



## Financial Aid Terms and Conditions

As a financial aid recipient, I am responsible for the information contained in this document and on the [Financial Aid](#) web pages such as the [Consumer Information](#) and [Financial Aid Policies](#). As a financial aid student, I will:

- Monitor myLCC, Banner, and [LCC student email account](#) weekly.
- Understand that I consent to using electronic processes to communicate, submit forms and accept or decline loan offers. If I do not wish to use electronic processes, I will notify the [Financial Aid Office](#) in writing. If I do this, all documentation must be delivered in person or by mail and I understand I may not fax, email, or use online forms.
- Meet [Satisfactory Academic Progress](#) standards to retain my financial aid eligibility.
- Budget financial aid funds, borrow responsibly, and understand my [repayment options](#).
  - If borrowing Federal Direct Loans, I must complete Loan Entrance Counseling and sign a Master Promissory Note on [StudentAid.gov](#)
  - After graduating or dropping below half time (6 credits) enrollment I must complete Loan Exit Counseling on [StudentAid.gov](#)
- Be aware and utilize the budgeting tools and financial education available to me through LCC's partnership with [WhichWay](#)
- Be admitted and pursuing an eligible certificate or associate's degree at LCC. Understand that only [courses required](#) for the completion of my program of study are used to calculate my [Enrollment Level](#), which may impact the amount of financial aid received.
- Understand [Enrollment Level](#) definitions for financial aid and know that I can review the enrollment requirements for most of my awards by accessing [Banner Self Service](#) and clicking on the name of the award on the Award Offers and the Award Overview tabs. Understand that financial aid is only calculated based on credit hours, [billing hours](#) cannot be used in determining Enrollment Level.
- Understand Federal Pell Grant amounts are determined based on my [Enrollment Intensity](#) in courses that are required for my declared program of study and that [Federal Pell Grant Census Date](#) rules limit when added courses may be included in my Federal Pell Grant [Enrollment Intensity](#).
- Understand that each semester I must confirm, by accessing [TouchNet](#), that my tuition and fees are covered by my financial aid prior to my payment due date and if I still owe a balance, I must choose a [payment plan](#) or pay the remaining balance before my payment due date or risk being dropped.
- Understand how repeated courses, remedial courses and enrollment level changes affect my financial aid eligibility.
  - Attendance: To receive my financial aid, I must begin attendance, continue and successfully complete all coursework. If I fail to begin attendance or successfully complete all courses, I understand that I may be required to repay all or part of the aid received.
  - [Repeated Coursework](#): These are courses that are taken more than once and may not be covered by financial aid.
  - [Remedial Coursework](#): These are courses at the high school level. Financial aid can only cover the first 30 attempted remedial credits.
  - [Adding Courses after the Pell Census Date](#): Regulations require that the enrollment intensity be locked on the Federal Pell Grant Census Date for Federal Pell Grant recipients. Adding courses on or after this date will NOT increase the Federal Pell Grant amount for the semester.
  - [Dropped/Cancelled Courses](#): Enrollment is monitored throughout the semester. If I drop a course or a course is cancelled and my enrollment level falls below the minimum required for each type of award, I may be required to repay all or part of the aid received. It is important to discuss my situation with a representative from Financial Aid and/or StarZone prior to dropping a course.
  - [Official or Unofficial Withdrawal](#): If I withdraw from all of my courses or do not earn at least one passing grade in a semester, my aid will be recalculated. Depending when I withdraw or stop attending, I may be required to repay all or part of the aid received.
- Be aware of the information on the [Academic Calendar](#) including LCC's [Residency](#) and [Tuition & Fees Refund](#) policies.
- Understand the [Disbursement and Refunds](#) process, how eligible students receive a book voucher and supply advance, and that I must select where my financial aid refund will be deposited by choosing my [Refund Preference](#).
- Grant LCC authorization to use my current financial aid funds (grants, scholarships and loans) to pay charges (tuition and fees, book voucher, and supply advance) on my account.
- You must opt-in to receive a Supply Advance, visit [Student Finance](#) for more information.
- Agree that financial aid can be used to cover a prior semester's outstanding charges within the same academic year or up to \$200 of the prior academic year's outstanding charges. If I do not wish this to occur, I must decline in writing to the [Student Finance Office](#) ten days before the start of the semester.
- Understand that I must repay LCC for any funds disbursed in error. If a mistake was made, whether by myself, the College, or another agency, federal regulations require that the mistake be corrected.
- Understand that I may only receive financial aid funds from one institution at a time and that if enrolled at two institutions for the same semester, I must inform the [Financial Aid Office](#).
- Notify the [Financial Aid Office](#) if I become incarcerated.
- Report additional financial resource(s) such as external scholarships not listed on my award letter to the [Financial Aid Office](#). Financial Aid Awards must be adjusted to prevent over-awards and meet federal and state awarding rules.
- In some cases, students choose to attend two colleges simultaneously. In most cases, a student cannot receive Federal or State financial aid at both institutions simultaneously and consequently, financial aid would be processed by only one of the colleges where the student is enrolled. In the case where a pre-articulated [Consortium Agreement](#) exists between two institutions, the student's combined enrollment will be used to determine aid eligibility. Only the following Consortium Agreements have been established with Lansing Community College (LCC), to learn more please contact the Financial Aid Office at LCC for program specific information
- Comply with all [financial aid policies](#) and signed agreements related to financial aid funds.