

Paying for College

In a state known for accessible higher education, Luna Community College provides the most affordable higher education in New Mexico. In addition to low tuition and fees, LCC students are eligible for numerous financial aid benefits.

Tuition

Tuition rates for the academic year are assessed according to the following matrix based on the student's official residency classification. Tuition and fee rates for upcoming terms are published on the college website at <https://luna.edu/tuition> Rates and Residency Information

Tuition Rates for the 2022- 2023 Academic Year

Fall 2022	NM Resident	NM Resident	Out of State	Senior
Credit Hours	In-District	Out of District	State	Citizens
1	\$45.00	\$45.00	\$45.00	\$5.00
2	\$90.00	\$90.00	\$90.00	\$10.00
3	\$135.00	\$135.00	\$135.00	\$15.00
4	\$180.00	\$180.00	\$180.00	\$20.00
5	\$225.00	\$225.00	\$225.00	\$25.00
6	\$270.00	\$270.00	\$270.00	\$30.00
7	\$315.00	\$427.00	\$819.00	\$35.00
8	\$360.00	\$488.00	\$936.00	\$40.00
9	\$405.00	\$549.00	\$1,053.00	\$45.00
10	\$450.00	\$610.00	\$1,170.00	\$50.00
11	\$495.00	\$671.00	\$1,287.00	\$95.00
12-18	\$540.00	\$732.00	\$1,404.00	\$140.00
Each Additional	\$45.00	\$61.00	\$117.00	

Note: The tuition rates reflected above are applicable to Fall, Spring and Summer terms. Additionally, reduced tuition rates for out-of-district and out-of-state apply only to total enrollment of six (6) credit hours or less. Full rates apply to ALL credit hours once the student enrolls for more than six (6) credit hours with the exception of senior citizen rates. *Tuition and fee rates are subject to change without notice.* Registration laboratory fees and course fees are not included in the above chart.

Senior Citizen Reduced Tuition

A person that has reached their fifty-fifth (55) birthday by the third Friday of classes may request a reduction in tuition. The senior citizen charge will be five dollars (\$5.00) per credit hour up to 10 credit hours each semester. The student is responsible for payment of all registration, course

fees and laboratory fees. The senior citizen reduced tuition does not apply to community and continuing education courses.

Fees

In addition to the tuition costs, students are assessed nonrefundable fees, depending on the courses for which they have registered and the services for which they apply. Fees are subject to change without notice.

General Fees	Amount
(All course specific fees can be found on the college website at https://luna.edu/course_fees)	
Registration-Activity-Laboratory Fees combined	\$25.00
Academic Transcript Fee	\$7.00
Placement Exam Fees:	
Initial Exam	\$0
Full Battery Retake	\$10.00
Per Unit Retake	\$5.00
e-Write Retake	\$5.00
Credit by Examination Fee (Fee is based on the regular tuition charge of the specific course.)	\$Variable
Dishonored Check/Charge Card Fee	\$15.00
Collections Fee/(Fee is based on end of semester outstanding balance) contact cashier	\$25.00
Distance Learning Fee	
A nonrefundable per course fee is applied to all Distance Education courses. Only courses with an E or R code in the course number are charged this fee. For example, ECON208E and CJ111R.	\$25.00
Commencement Ceremony Fee	
A one-time, nonrefundable Commencement Ceremony Fee is charged for participation in the Commencement Ceremony. This fee must be paid prior to commencement.	\$15.00
Duplicate Diploma Fee	\$15.00
Student ID Card Replacement Fee	\$5.00
Student Sticker Fee	5.00
(Assessed to high school and GED students to access Wellness Center and student activities.)	

Financial Aid

The Luna Community College Financial Aid Office offers grants, loans, scholarships, and employment for students who demonstrate financial need.

For assistance with Financial Aid:

Email the Luna Community College Financial Aid Office at finaid@luna.edu

Or call

the Luna Community College main number 505-454-2500 and ask for Financial Aid.

Direct dial numbers for Financial Aid are found in the Luna Community College Directory at <https://luna.edu/directory>

Financial aid is awarded according to individual need and eligibility criteria. If a student is a dependent, parents are expected to contribute toward educational costs according to their financial ability. In addition, students are expected to contribute from their own assets and earnings, including borrowing against future income. Financial need is the difference between the cost of attendance at Luna Community College (including living expenses) and the expected family contribution (EFC). The aid package cannot exceed financial need or cost of attendance.

Students must enroll for classes that contribute to their program of study. Students enrolled in classes that deviate from their program of study, merely to fill a full-time schedule, will not receive assistance for those classes.

Classes that are audited or challenged via Credit by Examination are not eligible for financial assistance. Additionally, any student who changes an enrolled course from credit to audit or to Credit by Examination may have their student financial assistance recalculated and owe money back to the Department of Education.

Applying For Financial Aid

All students who plan to attend LCC are encouraged to apply. Free applications are available online through the U.S. Department of Education's website at <https://studentaid.gov>. To apply for assistance, students must submit a yearly Free Application for Federal Student Aid (FAFSA) and include LCC's Title IV school code on the appropriate section of the application. LCC's Title IV school code is **009962**.

Once a student's processed FAFSA is received, the Financial Aid Office will determine if and how much financial aid an applicant is eligible to receive. The aid awarded is based on the cost of attending Luna Community College, including tuition and fees, room and board, books and supplies, transportation, and personal expenses. Dependent care expenses may be considered once the applicant provides the appropriate documentation.

To qualify for financial aid an applicant must:

- Demonstrate financial need as determined through a processed FAFSA
- Be a U.S. citizen or an eligible noncitizen
- Maintain satisfactory academic progress (see standards below)
- Be enrolled in a regular degree program (Title IV eligible) at Luna Community College
- Be enrolled at least half time (six credit hours) for all aid programs (with the exception of federal Pell Grant, in certain situations)
- Not be in default on a federal student loan or owe a repayment on a federal grant

A student's award is subject to change if the student becomes ineligible as a result of over-award or failure to maintain satisfactory academic progress. Students are required to notify the Financial Aid Office if they are receiving aid from ANY other source.

Verification Policy

A student may be required to verify the accuracy of his or her FAFSA. All students who are selected by the Department of Education's central processing servicer for verification must submit the appropriate documents requested by the Office of Student Financial Assistance before the application can be processed.

Summer Financial Aid

All students attending the summer session and applying for financial aid must have a FAFSA on file for the current school year, as this application will be used to award summer aid. Summer Interest Forms are to be picked up from the Financial Aid Office and must be completed to assist in determining summer awards. Please contact the Financial Aid Office in late April for further details regarding summer aid.

Consortium Agreements

Students pursuing a certificate or degree at Luna Community College and are concurrently enrolled in courses at any other post-secondary institution must apply for and receive aid through LCC. Federal regulations require that the institution granting the degree or certificate must award the financial aid. Any classes taken concurrently that are a part of a student's course of study will be considered as part of the total credit hours for the semester. However, in order for the Financial Aid Office at LCC to be aware that a student is concurrently enrolled at any other post-secondary institution, the student must submit an LCC Consortium Agreement to the Financial Aid Office each semester. Consortium agreement may be obtained from the Office of Student Financial Assistance and must be submitted within the first 5 days of each semester or summer session.

Other Financial Aid Resources

Listed below are some of the additional financial aid opportunities. Students are encouraged to check with the Financial Aid Office for information about these opportunities and others that may be available each semester.

- Bridge Scholarship
- Legislative Lottery Scholarship
- NM Opportunity Scholarship
- Teacher Preparation Affordability Scholarship
- Grow Your Own Teachers Scholarship
- LCC Foundation Scholarship

Enrollment Status for Financial Aid Purposes

The credit hours outlined below will be used to calculate and award financial aid for the academic year as well as the summer session.

Credit Hours	Enrollment Status
1 - 5	Less than Half-Time
6 - 8	Half-Time
9 - 11	Three-Quarter Time
12 +	Full-Time

Satisfactory Academic Progress

Regulations as established by the U.S. Department of Education require LCC to develop and apply a consistent standard to measure the academic progress of its financial aid applicants. It is the policy of the college to provide financial aid awards to students who remain in good academic standing and who are making satisfactory academic progress toward their degree or certificate. Please keep in mind that these standards apply to students once they apply for student financial assistance and that all coursework at LCC will be considered when enforcing these standards whether or not student financial aid is/was received.

Students who are not maintaining satisfactory academic progress will be placed on either a financial aid warning or financial aid suspension status. Students on financial aid suspension may appeal to the LCC Office of Student Financial Assistance Committee for reinstatement of their financial aid.

Students who are performing below required standards may encounter delays in the awarding of financial assistance.

For a copy of these Satisfactory Academic Progress regulations, please stop by the LCC Financial Aid Office or visit the LCC website at <https://luna.edu/financial-aid>.

Return to Title IV Regulations

The federal return of Title IV policy will be used to calculate the portion of federal financial aid a student is ineligible for and must repay/return to the Department of Education should the student withdraw completely from school (officially or unofficially). This applies to students receiving Federal Direct Stafford Unsubsidized Loan, Federal Direct Stafford Subsidized Loan, Federal Direct Stafford PLUS loan, Federal Pell Grant, Federal SEOG, and/or other Title IV program assistance. Federal work-study is not included in this determination.

For more information, please visit the Office of Student Financial Assistance located in the Student Services building on the main campus.

Title IV Code of conduct

The Higher Education Opportunity Act of 2008 required LCC to develop, publish, and enforce a code of conduct relative to its participation in any of the Title IV loan programs. Luna Community College will not:

- Accept payment from any outside entity in exchange for loan referrals or preferential treatment
- Accept gifts from an outside entity for loan referrals (a gift is defined as any gratuity, favor, discount, entertainment, hospitality, loan or other item having monetary value of more than a de minimis amount). A gift is NOT a brochure used for default aversion or financial literacy, food, training or informational material provided as part of training to improve services, entrance or exit counseling assistance that does not promote a lender, philanthropic contributions unrelated to loans, or state education grants or scholarships
- Accept consulting fees or other contractual financial benefit from a provider of student loans
- Intentionally delay certification of loans from any lender or automatically assign students a particular lender
- Accept services or staffing assistance from any outside entity in exchange for referrals or preferential treatment
- Accept compensation in exchange for appointments to advisory boards or committees of any entity involved in the processing of alternative student loans

Educational Benefits for Veterans and Dependents

In compliance with the Harry W. Colmery Veterans Educational Assistance Act of 2017 – Section 107 LCC publishes the addresses and zip codes of its Satellites/Site on page 2 of this catalog.

VA Benefits are categorized based on the Chapter of the Veteran. Benefits are for the actual Veteran, dependent of the Veteran, Active duty and Reserves. Students must certify with the Office of the Registrar each semester to utilize and be certified for VA Benefits.

School Certifying Officials (SCO) will certify VA students every Semester. Certification is determined upon completion and submission of paperwork by the student. Benefits may include payment for tuition, fees, books and supplies, monthly housing expenses, as well as health insurance. For further information visit www.va.gov.

VA Certification Process

Veterans/Dependents must first apply for educational benefits online through VONAPP (Veterans Online Application www.vabenefits.vba.va.gov/vonapp/main.asp). Upon review of the completed application, the VA will determine the veterans' eligibility and, if eligible, the VA will issue a Certificate of Eligibility (COE). Students using the VA educational benefit must submit a copy of the COE to the VA School Certifying Official SCO along with institutional verification forms for certification.

Students do not need to submit a COE each term, unless students' eligibility (chapter, percent of eligibility or months of eligibility) changes.

Students are encouraged to apply for federal financial aid. The financial aid process begins with completing and submitting the FASFA (Free Application for Federal Student Aid) <http://www.fasfa.ed.gov>. LCC school code is #009962.

Each term the enrollment and tuition information for each eligible enrolled student is reported to the VA after the certifying official receives the Veterans Request for Certification form and all supporting documents for the terms certification.

Enrollment certifications can only be submitted for the term in which the student is or was enrolled at LCC. LCC cannot certify a student or report on the VA Once website if credits were taken elsewhere.

Any changes in enrollment such as add/drops, withdrawals or separations, unsatisfactory progress, disciplinary actions, failing grades, incomplete grades, changes to tuition and fees, etc. are required to be reported to the SCO within 30 days of the change to avoid an overpayment and debt incurred by the student from the VA.

Changes in enrollment as indicated above may affect the total amount of benefits a student receives, and may result in the student being liable for an over payment and/or be responsible to return the money to the VA.

The VA *may not* pay for repeated courses or for courses in which a student withdraws (W) or receives an incomplete grade (I).

After Registration attendance certification is reported, the VA will then review and process the claim and disburse the student's benefits accordingly.

Certifying Benefits at More Than One School

If the student is using benefits at more than one school, a Parent-School Letter from the parent school is required to combine the eligible credit hours for both schools to be reported to the VA. It is the student's responsibility to request the Parent-School Letter from the SCO each term of certification.

Payment Procedures

Students will see the cashier for all student account needs. For payments and other assistance with student accounts:

Email the Luna Community College cashier at (use the name of cashier found on our website directory) <https://luna.edu/directory> or email the fiscaloffice@luna.edu , you can call the cashier's number at 505-454-2506 ext. 1001, or the fiscal group phone number at 505-454-2505.

Other inquires, when cashier is away, please email fiscaloffice@luna.edu. Or call 505-454-2505.

Please assist our office by making online payments:

Payments can be made online by logging onto:

<https://student.luna.edu/>

Enter your Username and Password

Click on the \$ sign for your Balance

Click for details for the specific semester you are enrolled in

Click on Make a Payment

Highlight on the full amount due to re-enter the amount you wish to pay and proceed with card information.

You can also get your schedules through this portal, view grades, financial aid, transcripts, etc.

Your semester will be cleared once the payment is received. If receiving Financial Aid, please submit your Credit Authorization to fiscaloffice@luna.edu

Direct dial numbers for the Business and Fiscal Offices are found in the Luna Community College Directory at <https://luna.edu/directory>

Process

Upon registering for courses, students receive a student data schedule/bill. In order to complete registration, all charges must be paid, or arrangements for payment must be made with the cashier and approved by the Controller. Personal checks are not accepted in payment.

Payment plan requirements for new charges are as follows:

- \$75 deposit
- 3 installments with promissory note
- Must be paid in full by end of semester

Students whose education is being supported by an external agency, or who have applied and are eligible to receive student financial assistance, need to present an approved and signed LCC Student Credit Authorization to the cashier for student account clearance. An LCC Student Credit Authorization may be obtained from the Financial Aid Office. Student financial aid will post to qualifying student accounts to pay for their educational expenses. Tuition and fees will be deducted from the applied financial award/s and if any credit balance is left from student aid award it will be refunded to the student for the qualifying semester.

All charges incurred in connection with college attendance are payable in advance of the services rendered. Tuition, fees, and other charges are subject to change at any time by the Board of Trustees. The payment deadline to secure classes is the day before classes begin. Failure to pay or make arrangements for payment may result in

- Disenrollment
- Prevention from further registration
- Withholding release of academic transcripts and diplomas
- Withholding of other academic records

Delinquencies

Full payment of a delinquent balance is required prior to registering for classes. The college reserves the right to cancel the registration of students who fail to pay, when due, any indebtedness to the college, subject to board policies and administrative procedures.

Refunds

Students that officially withdraw from courses may qualify for a refund, either in full or in part. This refund policy is applicable to standard duration courses. Complete withdrawal refunds will be calculated on a case-by-case basis for short-term courses. Refunds will be calculated according to the following guidelines:

Fees linked to a course are generally non-refundable, unless the college has cancelled the course.

A student who drops any course during the add/drop period will receive full reimbursement of tuition. Refer to the academic calendar or schedule of classes for specific dates of the add/drop period.

Once the add/drop period has expired, there will be NO REFUND of tuition or fees associated with dropped courses unless the student *completely withdraws* from LCC.

A student who completely withdraws from all courses after the add/drop period has expired will receive a partial tuition reimbursement according to the refund schedule outlined below.

Tuition Refund Schedule for Complete Withdrawal

Fall and Spring Semester

Disenrollment period.....	100%
First five days after expiration of disenrollment period	90%
Six to fifteen days after expiration of disenrollment period	50%
Sixteen to twenty-five days after expiration of disenrollment period.....	25%
After twenty-fifth day.....	0%

Summer and Eight-Week Sessions

Disenrollment period.....	100%
Three days after expiration of disenrollment period	90%
Four to ten days after expiration of disenrollment period	50%
Eleven to sixteen days after expiration of disenrollment period.....	25%
After sixteenth day	0%

The following conditions apply to students who completely withdraw from all courses:

- The days in the refund schedule are counted Monday-Friday, excluding holidays. Days are counted beginning on the first day of classes for a given term. These dates are published in the academic calendar.
- Any student requesting a refund must submit a Complete Withdrawal form. Refunds will be mailed unless the student notifies the Fiscal Office in writing that the credit is to remain on the account.
- Refunds will be based on the official withdrawal date posted by the Office of the Registrar.
- Students who have been dismissed or suspended from the college are not entitled to any refund.
- This refund schedule does not apply to NON-REFUNDABLE fees.
- Students withdrawing online from all courses through the Pathways website must notify the Fiscal Office in order to receive any refund for which they may be eligible.