

VACCINATIONS

LCOOC does not require student vaccinations. It is suggested that students correspond with their primary healthcare provider for healthcare related guidance.

FINANCIAL AID

Lac Courte Oreilles Ojibwe College administers a variety of financial aid and work-study programs for students who demonstrate financial need. Currently, the college can assist with Federal PELL grants, Federal Supplemental Education Opportunity Grants, (FSEOG), Federal College Work Study (FCWS), Wisconsin Minority grants, Tuition grants, WI Indian Grants (WIG), the Talent Incentive Program, (TIP), Division of Vocational Rehabilitation (DVR), Veterans Administration funds, and a limited number of scholarships from the college.

To assist in the development of a financial aid package, students must file the Free Application for Federal Student Aid (FAFSA). The financial aid employees will assist in the review and processing of required documents or applications, but it is the student's responsibility to complete and submit all financial aid applications. Appointments should be made with the Financial Aid Office well in advance of registering for classes. This enables the student to take advantage of all the financial aid grants and scholarships that are available.

Federal statutes mandate that LCOOC monitor students' academic progress made toward a degree or certificate. This is done in accordance with the criteria outlined in the Academic Policies and Procedures section of this handbook. The purpose of the academic standard criteria is to ensure that federal financial aid is used solely for students who are pursuing an educational program goal and who show marked progress toward the completion of the degree or certificate they are seeking.

The Mission of the Financial Aid Department is that all eligible students benefit from financial assistance to complete their goals in higher education. All students must complete a FAFSA to be eligible for Financial Aid. The Financial Aid Department will work with the students to create as beneficial a Financial Aid package as possible. Students are ultimately responsible for all bills to the College, but the Financial Aid Department will work to offset the costs as much as possible.

APPLYING FOR FINANCIAL AID

FAFSA is the Free Application for Federal Student Aid and is the cornerstone of all Financial Aid Programs. The moment that the previous year's tax return is complete, submit your FAFSA. The FAFSA is submitted online at www.fafsa.ed.gov. If you need assistance, do not hesitate to contact the Financial Aid Office.

LCOOC's College Code is 017199

Tips for Filling out the FAFSA:

- When initially filling out the FAFSA, use information that comes from your Tax Returns. If your financial situation has changed, you must work with your Financial Aid Office to change your FAFSA after initial submission.
- Have your tax information on hand and ready to copy. Roughly 30% of all FAFSA's will be selected by the Department of Education for Verification. Without that documentation, Financial Aid cannot be processed. Please note that there are deadlines for submitting Verification information.
- Completely fill out the FAFSA, leaving blanks only slows the process
- Remember, this is a legal document being submitted to a federal agency: fibbing is a felony.
- The earlier you submit your FAFSA, the more likely that you will be eligible for Wisconsin State Grants.

CONSORTIUM AGREEMENTS BETWEEN SCHOOLS

Two or more institutions may enter into a consortium or contractual agreement so that a student can continue to receive FSA funds while studying at a school or organization other than his or her “home” institution. (The home school is the one that will grant the student’s degree or certificate.)

Under a consortium or contractual agreement (including those for study abroad programs), the home school must give credit for the courses taken at the other school(s) on the same basis (in terms of instructional time) as if it provided that portion itself. The underlying assumption of the agreement is that the home school has found the other schools or organizations academic standards to be equivalent to its own, and a completely acceptable substitution for its own instruction.

However, a home school may decline to give credit for courses in which a student earns a grade of “D” at the other school. Although a home school has a policy of accepting grades of “D” or above earned at the home school, it does not have to accept credits earned for courses at the other school for which a student earns a “D”.

Grades received through either a consortium or contractual agreement does not have to be included in the calculation of the student’s grade point average (GPA).

Students who are interested in setting up a consortium agreement should contact the Financial Aid office.

COST OF ATTENDANCE

The cost of attendance (COA) is the cornerstone of establishing a student’s financial need, as it sets a limit on the total aid that a student may receive for purposes of the TEACH Grant, Campus-Based programs, and is one of the basic components of the Pell Grant calculation.

DEPENDENT CARE

An additional \$600 may be added to Personal for 2 or more Dependent Children. The F/A also considers information provided by the student for determining adjustments to an individual budget.

ELDERS

Any student 60 years of age or older, who elects to not receive other forms of financial aid may utilize the Elder Discount to cover tuition and fees each semester.

ELIGIBILITY FOR FINANCIAL AID

The LCOOC financial aid employees ensure that the eligibility requirements are met before a student is considered eligible for Title IV funding. When a student’s financial aid file is complete, the awarding process begins. Student eligibility requirements are listed below.

1. Must be a U.S. citizen or eligible non-citizen.
2. Must be admitted as a regular student and meet all admission requirements.
3. Must be a high school or GED graduate.
4. Must make satisfactory academic progress towards a degree or certificate.
5. Must not be in default on any previous federally sponsored education loan.
6. Must be registered with Selective Service, if applicable.
7. Must not owe a Federal Pell or FSEOG repayment.

8. Must have completed Drug worksheet if required.
9. If requested, must verify information used to determine their financial need with the appropriate documentation.
10. Copy of Social Security Card, if required.
11. Financial Aid Transcripts, if required.

EXCEPTIONS TO NORMAL COST OF ATTENDANCE

Students who are enrolled less than half-time -

Only the costs for tuition and fees and allowances for books and supplies, transportation, room and board for a limited duration, and dependent care expenses may be included as part of the cost of attendance (miscellaneous expenses and personal expenses may not be included).

Incarcerated students -

The cost of attendance for incarcerated students is limited to tuition, fees, required books and supplies. If the student is in a federal or state penal institution, they are ineligible for Title IV funding.

FINANCIAL AID HANDBOOK

You can find more information on Financial Aid policy and assistance in the LCOOC Financial Aid Handbook. It is available in the Financial Aid office, or on our website www.lco.edu.

FUNDING SOURCES

FEDERAL AID PROGRAMS

FEDERAL PELL GRANT

The Federal Pell Grant is designed to help needy undergraduate students pay for their educational costs. For many students, the Federal Pell Grant provides a foundation of financial aid to which other forms of federal and non-federal aid may be added. Unlike student loans, the Federal Pell Grant does not have to be paid back if a student completes the award period in which the Federal Pell is awarded. Eligibility for the Federal Pell Grant and the amount of the award is based on educational cost and enrollment status. Students must meet the eligibility requirements and submit a completed FAFSA for Federal Pell Grant consideration.

FEDERAL WORK STUDY

A student must meet all the eligibility requirements of the Federal Work Study Program. The student must have a demonstrated unmet need to be eligible for employment.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY PROGRAM (FSEOG)

The FSEOG Program provides need-based grants to help low-income undergraduate students finance the costs of postsecondary education. When making FSEOG awards, LCOOC must give priority to those students with “exceptional need” (those with the lowest Expected Family Contributions, or EFCs) and those

who are also Federal Pell Grant recipients. Once the priority students are awarded and funding is still available, LCOOC can award to those students with a higher EFC, and to those who are not Pell eligible.

TRIBAL HIGHER EDUCATION GRANT; BIA GRANT

The Tribal Higher Education grant is available to Native American students. Students must contact their Higher Education Office to obtain their application and eligibility requirements. Most funds are awarded on a first come first served basis. Funds administration is managed in accordance with Department of Education mandates. Ongoing communication with tribal Higher Education Liaisons is maintained.

EMPLOYMENT ASSISTANCE ADULT VOCATIONAL TRAINING

A student who is a member of a federally recognized Indian tribe or band may apply for grants-in-aid administered by the Employment Assistance Program within the Bureau of Indian Affairs (BIA). Each student must apply early each year through the Tribe, where he or she is enrolled, or a BIA agency office where he/she is enrolled.

VETERANS' BENEFITS

Veterans of active military service should contact their local Veterans Administration Service Office for more information concerning the application process.

VOCATIONAL REHABILITATION

The Vocational Rehabilitation Program is intended to assist those students with physical and/or mental disabilities to become active members of the labor market. Students who think they may qualify are encouraged to contact the nearest Vocational Rehabilitation Office.

AMERICAN INDIAN COLLEGE FUND (AICF)

LCOOC administers funds received from the American Indian College Fund. A posting is done each semester outlining the eligibility requirements and deadlines for submission of the application package. The Financial Aid Committee reviews and awards the scholarships and notices are sent to the recipients.

SCHOLARSHIPS

LCOOC Financial Aid Office and Library have information about other higher education funding sources. Scholarship notices received by the Financial Aid Office are sent to students' college email and posted on the Financial Aid website.

STATE PROGRAMS

MINORITY GRANT

This grant is available through the Wisconsin Higher Educational Aids Board and is designed to improve retention and increase graduation opportunities for second-year students enrolled in a two-year program. Students must have completed at least 50% of their program of study to be eligible for the Minority Grant. Students must show financial need. Students must have maintained SAP and be Wisconsin residents enrolled at least half-time. The Minority Grant provides financial assistance to African American, Hispanic, Native American, and Southeast Asian (Cambodian, Laotian and Vietnamese) students. Students are eligible for eight semesters.

TALENT INCENTIVE GRANT

This program supplements the WG program and is targeted to serve disadvantaged and/or minority students. There is an application that students must complete and submit to the Financial Aid Office. Contact the LCOOC Financial Aid Office for further information or assistance. Students are eligible for ten semesters of continuous enrollment.

WISCONSIN DIVISIONS OF VOCATIONAL REHABILITATION (DVR)

This program serves people who have a disability, which presents a substantial handicap to employment or independent living. You may obtain applications or information by calling the District offices in Hayward (Sawyer County), 715-634-0523, Superior (Douglas County), 715-392-7896, Rice Lake (Barron County), 715-234-6806, and Spooner, 800-387-0315. The direct line for DVR headquartered in Madison WI is 608-261-0050. More information can be obtained at <https://dwd.wisconsin.gov/dvr/>.

WISCONSIN GRANT (WG)

The WG amount is based on the student's financial need. Students must have maintained SAP and be Wisconsin residents enrolled at least half-time. Students are awarded on first come, first served basis that is determined by the date one files a FAFSA application. Students are eligible for ten semesters.

WISCONSIN INDIAN GRANT (WIG)

This grant provides educational opportunities to Indian students who are residents of the State of Wisconsin and have at least ¼ Indian blood quantum of a tribe or band recognized by treaty by the United States. Students are eligible for ten semesters of funding. Students must have maintained SAP and be Wisconsin residents enrolled at least half-time.

INELIGIBILITY FOR STATE FUNDING

Students may not be eligible for state funding if they are in arrears on child support or did not meet the residency requirements or do not have the unmet need.

LEAVE OF ABSENCE POLICY

The purpose of a leave of absence is to provide the student the opportunity to temporarily leave the college without penalty. Students that take a Leave of Absence must:

1. Make an appointment with the Director of Financial Aid to discuss the need for a leave of absence.
2. Complete and submit a request for Leave of Absence Form.
3. Provide written documentation to support the request for leave of absence.

The student requesting the leave of absence must document and demonstrate the need for the leave of absence. The Director after reviewing the request for leave of absence form and documentation will either approve or disapprove the leave of absence. The Director will notify the student of the decision.

LEAVE OF ABSENCE CONDITIONS AND REQUIREMENTS

The numbers of days in a leave of absence are counted beginning with the first day of the student's initial leave of absence in a 12-month period. The leave of absence cannot exceed 180 days in any 12-month period.

A student may only be granted one leave of absence during any 12-month period. One subsequent leave of absence may be granted if:

1. the subsequent leave does not exceed 30 days;
2. the institution determines that the subsequent leave of absence is necessary due to unforeseen circumstances; and
3. the total number of days of all leaves of absence does not exceed 180 days in any 12-month period.

Subsequent leaves of absence may be granted for documented jury duty, military reasons, or circumstances covered under the Family and Medical Leave Act of 1993, provided that the total number of days of all leaves of absence does not exceed 180 days in any 12-month period.

Note: A leave of absence need not consist of consecutive days when granted. It is the responsibility of the Director to monitor all leaves of absence in order to assume the college is in compliance with the Federal Leave of Absence Regulations.

INSTITUTIONAL WITHDRAWAL NOTIFICATION

The registrar's office will notify the Financial Aid Office by email of all students that drop or withdraw from classes and/or the College. The Financial Aid Office will determine if the withdrawn student that has received Federal Title IV is subject to the Federal Refund Policy.

PERSONAL EXPENSES

An estimate of personal expenses is specified in the COA Budget and based upon national and regional recommendations published by the College Board. The actual cost incurred by an individual student varies among the student population.

PROFESSIONAL JUDGEMENT

The Director of Financial Aid has the authority to use **professional judgment** to adjust the cost of attendance on a case-by-case basis to allow for special circumstances. Such adjustments will be documented in the student's file. Tuition may be increased to reflect actual charges.

PROFESSIONAL JUDGEMENT AND DEPENDENCY OVERRIDE

Federal regulations permit the College to exercise professional judgment in determining if unusual circumstances can be documented which would result in a dependency status change from Dependent to Independent for federal student financial aid purposes. The Director of Financial Aid makes this determination on a case-by-case basis and the student is notified through their student email. Students must complete verification prior to requesting an appeal.

DEPENDENT STUDENT OVERRIDE

If the student is Dependent by definition, but believes circumstances are present to establish him/her as "Independent", the student can request a review of his/her unusual circumstances by the college. The following steps are required:

1. Student must provide, in writing, a full explanation of his/her unusual circumstances with specific, dates, etc., and,

2. Student must secure written documentation from other appropriate persons, agencies, etc., confirming the specifics as identified by the student. It must be in writing and signed and dated by the appropriate party. Documentation from family members will not be accepted.
3. Student is responsible for providing full written documentation to the Financial Aid Office within their specified time period.

RETURN OF TITLE IV FUNDS

The Return of Title IV Funds formula dictates the amount of Title IV aid that must be returned to the Federal Government by the college and the student. The programs that are under this policy are the Federal Pell Grant and FSEOG Grant or other federal aid other than FWS. The priorities for restoring funds are Federal Pell Grant first, and then the FSEOG Program and lastly, other Title IV grant funds. A school must always return any unearned Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew.

ROOM AND BOARD

LCOOC does not have on-campus housing. An estimate of expenses associated with housing is specified in the COA Budget and based upon national and regional recommendations published by the College Board. The actual cost incurred by an individual student varies among the student population.

SCHOLARSHIPS AND GRANTS

Rather than burden students with a debt that takes years to pay off, LCOOC has elected to not provide Student Loans to its students. However, this makes Grants and Scholarships even more important to offset the costs associated with attending College.

Wisconsin State Grants are offered on a first-come first-served basis determined by when FAFSA was completed. Therefore, the earlier that you complete your FAFSA, the greater the possibility of obtaining a State Grant. Other grants are also available through your Financial Aid Office but have specialized criteria and limited budgets. You can find information on Wisconsin State Student Grants -- including the Wisconsin Indian Grant -- on our website at <http://www.lco.edu>.

Through community generosity, several LCOOC-specific scholarships are available. For more information on these scholarships, and how to apply for them, please contact the LCOOC Financial Aid Office.

Students who are interested in applying for additional scholarships should:

- Work with your high school to determine if there any scholarships available through them
- Contact your place of work to determine if they have any scholarships available to employees
- Go online to websites such as: www.college-scholarships.com and begin hunting
- The American Indian College Fund provides Scholarship opportunities to Native American (and to a lesser extent, all) students enrolled at Tribal Colleges. You can apply online at www.collegefund.org

TITLE IV REFUNDS

If a student withdraws from all of their classes before 60% of the semester has been completed, LCOOC or the student, or both, may be required to return all or a portion of the Title IV funds that were awarded to the student, with the exception of Federal Work Study. The percentage of federal aid to be returned (unearned

aid) is equal to the number of calendar days remaining in the semester when the withdrawal takes place divided by the total number of calendar days in the semester. Scheduled breaks of more than four consecutive days are excluded. If a student has completed more than 60% of the semester, all aid is considered to be earned, and the “return of funds” regulations no longer apply.

TRANSPORTATION

An estimate of expenses associated with commuting to school is specified in the COA Budget and based upon national and regional recommendations published by the College Board. The actual cost incurred by an individual student varies among the student population.

WITHDRAWAL – OFFICIAL NOTIFICATION

Official notification from the student is any official notification that is provided in writing or orally to a designated campus official acting in his or her official capacity in the withdrawal process. Acceptable official notification includes notification by a student via telephone, through a designated website or orally in person. The responsibility for documenting oral notification is the registrar’s office; however, they may request, but not require, the student to confirm his or her oral notification in writing.

If a student provides official notification of withdrawal by sending a letter to the Registrar’s office stating his or her intent to withdraw, the withdrawal date is the date that the Registrar’s office receives the letter. However, the Registrar reserves the option of using the date of a student’s last participation in an academically related activity if that participation is documented by a campus official.

Intent to withdraw means that the student indicates he or she has either ceased to attend or does not plan to resume academic attendance or believes at the time he or she provides notification that he or she will cease to attend. A student who only requests information on aspects of the withdrawal process, such as the potential consequences of withdrawal, would not be considered a student who is indicating that he or she plans to withdraw. However, if the student indicates that he or she is requesting the information because he or she plans to cease attendance, the student would be considered to have provided official notification of his or her intent to withdraw.

UNOFFICIAL WITHDRAWAL

A student who leaves LCOOC does not always notify the registrar’s office of his or her withdrawal. There are two categories of these unofficial withdrawals for purposes of this calculation. First, if it is determined that a student did not begin the withdrawal process or otherwise notify of their intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student’s control, the withdrawal date is the date the school determines that the student ceased attendance because of the aforementioned applicable event.

The second category of unofficial withdrawals encompasses all other withdrawals where official notification is not provided. For these withdrawals, commonly known as dropouts, the withdrawal date is the midpoint of the payment period or period of enrollment, as applicable, or the last date of an academically related activity that the student participated in.

*It is important to note that students who withdraw may also fail to meet the Satisfactory Academic Progress Standards as required.