

## Financial Aid

For information or assistance regarding financial aid, students can visit Lakeland's Financial Aid webpage ([lakelandcc.edu/financialaid](https://www.lakelandcc.edu/financialaid)) (<https://www.lakelandcc.edu/financialaid/>), call the financial aid office at 440.525.7070, or visit Lakeland's Student Service Center located on the first floor of the A-Building.

Lakeland offers many types of financial aid assistance, including federal and state grants, federal work-study employment, federal student loans (Direct Loans) and scholarships.

- **Grants:** Federal, state and institutional funds that typically do not need to be repaid. Eligibility for grant money is based on financial need.
- **Scholarships:** Scholarships are awarded based on merit, need and other established criteria and do not need to be repaid. Lakeland scholarships are available through the generosity of private donors and civic organizations. For scholarship descriptions and criteria or to apply for a Lakeland Foundation Scholarship, visit the Scholarship Center in myLakeland (under myRECORDS).
- **Loans:** Federal and private funds that will need to be repaid. To be eligible for federal loans, a student must be enrolled at least half-time (6 or more credit hours).
- **Federal Work-Study:** A financial need-based program that provides opportunities for students to be employed at Lakeland to earn money for educational expenses. Student employment opportunities are available through the Lakeland Human Resources webpage at [lakelandcc.edu/employment](https://www.lakelandcc.edu/employment/) (<https://www.lakelandcc.edu/employment/>).

### Applying for Financial Aid

To apply for financial aid at Lakeland, students must complete the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) (<https://studentaid.gov/fafsa/>) using Lakeland's school code of 006804. Students can also apply for scholarships at Lakeland through the Scholarship Center (<https://myportal.lakelandcc.edu/portal/scholarships/>) in myLakeland (under myRECORDS). Refer to the Scholarship Center brochure (<https://www.lakelandcc.edu/web/about/financial-aid-brochures>) (<https://www.lakelandcc.edu/web/about/financial-aid-brochures/>) for more information. Both the FAFSA and the Lakeland scholarship application should be completed every academic year the student is requesting financial aid.

### Eligibility Requirements

To determine if a student qualifies for financial aid, Lakeland compares the cost of attending Lakeland with the student's ability to contribute to the cost as determined by the FAFSA.

To be considered for federal and state financial aid programs, a student must:

- earn a high school diploma or a state-recognized equivalent (for example, a GED).
- be a U.S. citizen or eligible noncitizen.
- be enrolled in a degree or certificate program that has been approved for federal funding.
- complete the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) (<https://studentaid.gov/fafsa/>).

To see the full list of eligibility requirements, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/eligibility> (<https://studentaid.gov/understand-aid/eligibility/>).

It is the responsibility of every college student to be aware of the policies that may affect any aspect of his/her college education including financial aid. To receive and remain eligible for federal and state financial aid, a student must:

- submit all documents as requested by the financial aid office.
- attend class.
- be aware of important deadlines that may affect financial aid (i.e. Pell Recalculation dates, appeal deadlines, FAFSA filing, etc.).
- meet the standards published in the Satisfactory Academic Progress Policy.

### Satisfactory Academic Progress (SAP) Policy

Federal regulations mandate that institutions of higher education establish minimum standards of Satisfactory Academic Progress for students receiving federal and state aid. This policy is used to determine eligibility for the following programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Direct Loans, Ohio College Opportunity Grant, Ohio War Orphans, Ohio National Guard, some private loans, and some scholarships.

Academic progress at Lakeland is measured in four ways at the end of summer term and fall and spring semesters:

- overall completion of at least 67% of the credits attempted
- minimum cumulative grade-point average (GPA) of 2.00

- completion of degree/certificate within 150% of the published credits required to earn a degree
- students who have GPA hours and have a 0.00 GPA for the semester will become immediately ineligible for future financial assistance.

Students who fail to meet SAP because of extenuating circumstances may submit an appeal to see if his/her financial aid eligibility could be reinstated. Deadlines for submitting a SAP appeal are indicated on the appeal form.

The complete Satisfactory Academic Progress Policy can be found online at <https://www.lakelandcc.edu/web/about/financial-aid-policies> (<https://www.lakelandcc.edu/web/about/financial-aid-policies/>) or is available at Lakeland's Student Service Center.

### Pell Recalculation Date

In accordance with federal regulations, Lakeland establishes a Pell Recalculation date each semester to determine a student's enrollment status for financial aid purposes. The Pell Recalculation date is the same date as the 100% tuition and fee refund deadline.

The number of credit hours a student is enrolled in as of the Pell Recalculation date each semester will count towards a student's federal grant eligibility. Therefore, a student must be registered for all the courses he/she intends to enroll in for the semester before the Pell Recalculation date regardless of their actual start date.

- For 8-week and 12-week classes, the Pell Recalculation date is the end of the first week of classes.
- For 16-week classes, the Pell Recalculation date is the end of the second week of classes.
- If a student is enrolled in multiple parts of a term, the Pell Recalculation date is the end of the 100% refund period of the earliest class.
- If a student **increases** his/her enrollment level after the Pell Recalculation date, the amount of the student's grants will not be increased.
- If a student **decreases** his/her enrollment level after the Pell Recalculation date, the amount of the student's grants will not be reduced as long as the student has attended all of the courses the student is enrolled in as of the Pell Recalculation date.
- Should a student not attend a class or withdraw from a class without attending, the amount of the student's grants may be reduced.
- If a student withdraws from all of his/her courses for the semester, Lakeland's Financial Aid Office may be required to reduce the amount of the student's grants and or loans based on the percentage of the semester that the student has not completed.

This policy only affects students receiving federal grants (Pell or Supplemental Education Opportunity Grants).

The complete Pell Recalculation date policy can be found online at <https://www.lakelandcc.edu/web/about/financial-aid-policies> (<https://www.lakelandcc.edu/web/about/financial-aid-policies/>) or is available at Lakeland's Student Service Center.

### Return of Title IV Federal Funds (R2T4)

All students receiving federal financial aid (Title IV) are subject to a recalculation of their aid eligibility if they:

- completely withdraw from all of their classes prior to the 60% point of the semester *or*
- stop attending all of their classes before completing the semester *or*
- withdraw from module(s) (part of term) within the semester without completing at least 49% of the days in the semester or at least 6 credit hours within the semester.
  - Students who withdraw from a module (part of term) within the semester are not considered withdrawn per the federal regulations pertaining to R2T4 if the student successfully completes:
    - The requirements for graduation (based on counselor evaluation), *or*
    - One or more modules that, together, comprise at least 49% of the days in the semester, with passing grades, *or*
    - Courses equal to or greater than 6 credit hours, with passing grades.

If a student is determined to be subject to the R2T4 policy, the financial aid office will calculate the portion of federal financial aid the student has earned and any unearned aid must be returned to the aid programs. Any credit balance from federal aid owed to the student at the time it is determined that the student withdrew or stopped attending will be placed on hold until the R2T4 calculation is completed.

The complete Return to Title IV Policy can be found online at <https://www.lakelandcc.edu/web/about/financial-aid-policies> (<https://www.lakelandcc.edu/web/about/financial-aid-policies/>) or is available at Lakeland's Student Service Center.

### Books, Supplies and Daycare with Financial Assistance

Some types of financial assistance can be used to pay for books, supplies, daycare, and other debts to the college. If your total financial aid award exceeds tuition and fees and you would like to use those funds toward indirect costs, you will need to complete an Authorization Form. The Authorization Form is available online at <https://www.lakelandcc.edu/web/about/financial-aid-policies> (<https://www.lakelandcc.edu/web/about/financial-aid-policies/>) or is available at Lakeland's Student Service Center or can be signed electronically in the Financial Aid section of myLakeland.

## Correspondence

All correspondence from the financial aid office will be sent to the student's Lakeland email. It is the student's responsibility to check his/her Lakeland email for financial aid information.

## Other Financial Assistance

**State Programs:** The state of Ohio offers a wide variety of programs to assist with tuition and fees. Visit the Ohio Department of Higher Education website at <https://www.ohiohighered.org/sgs> (<https://www.ohiohighered.org/sgs/>) for more information.

**Military Benefits:** Lakeland's Veterans Benefits Certifying Specialist will assist with applying for VA educational benefits. The certifying specialist will certify enrollment and assist new and continuing student veterans with the processing of VA forms for educational benefits. For assistance, contact the Veterans Benefits Certifying Specialist by phone at 440.525.7246, in person in Room E-118, or via email at [dweber@lakelandcc.edu](mailto:dweber@lakelandcc.edu).

**WIA (Workforce Investment Act):** WIA-funded programs support employment and training services to eligible adults and youth, including dislocated workers. In Ohio, WIOA services are offered through local OhioMeansJobs Centers. For more information, contact your closest OhioMeansJobs center (<http://jfs.ohio.gov/owd/wioa/map.stm>).

**BVR (Bureau of Vocational Rehabilitation):** For more information, contact your closest Bureau of Vocational Rehabilitation Regional Offices (<https://ood.ohio.gov/wps/portal/gov/ood/individuals-with-disabilities/find-us/>).

**U.S. Armed Services:** All branches of the Armed Services now offer monthly stipends and tuition assistance. Contact the Recruitment Office of the military branch of your preference for more information.