, visit https://www.umpqua.edu/images/cost-aid/downloads/2019-2020/SAP_Policy_1920.pdf.

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Other Sources of Educational Financial Assistance

More Important Points

- **Aid-eligible academic programs**
  To see if your academic program or major is eligible, review the Satisfactory Academic Progress policy (SAP) at https://www.umpqua.edu/images/cost-aid/downloads/2019-2020/SAP_Policy_1920.pdf.

- **Financial Literacy**
  Help with student loan repayment and defaulted loan rehabilitation. Contact UCC's Default Specialist at 541.440.7787 or contact your loan servicer.

- **Need more information?**
  If you have financial aid questions or need assistance, visit the UCC Financial Aid Office in the Student Center, or email FinancialAid@umpqua.edu.

- **Student Resources**
  UCC has compiled a great list of helpful links. Visit https://www.umpqua.edu/helpful-links.

- **Student Responsibility**
  As a financial aid recipient, it is your responsibility to be informed and understand the requirements to qualify for and maintain eligibility. Consumer information is available on our website and in your Award Notification, the UCC Catalog, and in federal, state, and agency publications. Visit https://www.umpqua.edu/consumer-information.

- **Special Circumstances**
  If the FAFSA doesn't allow significant facts or changes in your financial situation to be reflected (such as loss of income), submit a Special Circumstance Request form to the UCC Financial Aid Office. Visit https://www.umpqua.edu/images/cost-aid/downloads/2019-2020/Special_Circumstances_Request_2018_Income.pdf.

Accessibility Services – If you have a documented disability and/or want to request accommodations, contact the UCC Accessibility Services Office at 541.440.7655.

Alternative Loan Programs – Student loan options offered independently by lenders. Not federally guaranteed or regulated, therefore, student should carefully review terms and conditions. Required Financial Aid Office certification will be considered only after FDL options are exhausted. UCC retains the right to refuse certification based on professional judgement and does not provide lender recommendations.

AmeriCorps – National and community service opportunity. For more information visit www.americorps.gov.

College Savings Plans – For more information visit www.oregon529network.com.

Foster Care – Current or recent foster youth may be eligible for various types of financial aid for college. For more information, visit https://www.oregon.gov/DHS/CHILDREN/FOSTERCARE/ILP/Pages/financial-aid.aspx.

Loan Forgiveness Programs – Although limited, certain professions or employers offer incremental student loan forgiveness programs. Contact your loan servicer for more information.

National Guard – Call 1.888.442.4551 for more information on education benefits for selected reserve, or visit www.gibill.va.gov.

Snap Benefits – Supplemental Nutrition Assistance Program – Federally funded program that offers nutrition assistance to millions of eligible, low-income individuals and families. For more information visit www.oregon.gov/DHS/ASSISTANCE/FOOD-BENEFITS/Pages/About-SNAP.aspx.

Third-party Scholarships & Merit Awards – Students should investigate UCC, UCC Foundation, and state-administered scholarships, as well as employer, parental employer, club/membership/association and independent educational scholarship sources. For example, UCC Student Life offers merit awards for Student Ambassadors, worth up to 16 free tuition credits (fees and books are not included) fall through spring terms. State-administered scholarships include the Ford Family Foundation scholarships, which pay up to 90 percent of unmet need. Visit UCC's Scholarship website at https://www.umpqua.edu/scholarships. Other sites include www.fastweb.com, www.scholarships.com, www.finaid.org, and www.collegeboard.com/pay.

Tax Credits: Hope Scholarship and Lifetime Learning – See your tax professional for information on tax credits for qualified educational expenses or search for education benefits at www.irs.gov.

Transfer University Financial Aid Office – Contact your university financial aid office for more financial aid information. (E.g., Southern Oregon University at https://inside.sou.edu/enrollment/financial-aid/index.html, or Oregon Tech at www.oit.edu/faid.

Unemployment Benefits – Training Unemployment Insurance (TUI) may allow the certified dislocated workers to access unemployment benefits while attending school. Contact the Employment Department at www.oregon.gov/employ or WorkSource Oregon at 541.440.3344 or www.worksourceoregon.org.

Veterans Educational Benefits or Dependent Benefits – Eligible veterans and dependents of veterans may receive educational benefits from the Veterans Administration (VA) while attending UCC. A variety of programs are available. Contact UCC's Veterans Education Benefits Office at 541.440.4621 for more information.

Vocational Rehabilitation (VR) – Fore Oregon Vocational Rehabilitation, call 541.440.3371 or visit www.oregon.gov/dhs/employment/VR/Pages/index.aspx.