
*THE LUNA
CONNECTION*

CONSUMER INFORMATION

2017-2018



*STUDENT FINANCIAL
ASSISTANCE*

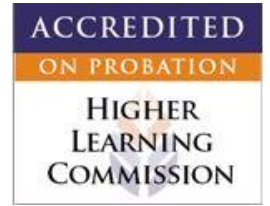
**THIS INFORMATION IS ACCURATE AS OF JULY 2018,
BUT IS SUBJECT TO CHANGE ACCORDING TO
FEDERAL REGULATIONS AND
LUNA COMMUNITY COLLEGE POLICY**

Luna Community College (LCC) makes every attempt to make financial aid available to all eligible students in order to assist them in pursuing their educational goals. As in all areas of life, there are guidelines that govern the ability of the college to provide assistance to a student. The purpose of *CONNECTION* is to inform you, the student, about guidelines, the various types of assistance available as well as some general student consumer information. This information is crucial to a student's understanding of the financial aid process at LCC.

THE LUNA CONNECTION outlines the programs to which a student has access, maintenance requirements, and the rights and responsibilities of a financial aid recipient. Careful reading of this information is essential to a student's continued eligibility for student aid funds at LCC.

ACCREDITING BODIES

Luna Community College is proudly affiliated and accredited by the Higher Learning Commission and a member of the North Central Association. Luna Community College has several programs that are accredited by organizations that review and monitor training within their specific profession. Below are the programs and areas of study that have current accreditation and the awarding organization.



Nursing Program

The Luna Community College Nursing Program is approved by the New Mexico State Board of Nursing and accredited by the Accreditation Commission for Education in Nursing (ACEN).

The Accreditation Commission for Education in Nursing

3343 Peachtree Road NE, Suite 850

Atlanta, GA 30326

P. (404) 975-5000 F. (404) 975-5020

www.acenursing.org



Dental Assistant Program

The program in Dental Assisting is accredited by the Commission on Dental Accreditation and has been granted the accreditation status of Approval without Reporting Requirements. The Commission is a specialized accrediting body recognized by the United States Department of Education.

The Commission Dental Accreditation

211 East Chicago Avenue

Chicago, IL 60611-2678

P. (312) 440-4653

<http://www.ada.org/100.aspx>



School of Business Studies Programs

The Luna Community College School of Business was awarded accreditation of its Business Programs May 8, 2014. The Accreditation Council for Business Schools and Programs (ACBSP) has awarded accreditation of its business programs: Associate of Arts Degree in General Business, Associate of Applied Science Degree in Accounting, and Associate of Applied Science Degree in Business Administration.

Established in 1988, ACBSP is the only organization offering specialized business accreditation for all degree levels, from associate to baccalaureate to doctoral degree programs. ACBSP accreditation certifies that the teaching and learning processes within the business studies program at Luna Community College meet the rigorous educational standards established by ACBSP.



Accreditation Council for Business Schools & Programs

11520 West 119th Street, Overland Park

Overland Park, KS 66213

<http://www.acbsp.org>

Department of Vocational Education

The Automotive programs at Luna Community College follow the Automotive Service Excellence (ASE) and the National Automotive Technician Education Foundation (NATEF) curriculum standards. Upon completion of these programs, a student will receive a certificate and may be eligible to take the Automotive Service Excellence (ASE) certification test.

The LCC Vocational Education program that falls under this accreditation is Automotive Collision Repair Technology.

National Automotive Technicians Education Foundation

101 Blue Seal Drive, S.E. Suite 101

Leesburg, VA 20175

www.natef.org



New Mexico Higher Education Department

The New Mexico Higher Education Department (NMHED) is a state entity that governs Luna Community College. The NMHED is committed to aggressive oversight of New Mexico's higher education institutions. Currently, Luna Community College has been placed on *Enhanced Fiscal Oversight* with NMHED.



NEW MEXICO
HIGHER EDUCATION DEPARTMENT

BASIC CONSUMER INFORMATION REQUIREMENTS

Subpart D of the General Provisions of the Title IV Federal Regulations lists basic information about the school and about financial aid that must be available to current and prospective students, usually through printed materials. If necessary, these materials must be prepared by LCC. However, much of the required data is already available in brochures and handouts routinely disseminated by LCC, or in federal publications such as the Student Guide. Following is the minimum information that LCC must provide and the publication it is printed in. All publications are available upon request.

REQUIRED CONSUMER INFORMATION	PUBLICATION
What need-based and non-need based federal financial aid is available to students	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog
What need-based and non-need based state and local aid programs, school aid programs, and other private aid programs are available	<ul style="list-style-type: none"> ● Luna Connection ● Financial Aid Outside Resource Flier
How students apply for aid and how eligibility is determined	<ul style="list-style-type: none"> ● Luna Connection ● www.luna.edu ● https://studentaid.ed.gov/sa
How the school distributes aid among students	<ul style="list-style-type: none"> ● Luna Connection
The rights and responsibilities of students receiving aid	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog ● www.luna.edu
How and when financial aid will be disbursed	<ul style="list-style-type: none"> ● Luna Connection ● Academic Calendar
The terms and conditions of any employment that is part of the financial aid package	<ul style="list-style-type: none"> ● Luna Connection ● LCC Student Employment Handbook
The terms of, schedules for, and the necessity of loan repayment and required loan exit counseling	<ul style="list-style-type: none"> ● Luna Connection
The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid	<ul style="list-style-type: none"> ● Luna Connection ● www.luna.edu ● LCC Catalog
Information on preventing drug and alcohol abuse	<ul style="list-style-type: none"> ● LCC Crime Awareness & Campus Security Report
The names of associations, agencies, and/or governmental bodies that accredit, approve, or license the school and its programs and the procedures by which a student may receive a copy for review of the school's accreditation, licensure, or	<ul style="list-style-type: none"> ● LCC Catalog ● www.luna.edu ● Contact Vice President for

approval	Instruction
The terms and conditions under which students receiving federal education loans may obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service	<ul style="list-style-type: none"> ● Luna Connection
Accessibility Services	<ul style="list-style-type: none"> ● LCC Catalog ● www.luna.edu
The costs of attending the school (tuition and fees, books and supplies, room and board and applicable transportation costs, such as commuting) and any additional costs of the program in which the student is enrolled or has expressed an interest	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog ● www.luna.edu/media/NetPriceCalculator/npcal.htm
Official withdrawal policy of the school	<ul style="list-style-type: none"> ● LCC Catalog
A statement of the requirements for the return of SFA program funds when a student withdraws from school, information about any refund policy with which the school must comply, and the requirements for officially withdrawing from school	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog ● www.luna.edu
The degree programs, training, and other education offered	<ul style="list-style-type: none"> ● LCC Catalog ● www.luna.edu
The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent	<ul style="list-style-type: none"> ● LCC Catalog
The instructional, laboratory, and other physical plant facilities associated with the academic programs	<ul style="list-style-type: none"> ● LCC Catalog
A list of the faculty and other instructional personnel	<ul style="list-style-type: none"> ● LCC Catalog ● www.luna.edu
Family Educational Rights & Privacy Act of 1974	<ul style="list-style-type: none"> ● LCC Catalog ● www.luna.edu
Crime awareness and campus security	<ul style="list-style-type: none"> ● LCC Crime Awareness & Campus Security Report ● https://luna.edu/crime_data/
The satisfactory progress standards that must be maintained	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog ● www.luna.edu
Who to contact for information on student financial assistance and on general institutional issues	<ul style="list-style-type: none"> ● Luna Connection ● LCC Catalog

HOW TO APPLY FOR FINANCIAL AID AT LCC

Students must apply and be accepted for admission to LCC. To be considered for federal financial aid, students must complete the Free Application for Federal Student Aid (FAFSA). **LCC's Title IV school code is 009962.** Students can apply online by visiting the U.S. Department of Education's web site at <http://www.fafsa.ed.gov>.

The FAFSA is a needs analysis application that a student must complete to demonstrate eligibility for federal, state and other aid.

Be sure to read the instructions, paying special attention to all steps and all questions. Also, pay special attention to any questions regarding income. These are the areas in which most mistakes are made.

As students complete the FAFSA, they should have certain records on hand. The U.S. Income Tax Return (IRS Form 1040, 1040A, or 1040EZ) is the most important since the FAFSA requests specific information from it. Referring to a complete income tax return will make it easier to complete the FAFSA. Filing a tax return, however, is not a requirement for filling out a FAFSA if not required by the IRS. The FAFSA is tax year specific, therefore it is extremely important that you use the correct tax return associated with the FAFSA you are completing.

Other useful records to have on hand are W-2 Forms, student driver's license and social security card, current bank statements, and if applicable, records on benefits received from social security, TANF, child support and other agencies. Students should save all records and other materials used to prepare the FAFSA. The LCC Financial Aid Office may need these documents for verification purposes.

Income from the requested year, the value of family assets and personal resources, family size and number in college are used in the analysis to determine need. The Financial Aid Office reserves the right to verify any information submitted on the FAFSA by requiring additional documentation. Priority awarding consideration is given to students whose application for aid is completed by April 15th. Awards for federal and state aid are made according to available funds. Students must complete the FAFSA to be considered for most types of assistance available and administered at LCC.

To receive financial assistance the student must meet the following requirements:

- Have financial need, except for some loan programs;
- Have a valid Social Security Number;
- Have a high school diploma, or GED/or Hiset;
- Be either a U.S. citizen or an eligible non-citizen;
- Be enrolled as a regular student in an eligible program and be working toward a degree or certificate;
- Be making satisfactory academic progress;
- Not be in default on any federal educational loans at any school attended;
- Not owe a refund on a federal grant at any school attended;

- Sign a statement of identity and educational purpose (if requested);
 - Register with the Selective Service, if required.
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RENEWAL OF AID FOR SCHOOL YEAR

Financial aid awards are made for a given academic year and are renewable for the next school year as long as the student re-applies, meets the maintenance requirements of scholarships, grants, loans and employment awarded and/or continues to demonstrate financial need. To renew financial aid for the following school year, students should submit a FAFSA or a Renewal Application to the federal processing center via the web at www.fafsa.ed.gov between October 1, 2016 and April 15, 2017.

SUMMER ASSISTANCE

All students planning to attend the summer session and wanting to apply for financial assistance must have a current FAFSA on file, as this application will be used to award summer assistance. Additionally, in April, students should complete a Summer Financial Assistance Interest Form available at the Financial Aid Office and have all applicable applications and forms on file by the stated deadline. Limited funds are available during the summer session. Beginning in the 2017-2018 AY, students who received a full Pell grant during the Fall & Spring semesters could be eligible for additional Pell if enrolled at least 6 credit hours during the summer session. Under other circumstances, Federal Pell Grants will only be awarded to students who have remaining eligibility for the current school year. Ineligible Federal Pell Grant applicants for the summer session will reestablish their Federal Pell Grant eligibility beginning with the next fall semester.

CONCURRENT ENROLLMENT/CONSORTIUM AGREEMENTS

Students pursuing a degree or certificate at Luna Community College and concurrently enrolled in courses at another post-secondary institution must apply for and receive student financial assistance through LCC. Federal regulations require that the institution granting the degree or certificate award the financial assistance. Any classes taken concurrently in a given semester that are 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, the student must submit an LCC Consortium Agreement to the LCC FAO each semester that classes are taken at another post-secondary institution. Consortium Agreements may be obtained from the LCC Financial Aid Office (FAO) and must be submitted to the LCC FAO within the first 2 weeks of each semester or summer session.

TYPES OF FINANCIAL AID AVAILABLE

Financial aid can be grants or scholarships (which do not have to be repaid); loans borrowed from federal government programs or private sources (which require repayment); and part-time on-campus employment known as work-study. Generally, LCC students receive assistance from one or more of the following types of financial aid programs:

LCC/New Mexico Scholarships - Scholarships available to LCC students are the 3% Bridge Scholarship and the NM Legislative Lottery Scholarship. Students are awarded these scholarships on the basis of eligibility, GPA, enrollment, and funding ability. Students must individually apply for these scholarships and meet all appropriate deadlines and submission requirements. Students are encouraged to apply for outside scholarships to supplement financial aid resources available.

Grants (state and federal) - Grants are awarded based on a student's demonstrated financial need and funding levels of the grant program. Grants available at LCC include the Federal PELL Grant, Federal Supplemental Educational Opportunity Grant, State Student Incentive Grant, and the College Affordability Grant.

Work Study (state and federal) - Eligible students may earn extra money through on-campus employment. Students earn \$8.00 per hour based on actual hours worked. Hours range from five to twenty per week. A non-need based program is available to New Mexico residents.

Loans (federal) - These programs allow eligible students to borrow Federal Direct Loans to help pay for school expenses. Both need-based and non-need-based loans are available. Students are encouraged to review the Federal Student Loan Basics for Students brochure that is published by the U.S. Department of Education and available at the LCC FAO. This publication provides information on eligibility, loan fees, deferments, forbearance and repayment. All loan recipients must complete an entrance counseling session and master promissory note prior to disbursement of any loan funds. In addition, an exit counseling session is encouraged to be completed when a student has ceased attendance or his/her enrollment drops below six (6) credit hours.

GRANTS AVAILABLE TO LCC STUDENTS

Grants are a form of financial aid that does not have to be repaid. Some of the grants that are available to LCC students include:

Federal PELL Grant - Students attending LCC must meet federal eligibility requirements for this grant. PELL Grant awards are dependent upon the student's eligibility, enrollment, and his/her cost of attendance at LCC. Grant amounts are also subject to annual federal appropriation levels established and approved by Congress and the President. Federal PELL Grant awards will be estimated until the FAO has all necessary reports confirming enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG) - This is a federally funded grant awarded by the FAO to students who have demonstrated financial need with priority given to Federal PELL Grant recipients. Grants range from \$100 to \$1,000 per school year depending upon need and available funds. This grant averages approximately \$400 per semester for eligible students.

State Student Incentive Grant (SSIG) - A student must be a New Mexico resident, an undergraduate and have demonstrated financial need to be eligible for a State Student Incentive Grant (SSIG). Priority is given to federal Pell grant recipients. Part-time students may qualify if funds are available. This grant averages approximately \$400 per semester for eligible students.

College Affordability Grant (CAG) - The College Affordability Grant is in place to encourage New Mexico Students with financial need, who do not qualify for other state grants and scholarships, to attend and complete educational programs at a New Mexico public college or university. The grant is for a period of one year and may be renewed on an annual basis or until the student graduates with a bachelor's degree from an eligible institution. In order to qualify, the student must be a New Mexico resident, enrolled at least half-time, demonstrate need as determined by the institution, and have a completed high school diploma or high school equivalency credential. The maximum award per semester is \$1,000 and is based on school funding.

SELF-HELP AID AVAILABLE TO LCC STUDENTS

FEDERAL DIRECT LOAN PROGRAM

Students must have financial need to qualify for a subsidized Federal Direct Loan and may apply for a loan by filling out a FAFSA, completing a student loan request form, completing an entrance counseling session, and a Master Promissory Note.

Revised September 26, 2018

When a student chooses to apply for a student loan, he or she is making a commitment to repay. Except in cases of cancellation, repayment cannot be avoided even if the student's education is not completed. Loan repayments are canceled only if the student dies or becomes totally and permanently disabled. All financial aid applicants with loans, who either graduate or withdraw, must complete an Exit Counseling Session. This session will provide the student with information about debt management strategies, estimated monthly payments, the average amount all borrowers owe and options like deferments, forbearance and loan consolidation.

Federal Direct Student Loan

Subsidized Federal Direct Student Loans are loans made to students attending school at least half-time (6 credit hours). Interest does not begin to accrue until the student graduates or ceases attendance at least ½ time. With enough financial need, the maximum amount a student may borrow under a subsidized Federal Direct Loan is \$3,500 per year as a first year student and \$4,500 as a second year student. All subsidized Federal Direct Loans are disbursed in two or more installments.

If a student does not qualify for a subsidized Federal Direct Loan, he or she may qualify for an unsubsidized Federal Direct Loan. However, be aware that the interest begins to accrue from the initial date of disbursement. Students may contact the LCC Financial Aid Office for additional information.

To informally resolve any loan disputes or problems students may have regarding their student loans and their servicing, students may contact the US Department of Education's Student Loan Ombudsman toll free at 1-877-557-2575 or via the Internet at <https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman>.

Work Study

Work Study (WS) helps needy, eligible students by providing jobs at LCC. Work Study gives students an opportunity to earn money to help pay educational expenses. Work Study applicants must first complete a FAFSA. After the FAFSA file is complete and verified, the student must contact the FAO for a work study award. Work Study is awarded the first day classes begin. Students employed under the work study program earn an hourly wage of \$8.00 and are paid biweekly.

Scholarships & Grants as Income

Federal IRS regulations state that any scholarships/grants exceeding tuition, fees and books must be reported as income when tax returns are filed. Tax returns are filed on a calendar year basis rather than an academic year, so amounts from two academic years would be used. Check with a tax preparer for the latest regulations when preparing tax returns next year.

HOW WILL A SCHOLARSHIP AFFECT A FINANCIAL AID PACKAGE

Any student who applies for financial aid and receives a scholarship from a source outside LCC needs to be aware that scholarships become part of the student's total financial aid package. Total aid received is restricted to the amount of the Cost of Attendance (COA), and in some instances, it may be necessary to adjust other aid down, usually a loan or work-study, in order to not exceed this limitation. Students who receive scholarships from outside sources are strongly encouraged to notify the LCC Financial Aid Office in order to comply with federal regulations.

THE APPLICATION VERIFICATION PROCESS: WHAT, WHY AND HOW

It is important for students to understand what the verification process is, why the process must take place and what the ramifications are if students do not comply with verification requirements.

The verification process is mandated by the U.S. Department of Education. Any student filing an application for federal financial aid *may be* selected for verification. If so, the student and/or parents will be asked to provide

documents verifying the accuracy of information submitted on the FAFSA. Some items subject to verification include: *adjusted gross income, taxes paid, household size, number in college, untaxed income and other benefits*. If selected, the student and/or parents **MUST** provide the following, if requested:

- A copy of the parents' 2015 IRS tax return transcript.
- A copy of the student's 2015 IRS tax return transcript.
- Copies of 2015 W-2 forms (*if applicable*).
- Completed and signed verification worksheet provided by LCC.
- Documentation of untaxed income received by the student and/or the student's family.

An application that is selected for verification will not be considered for awarding of federal and state aid until all requested documents are received and reviewed. When funds are limited, this can have a serious impact on a student's financial aid award if verification documents are not provided immediately upon request. Only after verification has been completed will a student be considered for financial aid. All verification documents must be submitted to the FAO upon request in order to prevent delays.

Upon verification, corrections may be required, and in most cases, the Financial Aid Office will submit these corrections electronically to the federal processor on behalf of the student.

The student will receive an email indicating that corrections have been made to their FAFSA and a revised SAR directly from the processor.

Summary:

1. Verification is required by federal regulation.
2. Requested information must be submitted in order to receive financial aid.
3. Late submission of verification documents can mean greatly reduced amounts of financial aid.

ANY AMOUNT OWED TO THE COLLEGE DUE TO INCOMPLETE VERIFICATION AND/OR CORRECTIONS, IS THE RESPONSIBILITY OF THE STUDENT.

WHAT IS INCLUDED IN THE STUDENT BUDGET

The student budget or cost of attendance for financial aid includes tuition, fees and an allowance for room, board, books, supplies, transportation, personal and other variable expenses incurred by the student.

Full-time budgets for the academic year are shown on the next page:

2017-2018 IN/OUT OF DISTRICT COA BUDGETS

IN STATE	<i>Academic Year</i>		<i>Semester</i>		<i>SUMMER</i>		<i>Less Than Half Time</i>	
	In District- With Parent	In District- Commuter	In District- With Parent	In District- Commuter	In District- With Parent	In District- Commuter	In District- With Parent	In District- Commuter
Tuition	912	912	456	456	456	456	114	114
Fees	50	50	25	25	25	25	25	25
Books &Supplies	1250	1250	625	625	625	625	156	156
Room & Board	2520	6538	1260	3269	630	1635	0	0
Personal	2248	2248	1124	1124	562	562	0	0
Transportation	654	1310	327	655	164	328	82	164
Total	7634	12308	3817	6154	2462	3631	377	459

IN STATE	<i>Academic Year</i>		<i>Semester</i>		<i>SUMMER</i>		<i>Less Than Half Time</i>	
	Out of District- With Parent	Out of District- Commuter	Out of District- With Parent	Out of District- Commuter	Out of District- With Parent	Out of District- Commuter	Out of District- With Parent	Out of District- Commuter
Tuition	1248	1248	624	624	624	624	156	156
Fees	50	50	25	25	25	25	25	25
Books &Supplies	1250	1250	625	625	625	625	156	156
Room & Board	2520	6538	1260	3269	630	1635	0	0
Personal	2248	2248	1124	1124	562	562	0	0
Transportation	654	1310	327	655	164	328	82	164
Total	7970	12644	3985	6322	2630	3799	419	501

OUT OF STATE	<i>Academic Year</i>		<i>Semester</i>		<i>SUMMER</i>		<i>Less Than Half Time</i>	
	Out of State- With Parent	Out of State- Commuter	Out of State- With Parent	Out of State- Commuter	Out of State- With Parent	Out of State- Commuter	Out of State- With Parent	Out of State- Commuter
Tuition	2376	2376	1188	1188	1188	1188	297	297
Fees	50	50	25	25	25	25	25	25
Books &Supplies	1250	1250	625	625	625	625	156	156
Room & Board	2520	6538	1260	3269	630	1635	0	0
Personal	2248	2248	1124	1124	562	562	0	0
Transportation	654	1310	327	655	164	328	82	164
Total	9098	13772	4549	6886	3194	4363	560	642

NOTES: The 2017-2018 budgets may be adjusted to include actual costs for tuition and books/supplies. In addition, costs associated with classes taken at another institution via a Consortium Agreement may be included after the student is enrolled for said classes. If a student commutes more than 20 miles one way to class at least three days a week, a flat rate of \$500 per semester and \$250 for summer may be added to the above budget.

TUITION Fall/Spring Semester:

NM Resident- In State-In District: Based on 12 credit hours at \$38.00 per hour + \$25.00 registration fees

NM Resident- In State-Out of District: Based on 12 credit hours at \$52.00 per credit hour + \$25.00 registration fees

Out of State: Based on 12 credit hours at \$ 99.00 per credit hour + \$25.00 registration fees

Tuition will be pro-rated according to enrollment status.

Full= 100%	¾ time= 75%
½ time= 50%	>½ time= 25%

TUITION Summer Semester:

NM Resident- In District/Out of District & Out of State: Summer Tuition is based on 6 hours @ \$38.00 per credit hour + \$25.00 fees.

**** Tuition will be adjusted accordingly if student enrolls for more than 6 credit hours.**

BOOKS:

NM Resident In District/Out of District & Out of State: Books (\$625.00) will be pro-rated according to enrollment status. (An average as determined by bookstore)

Full= 100%	¾ time= 75%
½ time= 50%	>½ time = 25%

ROOM/BOARD Fall/Spring Semesters:

NM Resident In District/Out of District & Out of State: Room/Board \$3,269.00 commuter, \$1,260.00 w/parent per. No room and board for less than half time. (Will be adjusted accordingly before creating COA- if Consumer Price Index exceeds 2% increase)

ROOM/BOARD Summer Semester:

NM Resident In District/Out of District & Out of State: \$1635.00 commuter and \$630.00 w/parent No room and board for less than half time.

PERSONAL Fall/Spring Semesters:

NM Resident In District/Out of District & Out of State: Personal \$1,124.00 all students per Fall/Spring semester. No personal for less than half time (Will be adjusted accordingly before creating COA- if Consumer Price Index exceeds 2% increase)

PERSONAL Summer Semester:

\$562.00 per Summer semester will be applied to a student's budget. No personal for less than half time.

TRANSPORTATION Fall/Spring/Summer Semesters:

NM Resident In District/Out of District & Out of State: \$655.00 per semester commuter (12 credit hours), \$327.00 w/parent (12 credit hours) per Fall/Spring/Summer semester. (Will be adjusted accordingly before creating COA- if Consumer Price Index exceeds 2% increase)

Full= 100%	¾ time= 75%
½ time= 50%	>½ time= 25%

HOW IS FINANCIAL NEED DETERMINED

A student's financial eligibility or need for aid is determined by subtracting the family contribution from the college costs, as follows:

BUDGET (Cost of Attendance)	(less)	FAMILY RESOURCE (Parents and/or Student Expected Family Contribution)	(equals)	FINANCIAL AID ELIGIBILITY/NEED
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Student Budget: The budget consists of costs paid directly to LCC (tuition, fees, books and supplies) and indirect costs not paid to LCC, but associated with a college education (room & board, transportation, and personal expenses). The indirect costs are estimates and vary from student to student. For budget purposes, students living away from their parents are referred to as commuter students; students who live at home with parents are defined as with parent students.

Family Resources: Resources are represented by the student's and parents' (if applicable) financial strength to finance college costs. The determinant of the family's financial strength is based upon information submitted on the FAFSA and is translated into the Expected Family Contribution (EFC). It does not necessarily represent parents' cash flow. Resources may also include assets, investments, or money provided to the student to meet living expenses.

Need: Need is the amount of eligibility for financial aid offered at LCC based upon the student's budget and EFC. If a student is not eligible for aid based on financial need, other types of aid such as non-need based scholarships, employment and loans may be available.

Independent and Dependent Student Status: Dependency status determines whose information is required on the FAFSA. If the student is dependent, both the parents' and the student's information is required to complete the FAFSA. If the student is independent, only the student's (and spouse's) information is used on the FAFSA. The student is determined independent if any of the following apply:

- He/she was born before January 1, 1994.
- He/she is a veteran of the U.S. Armed Forces.
- He/she has legal dependents other than a spouse.
- He/she is married.
- He/she is a graduate student or working on a degree beyond a bachelor's degree.
- He/she is an emancipated minor
- He/she was an unaccompanied youth who was homeless
- He/she was in legal guardianship

A student cannot choose to be independent if at least one of the above criteria is not met. If special circumstances warrant a dependency override, a student must contact the Financial Aid Office and complete a Professional Judgment Appeal form.

Circumstances that **DO NOT** merit a dependency override include:

1. Parents refusing to contribute to the student's education;
2. Parents unwilling to provide information on the application or for verification;
3. Parents not claiming the student as a dependent for income tax purposes; or
4. Student demonstrating total self-sufficiency.

FINANCIAL AID PACKAGE

In determining a financial aid package, scholarships and outside sources of aid are considered first. If a student is eligible for a Federal PELL Grant, it is considered next. Remaining need is met through other financial aid programs including FSEOG, SSIG, work-study and student loans. Student loans are awarded only upon student request and only if a loan application is submitted to the LCC FAO. Work-study is also awarded only upon student request, on a first-come first serve basis, based on eligibility, need, and funding available. Work-study awarding normally begins the first day of classes each semester and continues until funds are exhausted. FSEOG and SSIG are awarded on a graduated scale based on EFC, PELL Grant eligibility and date of application.

Substitute awards cannot be guaranteed if an award or part of an award package is declined. Students, who receive funding from outside resources such as a private scholarship, must contact the FAO so that it is included in the financial aid package. Failure of students to inform the FAO of outside sources of aid may result in an over-award and cause a student to owe money back to the student aid program.

NOTIFICATION AND AWARD ACCEPTANCE

Students will receive an award letter from LCC. This notification will detail the student's budget, expected family contribution and the amount of financial assistance that has been awarded. Aid listed will include grants, loans, scholarships, or work-study awarded for the semester, with the estimated aid listed for the spring semester. If student begins attendance in the spring, only that semester will be reflected. Award letters are normally mailed after all proper admission and financial aid information is on file with the LCC FAO.

The award letter helps students plan on financing their college education. Students may decide to accept all or a portion of the aid offered. Students should notify the LCC FAO of their decision to accept or decline their award by signing and returning the white original of the award letter. Students should keep the yellow copy. Any additional assistance received by students must be reported to the FAO to be included in the financial aid package.

REVISIONS TO FINANCIAL AID PACKAGE

Should a family's situation change after the application for financial aid is complete, the FAO should be contacted to explain the situation. Students are encouraged to contact the FAO when mitigating circumstances occur. Awards and/or revisions are contingent upon available funds.

The FAO reserves the right to adjust financial aid packages if errors are discovered and/or additional funds from outside resources are made available to the student after his/her financial aid award is accepted. Revisions will be made in accordance with federal, state, and institutional regulations. Falsification of information submitted for the purpose of receiving aid will result in full cancellation of aid and referral to the proper authorities.

It is also important to note that any student who has been awarded aid for credit bearing coursework and later changes any registered courses from credit to audit or credit by exam may be required to repay a portion or all of any aid received.

WHERE AND WHEN DO REIMBURSEMENTS TAKE PLACE

Student accounts are credited and posted by the LCC Financial Aid Office and submitted to the LCC Fiscal Office for processing. Financial Aid disbursements for students with complete and verified files will be submitted to the LCC Fiscal Office for processing. If a student file is not ready for award processing, it will be delayed until the next processing cycle. The first processing cycle of each semester will be completed after the last day to drop courses and after the Registrar has confirmed enrollment. The Registrar normally confirms enrollment at the end of the third week of classes so the first financial aid disbursement typically falls on the 5th Friday of each semester to account for processing time. All reimbursements will be made by the LCC Fiscal Office beginning at 1:30 p.m. on the day of reimbursement, unless otherwise posted.

Financial Aid refund checks are usually available for pick up within seven calendar days of posting to the student account. Students will be required to present an LCC student ID card for all reimbursements. Failure to pick up a reimbursement check within fifteen days from the scheduled date may result in the check being mailed to the student's home address.

STUDENT ACCOUNTS AND BILLING

Students will receive a preliminary billing statement from the Fiscal Office at the time of registration. This statement reflects estimated charges as of the statement date and should be carefully reviewed. Students must make arrangements to take care of account balances at the Fiscal Office on or before the day classes begin.

NOTE: Books are not included in the amount owed to the Fiscal Office on this initial statement. Book charges are added to the student account approximately three weeks into the term.

Future billing statements will show financial aid amounts that are actual credits to the student's account. Federal PELL Grants and other aid are credited to the student's account once the student's file is verified and enrollment is confirmed for the term. However, work-study is not credited to student accounts in the same manner. Work-study funds are earned throughout the semester as the student works. Bi-weekly timesheets must be submitted in order for a paycheck to be generated that can be mailed to the student or picked up directly from the Human Resource Department.

At LCC we understand that it may be difficult for students and parents to make payments at the beginning of a semester. However, please contact the Fiscal Office at 505-454-2506 for statement and payment arrangement information.

DROPPING/WITHDRAWING FROM COURSES

All drops/withdrawals, whether paper or electronic, must be processed by the LCC Office of the Registrar or online by published deadlines. The actual date the transaction is processed will determine whether the record is processed as a drop or withdrawal. In general, courses that are processed as a drop do not appear on the student's transcript whereas courses that are processed as a withdrawal will appear on the student's transcript as a "W".

Students are officially dropped/withdrawn from courses by one of two procedures:

Partial Drop/Withdrawal - Some Courses

Students may drop/withdraw from courses through the end of the drop and/or withdrawal period as specified in the academic calendar. Students wishing to drop/withdraw from some but not all courses may either complete the paper Schedule Change form or drop/withdraw from courses online.

Complete Withdrawal - All Courses

Students may completely drop/withdraw from all courses through the end of the drop and/or withdrawal period as specified in the academic calendar. Students wishing to completely drop/withdraw from all courses may either submit the paper Complete Withdrawal form or drop/withdraw from all courses online. If a student wishes to reverse a decision to withdraw after the Complete Withdrawal form or online transaction has been processed, the student must complete a Petition for Course Reinstatement for each course and submit the form to the Office of the Registrar for processing. Students who stop attending classes in the middle of a term and do not officially drop/withdraw, run the risk of earning failing grades at the end of the term.

Students who are unable to complete the process in person or online, may download a form from LCC's web site and fax in their request to (505) 454-5348.

Students are encouraged to discuss any intention to drop or withdraw from classes with their academic advisor.

HOW A WITHDRAWAL WILL AFFECT FINANCIAL AID

Sometimes a student finds it necessary to withdraw from the college before the end of a term. The Higher Education Act of 1965, as amended (HEA) dictates the formula for calculating the amount of aid a student and school can retain when a student totally withdraws from **ALL** classes. Students who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed.

For example, a student who withdraws completing only 30% of the term will have “earned” only 30% of any Title IV aid received. The remaining 70% must be returned to the proper aid program by the school and/or the student. The LCC Financial Aid Office (FAO) encourages all financial aid applicants to read this policy carefully. Any student thinking about withdrawing from all classes, should contact the FAO to determine how withdrawal will affect financial aid. A copy of LCC’s Return of Title IV Funds Policy is provided in the appendix.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS AT LCC

Satisfactory Academic Progress (SAP) refers to standards set forth by the Department of Education that students must adhere to in order to remain eligible for continued financial assistance. The requirement that SAP be monitored is based on these regulations which govern federal student aid. These standards include:

1. Meet and maintain the minimum cumulative 2.0 grade point average; and
2. Achieve the minimum pace of progression percentage during each term; and
3. Complete the declared program within the allowed timeframe.

LCC’s Satisfactory Academic Progress Policy is provided in the appendix.

Students are strongly encouraged to review the entire policy.

ATTENDANCE

Class attendance is mandatory in order to receive financial aid. If a student has never attended one or more courses, instructors are required to notify the Financial Aid Office within the first 2 weeks of the semester to insure that only eligible students will receive aid. Beyond the first 2 weeks, instructors should notify the Financial Aid Office if a student has ceased attendance in their course without officially withdrawing in order for appropriate holds to be placed on the student’s future disbursements.

MID-TERM GRADES

In an effort to ensure that financial aid applicants are maintaining eligibility for Title IV aid, the Financial Aid Office will closely monitor mid-term grades. Students who are performing below required standards may encounter delays in the awarding of financial assistance. Students that are failing some or all of their courses at mid-terms may be required to submit a grade verification form from the instructor(s) prior to the future disbursement of aid.

CAMPUS CRIME AND SECURITY STATISTICS DISCLOSURES

LCC annually publishes a Campus Crime and Drug-Free Awareness Report. Also contained within the Appendix of this report is LCC’s Drug-Free Awareness Policy. A copy of this report can be found online at https://luna.edu/crime_data/. Copies of this report are available upon request by contacting the LCC FAO. Crime statistics for colleges and universities can also be viewed on the internet at <http://ope.ed.gov/security>.

CONFIDENTIALITY

The FAO and the college make every effort to insure that all awards and information remain confidential in accordance with the Family Educational Rights & Privacy Act. Additional information is available in the college catalog or by contacting the Director of Financial Aid at (505) 454-2560.

PROCESS REMINDERS

All information in LCC's THE LUNA CONNECTION is vital to a student's understanding of the financial aid process. There are some key factors, however, that **MUST** be remembered:

- Students must apply annually.
- Students must submit any requested documents to the LCC FAO promptly.
- Students must pass classes and achieve a minimum GPA to be eligible for financial aid.
- Scholarships carry requirements that students must meet and maintain.
- Communication with the FAO is important.
- Student loans must be paid back. It is the student's responsibility to keep track of how much he or she owes, and when repayment begins.
- April 15 is the LCC priority date for applying for financial aid.

LCC reserves the right to make financial aid policy changes without notice, due to availability of funds and changes in state and federal funding program regulations.

LCC proudly continues its policy of nondiscrimination against student applicants or students enrolled on the basis of age, gender, race, color, nationality, ethnic origin, sexual orientation or physical disabilities.

ACCESSIBILITY SERVICES

Accessibility support services are provided through the Student Success Center. The accessibility services coordinator establishes eligibility, determines accommodations, and serves as a liaison for qualified students with disabilities. Students with disabilities are provided accessibility support services on a voluntary basis. In compliance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA), LCC ensures that individuals with disabilities are provided with an equal *opportunity* to self-advocate and participate in programs and services where appropriate accommodations are provided. The College strives to create a campus environment that provides access and *opportunities* for students, faculty, and staff with disabilities to meet their full potential. Accessibility services also encourage participation of individuals with disabilities on boards or campus groups to provide an equal voice for all individuals.

Reasonable modifications in policies, practices, and procedures ensure equal access for individuals with disabilities in a supportive environment.

**LCC FINANCIAL AID OFFICE
CONTACT INFORMATION**

Michael P. Montoya Director of Student Financial Assistance (505) 454-2534	Rochelle Mueller Financial Aid Analyst/Work-Study Coordinator (505) 454-2560
Financial Aid Office 366 Luna Drive Las Vegas, NM 87701 (800) 588-7232	
<u>E-mail</u> finaid@luna.edu	<u>Fax Number</u> (505) 454-2539

**OTHER IMPORTANT
LCC CONTACTS**

<i>Registrar</i> Henrietta Romero (505) 454-2549	<i>Fiscal Office</i> Francina Martinez (505) 454-5339
<i>Work-Study Payroll</i> Leticia Archuleta (505) 454-5330	<i>Admissions</i> Moses Marquez (505) 454-2547
<i>Book Store</i> Ron Duran (505) 454-2569	<i>LCC Pre-School</i> Brenda Ortega (505) 454-2504
<i>GED/Adult Education Program</i> Rock Ulibarri (505) 454-2531	Student Success Center (505) 454-2562
<i>Life Safety/Campus Security</i> Matt Griego (505) 454-5334	<i>Learning Resource Center</i> Linda Salazar (505) 454-5333

Associate Degrees & Certificate Programs

School of Business

- General Business
- Accounting
- Business Administration
- Business Management

Education

- Early Childhood Multicultural Education/Teacher (Birth-Grade 3) Concentration
- Early Childhood Multicultural Education/Family, Infant, and Toddler Concentration
- Teacher Education
- Early Childhood Development

Nursing

- Nursing

Humanities

- Liberal Arts
- Criminal Justice
- Media Art and Film Technology
- Criminal Justice
- General Education

Science, Technology, Engineering & Math

- General Science
- Pre Engineering
- Mathematics
- Computer Science
- Drafting Technology
- Electronics Engineering Technology
- Fire Science
- Video Game Design & Development
- Computer Application Specialist
- Basic Electronics
- Fire Protection
- Science, Technology, Engineering and Mathematics (STEM)

Allied Health

- Allied Health
- Dental Assistant
- Allied Health
- Emergency Medical Technician - Basic

Vocational Education

- Automotive Collision Repair Technology
- Automotive Technology
- Barbering
- Building Technology
- Cosmetology
- Culinary Arts
- Welding Technology

General

- Vocational/Technical Studies
- General Studies

2017-2018 Full-Time Faculty

Allied Health

Dawna Ortega-Gallegos - *Dental*
Breanna Gould – *Allied Health*



Humanities

Kenneth Bachicha – *Media Arts & Film Technology*
Sherry Goodyear – *English*
Sara Vigil – *English*
Monica Rosetti – *Criminal Justice*

Science, Technology, Engineering, & Math (STEM)

Fereshteh Amirhosseini (Manafy) - *Science*
Nichole Collins – *Computer Science*
Betsy Sanchez - *Mathematics*
Rita Surdi – *Mathematics*
Geno Castillo – *Pre-Engineering*
Rachael Lucero – *General Science*



Nursing

Maxine Hughes
Susan Grohman
Carla Musser
Jacqueline Romero-Arguello
Joy Shrum



Vocational Technical/Trades

Eugene Sandoval - *Automotive*
Joseph Montoya – *Building Technology*
Clarice Bonney - *Cosmetology*
Germaine Sandoval - *Cosmetology*
Andrew Quintana – - *Cosmetology (Santa Rosa)*
Jessica McGee – *Culinary Arts*
Donnie Adkins – *Welding*



Office of Institutional Research and Reporting
Percent of Full-Time, First-Time Freshmen Retention Rates

Cohort	Year 1			Year 2				Year 3				Year 4			
	1st Term	2nd Term		3rd Term		4th Term		5th Term		6th Term		7th Term		8th Term	
	Freshmen Cohort	Fall - Spring	Rate	Fall - Fall	Rate	Fall - Spring	Rate	Fall - Fall	Rate	Fall - Spring	Rate	Fall - Fall	Rate	Fall - Spring	Rate
Fall 2014	124	89	71.8%	67	54.0%	55	44.4%	34	27.4%	31	25.0%	14	11.3%	12	9.7%
Fall 2015	115	79	68.7%	51	44.3%	41	35.7%	31	27.0%	20	17.4%	11	9.6%	9	7.8%
Fall 2016	116	78	67.2%	54	46.6%	43	37.1%	20	17.2%	23	19.8%				
Fall 2017	104	72	69.2%	43	41.3%	38	36.5%								
Fall 2018	108	84	77.8%												

** Coding Change: To improve the data collection for our First-Time Freshmen cohorts, the Office of Institutional Research & Reporting will implement a new student type code starting with the Fall 2014 semester.*

Office of Institutional Research and Reporting
Percent of Full-Time, First-Time Freshmen Graduation Rates

AY	Cohort	Freshmen Cohort	2 Years (100%)		3 Years (150%)		4 Years (200%)	
			Total	%	Total	%	Total	%
2014-15	Fall 2014	124	19	15.3%	28	22.6%	38	30.6%
2015-16	Fall 2015	115	8	7.0%	21	18.3%		
2016-17	Fall 2016	116	16	13.8%				
2017-18	Fall 2017	104						
2018-19	Fall 2018	108						

** Coding Change: To improve the data collection for our First-Time Freshmen cohorts, the Office of Institutional Research & Reporting will implement a new student type code starting with the Fall 2014 semester. Rates are reported as fall, spring, & summer.*

Office of Institutional Research & Reporting
End-of-Term Total Enrollment By Gender and Ethnicity

Academic Year	2013-14			2014-15			2015-16			2016-17		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
Nonresident alien	0	0	0	0	1	1	0	0	0	0	0	0
Hispanic/Latino	712	967	1679	588	877	1465	722	911	1633	728	948	1676
American Indian/Alaska Native	15	20	35	10	7	17	13	13	26	10	16	26
Asian	5	8	13	4	7	11	9	6	15	11	5	16
Black of African American	21	13	34	16	10	26	20	8	28	19	9	28
Native Hawaiian/Pacific Islander	5	0	5	5	0	5	5	1	6	3	0	3
White	321	243	564	288	238	526	231	205	436	213	188	401
Tow or more races	0	0	0	4	2	6	0	0	0	3	3	6
Race Unknown	21	19	40	15	18	33	31	25	56	26	26	52
Total Enrollment	1100	1270	2370	930	1160	2090	1031	1169	2200	1013	1195	2208

Luna Community College Default Rates FY 2015, 2014, and 2013

Record 1 of 1

OPE ID	School	Type	Control	PRGMS	FY2015	FY2014	FY2013	
009962	LUNA COMMUNITY COLLEGE 366 LUNA DRIVE LAS VEGAS NM 87701-0000	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	27	24.2	25.3
					No. in Default	30	32	34
					No. in Repay	111	132	134
					Enrollment figures	2,370	2,635	2,790
					Percentage Calculation	4.6	5	4.8

ENROLLMENT: To provide context for the Cohort Default Rate (CDR) data we include enrollment data (students enrolled at any time during the year) and a corresponding percentage (borrowers entering repayment divided by that enrollment figure). While there is no direct relationship between the timing of when a borrower entered repayment (October 1 through September 30) and any particular enrollment year, for the purpose of these data, we have chosen to use the academic year ending on the June 30 prior to the beginning of the cohort year (e.g., FY 2015 CDR Year will use 2013-2014 enrollment).

Current Date : 10/01/2018

Gainful Employment Information

Generally, in order to be eligible for funding under the Higher Education Act Title IV student assistance programs, an educational program must lead to a degree at a non-profit or public institution or it must prepare students for "gainful employment in a recognized occupation." Therefore, with very few exceptions, any non-degree program offered by non-profit or public institutions and all educational programs offered at for-profit institutions must lead to gainful employment.

Gainful Employment Disclosures for each certificate program offered at Luna Community College can be found online at https://luna.edu/gainful_employment_data/.

Athletics

Luna Community College proudly is a Division I member of the National Junior College Athletic Association (NJCAA) located in Region 5. It is the mission of the NJCAA to foster a national program of athletic participation in an environment that supports equitable opportunities consistent with the educational objectives of member colleges.

NJCAA National Office Staff

1631 Mesa Avenue
Colorado Springs, CO 80906
Phone: (719) 590-9788
Fax: (719) 590-7324
<http://www.njcaa.org>



Luna Community College Athletics

Athletics website: <http://lunaathletics.com/>

Head Softball Coach	Mark Mattox	(505) 454-2580	mmattox@luna.edu
Assistant Softball Coach	Christopher Abrego	(505) 454-5366	cabrego@luna.edu
Head Baseball Coach	Timothy (T.C.) Nusser	(505) 454-5365	tnusser@luna.edu
Assistant Baseball Coach	Harry Estep	(505) 454-5366	hstep@luna.edu

Student Athletes & Financial Aid Statistics

LCC Student Athletes	Total Amount of Athletes	Athletes Receiving Some Form of Financial Aid	Percentage of Athletes Receiving Aid	Average Amount of Aid Awarded	Median Amount of Aid Awarded
Baseball	46	42	91%	\$5,067	\$4,984
Softball	24	23	96%	\$7,005	\$6,610
Total	70	65	93%	\$6,036	\$5,797



APPENDIX



Return of Title IV Funds Policy

The Higher Education Amendments of 2005 changed the formula for calculating the amount of aid a student and school can retain when a student totally withdraws from ALL classes. Students who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed. For example, a student who withdraws completing only 30% of the term will have “earned” only 30% of any Title IV aid received. The remaining 70% must be returned to the proper aid program by the school and/or the student. The LCC Financial Aid Office (FAO) encourages all financial aid applicants to read this policy carefully. Any student thinking about withdrawing from all classes PRIOR to completing 60% of the semester, should contact the FAO to determine how withdrawal will affect financial aid.

1. This policy shall apply to all students who withdraw, drop out or are expelled from Luna Community College (LCC), and receive financial aid from Title IV funds.

a. The term “Title IV funds” refers to the Federal Financial Aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs:

Unsubsidized Direct Loans, Subsidized Direct Loans, Federal Pell Grants, Federal SEOG and Other Title IV Programs.

b. A student's withdrawal date is:

- i) the date the student began the institution's withdrawal process (as described in the LCC Catalog and Class Schedule) or officially notified the institution of intent to withdraw; or
- ii) the midpoint of the period for a student who leaves without notifying the institution; or
- iii) the student's last date of attendance at a documented academically-related activity

2. Refunds on all institutional charges, including tuition and fees, will be calculated using the refund policy published in the LCC Catalog and Class Schedule and will be calculated and determined by the LCC Business Office.

3. Title IV aid is earned in a prorated manner on a per diem basis up to and including the 60% point in the semester. 60% is approximately 9.6 weeks of a 16 week semester or 4.8 weeks of an 8 week summer session. Title IV aid and all other aid is viewed as 100% earned after that point in time.

a. The percentage of Title IV aid earned shall be calculated as follows:

$$\frac{\text{Number of days completed by student}}{\text{Total number of days in term*}} = \text{Percent of term completed}$$

The percent of term completed shall be the percentage of Title IV aid earned by the student.

*The total number of calendar days in a term of enrollment shall exclude any scheduled breaks of more than five days.

b. The percentage of Title IV aid unearned (i.e., to be returned to the appropriate aid program) shall be 100% minus the percent earned.

c. Unearned aid shall be returned first by LCC from the student's account calculated as follows:

Total institutional charges X percent of unearned aid = amount returned to program(s)
Unearned Title IV aid shall be returned to the following programs in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Pell Grant
4. Federal SEOG Grant
5. Other Title IV Grant Programs

Exception: no program can receive a refund if the student did not receive aid from that program.

d. When the total amount of unearned aid is greater than the amount returned by LCC from the student's account, the student is responsible for returning unearned aid to the appropriate program(s) as follows:

1. Unsubsidized Direct Loan*
2. Subsidized Direct Loan*
3. Federal Pell Grant**
4. Federal SEOG Grant**
5. Other Title IV Grant Programs**

*Loan amounts are returned in accordance with the terms of the promissory note signed by the student.

**A student shall only be required to return grant assistance in the amount (if any) by which the amount to be returned by the student exceeds 50 percent of the total grant assistance received for the payment period or period of enrollment.

4. Refunds and adjusted student statement bills will be sent by the Business Office to the student's home address on file in the Office of Student Records following withdrawal. Students are responsible for any portion of their institutional charges that are left outstanding after Title IV funds are returned.

5. Institutional and student responsibilities in regard to the Return of Title IV Funds:

a. LCC's responsibilities in regard to the Return of Title IV Funds include:

- i) providing each student with the information given in this policy
- ii) identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students
- iii) returning any Title IV Funds that are due to the Title IV Programs
- iv) contacting student borrowers if conditions for a late or post-withdrawal disbursement are met

b. The student's responsibilities in regard to the Return of Title IV Funds include:

- i) becoming familiar with the Return of Title IV Funds Policy and how complete withdrawal affects eligibility for Title IV aid
- ii) returning to the Title IV Programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation

6. The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time.

7. Any notification of a withdrawal or cancellation of classes should be in writing and addressed to the Office of Student Records. Such notification may be made by facsimile.

Any student who would like examples of the Return of Title IV Funds Policy should contact the Financial Aid Office.



FINANCIAL AID OFFICE SATISFACTORY ACADEMIC PROGRESS POLICY

Regulations, as established by the United States Department of Education in October of 1983, require Luna Community College to develop and apply a consistent standard to measure the academic progress of its financial assistance applicants. This policy will be applied consistently to all financial assistance applicants, whether or not student financial assistance was previously received and will be measured both on qualitative and quantitative standards for **all** semesters attended at LCC. This policy also stresses the importance of Satisfactory Academic Progress (SAP) and consequences of not performing well academically. In addition, it explains what constitutes “Warning Status”, “Suspension Status”, and “Probationary Status”, how the student may appeal his or her status, and the possibility of reinstatement of assistance. To ensure students make progress toward completion of a program, both in terms of number of hours completed and cumulative GPA, Luna Community College will utilize the following satisfactory progress policy effective for periods of enrollment beginning on or after July 1, 2011.

ELIGIBILITY FOR FINANCIAL ASSISTANCE: It will be the policy of LCC to provide financial assistance awards to students who remain in good academic standing and who are making satisfactory academic progress toward the completion of their degree or certificate. Federal law specifies that by the end of the second academic year (measured as a period of time, not by grade level) students must have a “C” average to remain eligible for student financial assistance. Progress will be monitored after grades have posted for each fall and spring semester, as well as the summer session.

QUALITATIVE AND QUANTITATIVE ACADEMIC PROGRESS REQUIREMENTS FOR CONTINUED FINANCIAL ASSISTANCE: Students will be considered in good standing and making academic progress if they maintain at least a 2.0 cumulative GPA (“C” average) and successfully complete at least 80% of the total number of cumulative credit hours attempted (Pace of Completion), provided that the student is enrolled.

A letter grade of U, I, W, AU, or F does not constitute successful completion and may affect eligibility for financial assistance in terms of hours completed and in some cases GPA. Additionally, it is the student’s responsibility to bring to the LCC Financial Aid Office official notification from the Registrar of all grade changes that occur to his or her transcript after the official posting of grades for the semester.

Students will be notified in writing if he or she has been placed on a Warning, Suspension, or Probation Status within twenty (20) days after the term is completed. Appeals must be received within five (5) working days of the date of a suspension letter.

WARNING STATUS

Students may have one semester in which the overall minimum standards required for Satisfactory Academic Progress (2.0 cumulative GPA or 80% Pace of Completion) are not achieved. If this situation occurs, the student will be placed on a Warning Status for **ONE** semester. During this Warning period, the student must take corrective measures to meet the minimum SAP requirements by the end of that semester. It will be assumed that any student who receives financial assistance while on a “warning status” has knowledge of his or her status and understands the stipulations required. Failure to fulfill the “Warning Status” stipulations will result in Financial Aid “Suspension status”.

SUSPENSION STATUS

A student who falls below the required qualitative or quantitative standards twice in a row will be placed on “Suspension Status”. LCC students may appeal the suspension status to the Financial Aid Office where it will be reviewed by members of the Appeals Committee. The Financial Aid Appeals Committee is a group consisting of faculty members and administrators that assist in the review of Financial Aid appeal cases. The committee will consider all pertinent information, including academic grades and any extenuating circumstances while reviewing the appeal. The Financial Assistance Committee’s appeal decision will be considered as FINAL and the student will be notified in writing. Students who submit an appeal and are subsequently reinstated will be placed on Financial Aid Probation or on an Academic Plan.

PROBATIONARY/ACADEMIC PLAN STATUS

A student will be placed on Probation if he or she successfully appeals after being on Financial Aid Suspension. Probation will be granted only when the Appeals Committee has determined that the student should be able to meet the minimum SAP requirements by the end of the next semester enrolled. If the student would still not be able to meet the SAP requirements in this period, the student would be required to follow an Academic Plan while on probation. The Academic Plan would outline specific stipulations for continued progress and a date of expected achievement of the minimum SAP requirements would be stated. The student would continue to be eligible for Financial Aid as long as the terms of the Academic Plan were being met. Failure to fulfill a probation agreement or follow an outlined Academic Plan will result in “Financial Aid Suspension” and possible denial of further financial assistance. Students who are denied financial assistance due to a

lack of satisfactory academic progress are ineligible for financial assistance until meeting the required cumulative 2.0 GPA and 80% Pace of Completion. For additional questions on the Financial Assistance Committee or the appeal process, please contact the Financial Aid Office.

FINANCIAL ASSISTANCE TIMEFRAME: Students attending LCC who are enrolled and accepted into a program of study measured in credit hours will be eligible to receive financial assistance for a period no longer than 150% of the published length of the program. For instance, if the published length of an academic program is 45 credit hours, the maximum timeframe established by the school must not exceed 68 attempted credit hours (45 x 150%). Students will be placed on Suspension once they have reached 125% of their timeframe in order to monitor their progress towards the completion of their respected program/degree. An appeal and a degree check will be required in order to assist in determining whether the student will be able to successfully complete the remaining courses required before reaching the 150% maximum timeframe.

- If it is determined that the student would not be able to complete all courses required before reaching the 150% maximum timeframe, the student will be deemed ineligible for any future financial aid.
- If it is determined that the student does have enough remaining eligibility to cover all remaining courses required, the student would be reinstated and would only be eligible for Financial Assistance for the courses outlined on the degree check.

Please be aware that changing a program of study may affect eligibility for financial assistance. Luna's school policy does not exclude credits and grades that do not count toward the new major. ALL Attempted hours will be used in the satisfactory progress determination, INCLUDING Hours attempted while enrolled in Dual Credit or Concurrent courses as well as hours attempted while not receiving Financial Aid.

TRANSFER STUDENTS: All transfer hours from another institution that are accepted for credit and posted to the student's transcript file at LCC will be considered part of the financial assistance timeframe outlined above as both Attempted Hours and Hours Earned. In addition, grades accepted from a previous school may be included in the qualitative measure of academic progress.

DROPS AND WITHDRAWALS: Pace of Completion for students who drop courses within the designated Add/Drop period for Luna will not be affected. Students who **withdraw*** from courses beyond the Add/Drop period for the semester or summer session and do not complete at least 80% of all hours attempted will be placed on a Financial Assistance "Warning" status but will remain eligible for aid if they were previously making Satisfactory Academic Progress (SAP). If they were not meeting the minimum SAP requirements in the previous term, they will be placed on Financial Aid Suspension.

***Students who receive ALL Fs, Ws, Us or a combination of any of these for any semester will automatically be placed on SUSPENSION and be required to complete an appeal form in order to be considered for reinstatement.**

REPEATED COURSES: A student will be allowed to repeat a passed course once and still receive financial assistance. Students may not be allowed to receive financial assistance for passed courses taken more than twice.

REMEDIAL COURSES: LCC will allow students to enroll for remedial courses and consider not more than one academic year or thirty hours (whichever is less) worth of credits. However, a student generally may not receive financial assistance for remedial course-work by itself. The student must be enrolled in an eligible program, and the remedial coursework must be necessary for the student to pursue his or her program of study. These hours will still be counted in the student's overall attempted hours.

PROGRAM OF STUDY: Students will be required to follow their program of study to remain eligible for financial assistance. Classes that deviate from the student's program of study, for leisure or to merely fill a full-time schedule, will be excluded from Financial Aid eligibility. However, these classes will still be included in the maximum timeframe calculation. Students who choose to change their program of study may continue to be eligible for financial assistance if the timeframe of the new program has not already been exceeded, and they must be able to complete a certificate or degree within the allowed timeframe while including all hours previously attempted.

PURSUIT OF AN ADDITIONAL PROGRAM: Once a student completes his or her first certificate or degree within our established time frames, he/she may pursue another certificate or degree. Students may be eligible to receive assistance for a total of 120 hours if he or she is progressing satisfactorily. All credit hours previously attempted will affect the maximum timeframe to complete the new program. All grades previously attempted will be used in the qualitative measure of academic progress. Students who are pursuing an additional program may need to file an appeal with the Financial Assistance Committee.

❖ **INFORMATION CONTAINED HEREIN IS SUBJECT TO CHANGE AT ANYTIME.**



DRUG-FREE AWARENESS POLICY

In conjunction with LCC's Drug-free Awareness Program, all LCC employees and students are notified that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited on LCC grounds as provided by law and as provided in LCC's Board of Directors Policy Manual, LCC's Employee Policy Manual, and the LCC Student Handbook.

Any violation of this policy will result in corrective disciplinary action in the case of an employee or suspension in the case of a student and will be referred to proper criminal law enforcement authorities.

All employees and students must become familiar with these policies and abide by them.

Pursuant to requirements insured by the Federal Government, employees must notify the LCC Office of the President of any criminal drug statute conviction for a violation occurring upon the property of LCC no later than five days after such conviction.

Drug-Free Schools and Communities Act Alcohol and Drug Abuse Prevention Program Notice

All LCC employees are notified that it is the policy of LCC that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance and the unlawful possession, use or distribution of alcohol on LCC property, or as a part of any LCC function, are strictly prohibited.

Any violation of the above described policy by any LCC employee will result in corrective discipline up to and including termination. Any violation of the above described policy by any LCC student will result in discipline up to and including expulsion. All violations of these policies will be referred to the appropriate Office of the District Attorney or the Office of the United States Attorney for prosecution.

The New Mexico State Criminal Code provides for criminal sanctions for the unlawful possession or distribution of illicit drugs and alcohol including imprisonment, fines and forfeiture of property. Federal law provides for criminal sanctions ranging from imprisonment for not more than five (5) years to life in prison, and fines ranging up to ten (10) million dollars. This is not inclusive of all the possible sanctions.

The use of illicit drugs and the abuse of alcohol may cause one or more of the following health risks. Note that this list is not exclusive and is intended to provide the LCC employee and student with an example of the health risks associated with the use of illicit drugs and the abuse of alcohol.

Death, Coma, Cerebral Hemorrhage, Cardiovascular Complications and Collapse, Stroke, Heart Attack, Kidney Failure, Respiratory Failure, Acquired Immunodeficiency Syndrome (AIDS), Convulsions, Psychosis, Delirium, Delirium Tremens, Paranoia, Impairment of Thought Processes and Perception, Impaired Memory, Acute Anxiety, Cirrhosis of the Liver, Hallucinations, Increased Blood Pressure, Insomnia, Loss of Weight, Nausea, Toxic Reaction to Contaminants, Dizziness, Headaches, Chest Pain with Palpitations, Retina Damage, Mood Depression and Apathy, Premature Birth, Low Birth Weight, Birth Defects and Still Birth.