

Financial Aid Award Notification Guide 2011/2012

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Blue Mountain Community College (BMCC) is pleased to offer you a financial aid award to help meet your financial needs while pursuing your educational goals at BMCC.

Make sure to read this Guide thoroughly as it will answer most questions you may have about financial aid at BMCC.

Communicate with the Student Financial Assistance Office and our front line staff at the Service Center. We are here to assist you with any questions you may have throughout the year.

Changes in your enrollment status will, in most cases, affect some or all of the funds you have been awarded and may cause a delay in disbursement of funds. You can avoid delays by regularly monitoring "What has Been Awarded to Date?" located in your Student [WolfWeb](#) account and promptly e-mail the Financial Assistance Office if your enrollment level does not match your award level.

Purpose of federal and state aid.

The purpose and intent of federal and state aid is to provide you with assistance in covering the direct costs (tuition, standard fees, books & supplies) associated with pursuing your certificate or degree at BMCC. Your award MAY also assist you in covering additional indirect costs such as housing, personal and transportation costs. We encourage you to seek out other sources of funding to assist you with these costs such as private scholarships and or agency funding. Be sure to check out the "Scholarship" page of the BMCC website regularly. Note: Your federal aid can not be used to cover late fees or other non-course related fees.

This Guide provides an overview of the content of your Award Notification. It includes disbursement information, brief descriptions of financial aid policies, other aid sources, and your rights and responsibilities as a recipient of federal and state aid. When we refer to the Financial Assistance pages of the BMCC website, you go to "Students", then "Financial Assistance". There you will find all the pages referenced in this guide.

As the number of financial aid recipients increase, the BMCC Financial Assistance office finds that we have less and less time to provide direct contact with students. Our primary goal continues to be to complete students' financial aid packages in as timely a manner as possible and we take pride in saying that we have one of the faster turnaround times in the state. In order to help us continue this standard, we ask that you please contact our office first through our representatives at the Service Center. If the Service Center staff feel we can better help you, they will refer you on to one of us. You can also contact us by email at finaid@bluecc.edu or visit our website at www.bluecc.edu for detailed information and/or answers to questions you may have.

Award Notification

Below is a **sample** of what your Award Notification may look like and the information it includes. Unless otherwise notified by the student, the Student Financial Assistance Office determines awards based on a **full-time, 3-term enrollment** (Fall, Winter, & Spring). Award levels are adjusted to match a student's enrollment level as of the end of the Add/Drop period each term and no adjustments to the award can be made after that point. Your Cost of Attendance (COA), Expected Family Contribution (EFC), and Need are used to determine your aid eligibility.

You will receive an e-mail notification once your award has been generated. At that time, you will log into your Student [WolfWeb](#) account to view "What Has Been Awarded to Date?".

Blue Mountain Community College

2411 NW Carden
Pendleton, OR 97801
web site: www.bluecc.edu
Office: 51-278-5759 Fax: 541-278-5889

FINANCIAL AID AWARD NOTIFICATION

Academic Year 2011-2012

DATE

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP

Student ID: 123-4567
Award Letter #: _____
ISIR #: _____

Blue Mountain Community College is pleased to offer you the following financial assistance for the 2011/2012 academic year. This aid offer is subject to the conditions printed on the reverse side of your initial Award Notification and may be updated at a later date. To fully understand your award notification, be sure to read all enclosures and refer to the Financial Aid Award Notification Guide at http://www.bluecc.edu/students_fa, then select *Financial Aid Notification Guide (FANG)*.

Award	Summer 11	Fall 11	Winter 12	Spring 12	Total
Enrollment Level:	0 crs	12 + crs	12 + crs	12 + crs	
Federal Pell	\$ 0.00	\$1,850.00	\$1,850.00	\$1,850.00	\$5,550.00
Oregon Opportunity Grant	\$ 0.00	\$ 600.00	\$ 600.00	\$ 600.00	\$1,800.00
Private Scholarship	\$ 0.00	\$ 500.00	\$ 500.00	\$ 500.00	\$1,500.00
Total:	\$ 0.00	\$2,950.00	\$2,950.00	\$2,950.00	\$8,850.00

Student Employment: You may be eligible to earn up to \$800 per term in Federal Work Study funds. Jobs will be posted on BMCC's web page at www.bluecc.edu as of September 16, 2011. You will find job listings under "Students" then click "Jobs for Students".

Federal Student Loan: You may be eligible to borrow under the Federal Direct Stafford Loan program. Because this is a debt you must repay, BMCC strongly encourages you to consider taking out a student loan ONLY if you need additional funding to cover your direct educational expenses. Information on eligibility, how to apply and deadline dates are listed on the BMCC website.

If you have questions please contact our Service Center at 541-278-5759 or email: finaid@bluecc.edu

Blue Mountain Community College is an equal opportunity educator and employer.

Student Budget (for informational purposes only)

The following standard student budget is for information purposes only and is an estimate only of your Cost of Attendance (direct costs: tuition & fees, books and supplies and your indirect costs: room & board, transportation and personal expenses). The purpose of this budget is to document your need for financial aid and does not necessarily represent the amount of aid you are eligible to receive.

Estimated Cost of Attendance (COA)	\$15,354.00 (standard student budget)
Expected Family Contribution (EFC)	- \$ 0.00 (federally calculated)
Education Resources:	- \$ 8,850.00 (assistance other than financial aid)
Estimated Financial Need:	\$ 6,504.00

Keys to reading your Award Notification:

Award Letter #: This number represents the number of letters you have received. Your Initial Award Notification will have a #1 here. Each time your award is revised the number will increase. This allows you to compare one letter to the next. Changes may be for a variety of reasons: change of enrollment, additional aid, cancellation of aid, etc.

ISIR#: This is the number on your Institutional Student Information Record (Student Aid Report) that your award was based on.

Enrollment Level: This represents the number of credits your award is based upon – full-time (12+ credits); $\frac{3}{4}$ time (9 – 11 credits); $\frac{1}{2}$ time (6 – 8 credits); or $< \frac{1}{2}$ time (1 – 5 credits). Award and enrollment levels are compared 2 times per term. Please refer to the “Schedule for Enrollment Verification & Adjustment of Award Level” on “[Dates and Deadlines](#)” by going to the Financial Assistance page of the BMCC website. Unless otherwise notified by the student, the BMCC Financial Assistance Office will calculate initial awards based on a full-time time (12+ credits) enrollment level for Fall, Winter, and Spring terms. If you do not plan on attending full time during those terms OR will be attending Summer term please notify our office as soon as possible.

Award: Under this section we will list all federal, state and private scholarships we have been made aware of. The amount you are eligible for each term will be listed under the appropriate term. Not all aid is awarded across all terms. Please make sure to pay special attention to the amount listed under each term so that you may plan accordingly. If a grant or scholarship is not awarded by the time tuition is due, then you are responsible for any balance on your account.

Student Budget:

COA: This was assigned to you based on your enrollment level and whether you indicated on your FAFSA that you were living off campus or at home with parents

EFC: This is federally calculated based on your and your family’s income.

Education Resources: These reflect amounts received from: agency assistance (CAPECO, TEC training, etc) OR Veteran’s Benefits, OR tuition waivers. These are items not listed under “Awards” but must be considered when determining your other aid eligibility.

Estimated Financial Need: This is the amount that is considered when awarding the funds listed under “Awards”.

Cost of Attendance (COA)

This is the estimated cost of attendance budget for the average student. Several components (see below) are used to determine average costs to attend BMCC. This is **NOT** the amount you will be billed, nor is it the amount you will necessarily receive. Your COA is the maximum you CAN receive and is based on such things as your enrollment status and whether you are living off campus or living at home with parents.

Cost of attendance is based on average direct and indirect costs and includes:

Direct Costs:

\$ **Tuition and Fees** Set annually by BMCC’s Board of Education.

\$ **Books and Supplies** An estimate of average costs for the academic year.

Indirect Costs:

\$ **Room and Board** An estimate of average costs based on double occupancy and off-campus housing. Students living at home will have this amount pro-rated.

\$ **Personal and Transportation** An estimate of possible expenses for personal items, clothing, recreation, and travel.

Please refer to the “[Budget](#)” on the Financial Assistance page of the BMCC website for the specific amounts included in the 2011/2012 COA Budget.

Note: Budgets are pro-rated based on changes in your level of enrollment each term.

Expected Family Contribution (EFC)

The EFC is the amount that the U.S. Department of Education has determined you and your family should be able to contribute to the cost of your education for the academic year (i.e., tuition, fees, supplies, room & board). Your (and your parents’, if you are dependent) income, household size, and assets that you provided on the FAFSA are used in this calculation. **EFC is not the amount you pay to BMCC.** However, your Federal Pell Grant eligibility is based on your EFC.

Need

This is determined by taking your COA and subtracting the EFC. This difference indicates the total amount of need-based aid you may be eligible to receive from all programs, scholarships, and outside resources. We may not be able to meet your full need due to funding or program limitations.

Cost of Attendance	15,354
Minus EFC	- 1,250
Need	14,104
Less Awards (scholarships, financial aid, etc.)	- 5,000
Unmet Need	9,104

Types of Funds and General Eligibility Criteria

Your Initial Award Notification **may** include a combination of different funds. To learn more about the different types of aid you may be receiving, refer to "[Types](#)" on the Financial Assistance page of the BMCC website

Changes that May Affect Your Award

It is your responsibility to notify the Financial Aid Office if you:

- ✓ Changed your enrollment status after your Award Notification was sent to you (ie: dropping a course or having a course cancelled AFTER aid has been disbursed)
- ✓ Audit a class
- ✓ Receive additional funds after your Award Notification has been sent to you (i.e.: scholarships, agency funding)
- ✓ Change your residency status
- ✓ Make corrections/updates to your 2011/2012 FAFSA **after your** Award Notification was sent.

Bookstore Charges

In order to charge in the bookstore using your financial aid you must have aid that is over and above the costs of your tuition and fees. For example:

Financial Aid	\$2,000
Tuition & Fees:	<u>\$1,800</u>
Net Balance	\$ 200

The net balance is what you would have available to you to charge in the Bookstore. You may only charge your books and supplies using your financial aid. You may not charge: books for other students or non course related items such as t-shirts, food or gift items.

In order to charge in the Bookstore you must go to the Service Center to obtain your voucher. If you are not attending the Pendleton campus you will need to work with the front counter staff at a BMCC Center nearest you. If you attend at a distance please contact the Service Center at 541-278-5759.

The dates you may first access BMCC Bookstore vouchers AND the last day to access BMCC and agency book vouchers can be found on the "Dates and Deadlines" page of the Financial Assistance page of the BMCC website. For those students working with agencies please make sure that the Service Center has received your agency authorization and or purchase order by the dates listed below. Note: Some agencies may allow you to access your voucher beyond the dates listed.

Disbursement of Funds

If you are receiving financial aid in the form of scholarships, federal or state aid, or agency funding, your aid will be posted (disbursed) and applied to your student account as of 8 a.m. the morning we begin issuing Book Vouchers (typically 1 week prior to the first day of classes). Your enrollment status will be checked prior to issuing a Book Voucher and again after the last day to add or drop classes (after the 5th day of classes) to ensure that your award level matches your enrollment level. Your award level cannot be increased after the add/drop deadline even if you do add a class late.

1st time: Prior to making Bookstore Vouchers available. If you are NOT enrolled your aid will be cancelled for that term and ALL subsequent terms. If you enroll AFTER this point you MUST contact our office to notify us of your enrollment.

2nd time: On the day following the deadline to receive a 100% refund (last day to add/drop).

There are two exceptions:

1 – First Time student loan borrowers: enrollment status will be checked on the 30th day of the term when your funds can be first released (required by federal regulations).

2 – All initial awards made AFTER the disbursement dates. This refers to students that had not been awarded prior to the end of the 5th day of the term.

Please refer to "Dates and Deadlines" on the Financial Assistance page of the BMCC website for specific dates.

All aid that exceeds your tuition, standard fees and bookstore charges (credit balance refund) will be **mailed to you** on the dates listed on the website under "Dates and Deadlines". Please make sure your address is correct and that you allow anywhere from 1 – 4 days mailing time. If you have not received your funds within 14 days of the dates listed please contact the Service Center at 541-278-5759. The first disbursement of each term, checks can be picked up at the Service Center by the student with proper picture ID between 10 a.m. and 1 p.m.

Federal Direct Stafford/PLUS Loans

For the 2011/2012 academic year, BMCC will begin participating in the Federal Direct Loan program. In this program, students are borrowing directly from the U.S. Dept of Education. If you are interested in applying for a Federal Student Loan or, for parents of dependant students a Federal PLUS, you must complete Entrance Counseling and a Master Promissory Note (MPN) by going to www.studentloans.gov. In addition to these two steps in completing a federal student loan, this site also provides a large amount of information for students on managing their debt and dealing with the debt after leaving school.

For step by step instructions in completing your Entrance Counseling and Master Promissory Note (MPN), please refer to the "Loans" page of the BMCC website.

NEW BORROWERS: (Students that have NOT borrowed under the Federal Direct Stafford Loan program at BMCC or any other institution). **By federal regulation, all first time borrowers must wait 30 days for their first Federal Stafford loan disbursement. Your loan funds will be available as of the 31st day of the first term that you receive loan. Those dates can be found on the "Dates and Deadlines" page of the Financial Assistance pages of the BMCC website.**

DEADLINES TO APPLY:

The deadline dates to apply for these loans are listed in the "Dates and Deadlines" page of the Financial Assistance pages of the BMCC website.

Note: If you are applying for a one-term loan, federal regulations require that your loan be disbursed in two equal payments.

1st disbursement for returning borrowers is made at the same time other financial aid funds are disbursed.

1st disbursement for new borrowers is delayed according to the 30-day rule explained above

2nd disbursement: Mid-point of the term. See chart on the "Dates and Deadlines" page of the Financial Assistance pages of the BMCC website.

Student Employment

In addition to what you have been awarded you may be eligible to receive funds to work in one of the many part-time student jobs available at each of our BMCC sites. There are several positions available on a term-by-term basis. Students will be placed on a first-come-first served basis and will continue to be placed until funding for these positions has been exhausted. For additional information on eligibility and how to apply, go to the BMCC website: www.bluecc.edu , go to "Students" then click on "Jobs for Students".

Additional Sources of Financial Assistance

BMCC also offers the following assistance for students:

- ☞ Tuition Installment Plan: Call or stop by and talk with the Service Center on the Pendleton campus or any of the staff at the front counter at any of BMCC's Centers or COD's regarding this option.
- ☞ Emergency Loan Funds: Available on a limited and case-by-case basis and is to be considered as a last option after having exhausted all other resources. For forms and additional information contact the Service Center at 541-278-5759 or by email at finaid@bluecc.edu
- ☞ Bookstore Voucher: See Information under "Bookstore Charges" on page 4.
- ☞ Veteran's Benefits: Available to those veteran's that qualify for these benefits. For more information on how to apply contact the Pendleton Service Center or visit our website at www.bluecc.edu

Satisfactory Academic Progress (SAP)

You must maintain a cumulative credit completion rate (cCCR) of at least 66.67%, and cumulative grade point average (cGPA) of at least 2.0 to maintain financial aid eligibility. If your cCCR or your cGPA drop below these minimums, you will be placed on either a "Warning", **OR** "Suspension" status. If you do not make SAP you will be notified in writing at the end of each term. "Suspension" status means that your Title IV aid will be placed on hold, but you have the option to appeal. For details on SAP, please refer to our [SAP Policy](#) located on the Financial Assistance pages of the BMCC website. The last page of this policy is an easy to read chart. Please be sure to read this information carefully as students CAN be placed on "Suspension" status after just 1 term.

Total Withdrawals & Return of Title IV Funds

If you: (1) stop attending all classes but do **not** officially withdraw, (2) drop all your classes after the start of the term, or (3) officially withdraw from BMCC prior to the completion of 60.01% of the term, **and** received financial aid:

- ⊗ You may owe a return of unearned Federal Title IV Aid and/or;
- ⊗ Owe BMCC for funds the school was required to return to the Department of Education.

In addition, you will be placed on "Aid Withheld" status for not making satisfactory academic progress (SAP) and will not receive future federal or state aid. You do, however, have the option to appeal in writing to BMCC's Student Financial Assistance Office regarding your lack of academic progress and future aid eligibility.

For further information on the return of Title IV funds, refer to the Return of Title IV Aid Policy as listed in the BMCC Catalog, or go to the Financial Aid page on BMCC's website at www.bluecc.edu, then go to "Policies".

Co-Enrollment

If you are planning to enroll in courses from BMCC and another institution during a given term and you would like those courses considered as part of your enrollment status for financial aid award purposes you must:

- Notify our office at least 2 weeks prior to the start of a term.
- Complete a Dual Enrollment Financial Aid Consortium Agreement Packet.
- Return the completed packet to the Service Center.

This process will be slightly different for those students co-enrolled between BMCC, EOU and TVCC versus any other college.

NOTE: In order to receive federal financial aid from BMCC you must be enrolled for at least 3 BMCC credits that apply towards your stated BMCC degree or certificate during the term you plan to be co-enrolled.

The Co-Enrolled Consortium Agreement requires that you:

- Submit all required papers listed in the instructions which can be found under "Policies", then "Consortium Agreements/Dual Enrollment" on the Financial Assistance pages of the BMCC website.
- Pay for those courses you have registered for at the other institution or institutions.
- Notify our office if you withdraw from any courses for which you are enrolled at other institutions.
- Have official grade transcripts sent to BMCC at the end of each term as verification of the completion of those courses.

There are other rights and responsibilities as a co-enrolled student listed on the Dual Enrollment Financial Aid Consortium Agreement. It is your responsibility to read this agreement in full and to contact our office should you have questions.

NOTE:

- \$ You may NOT receive Title IV aid from more than one institution within any given term.
- \$ You must notify us each term you plan on being co-enrolled.

Mid-Year Transfer Students

If you have attended another college during the 2011/2012 academic year (July 1, 2011 through June 30, 2012 – BMCC uses Summer 2011 as the first term in our academic year) **AND** received federal financial aid while attending that school,

please contact our office as soon as possible. In most cases, your financial aid award at BMCC must be reduced by the amount of aid you received at the other institution.

Change in Financial Status (Loss of Income)

If your family's financial situation will be significantly different for 2011 than was reflected on your 2010 tax return you may request that the Student Financial Assistance Office review your situation by submitting a *Request for Professional Judgment* available online at www.bluecc.edu, "Students", then "Forms for Students".

Examples of Review Situations:

- ✓ Reduction in income due to:
 - Death or disability of spouse or parent
 - Loss of job due to plant or business closure, downsizing or layoffs
 - Divorce or separation

If you feel you have other circumstances that may warrant a review of your file please contact our office.

QUESTIONS OR NEED ADDITIONAL HELP

If you have questions about any of the information provided in this Guide please do not hesitate to contact our office. The Student Financial Assistance and Service Center staff looks forward to working with you during the 2011/12 academic year!

It is the policy of the Blue Mountain Community College Board of Education and School District that there will be no discrimination or harassment on the grounds of race, color, sex, marital status, religion, national origin, age or disability in any educational programs, activities or employment. Persons having questions about equal opportunity and nondiscrimination should contact the Executive Assistant to the President at 103 Pioneer Hall, Phone 541-278-5951 or TTD 541-278-2174.

This FA Notification Guide was updated February, 2011