

Money matters

Tuition and fees

www.roguecc.edu/Tuition

Tuition is based on a per credit rate and determination of residency. (See "Residency policy.") Tuition rates, fees, and refunds are subject to change; current information is published in the Schedule of Classes for each term. Tuition for auditing a course is the same as normal tuition.

Following are the tuition rates and fees for 2009-10:

- Oregon residents – \$73 per credit hour
- Out-of-state residents – \$89 per credit hour
- International students – \$244 per credit hour
- Technology fee – \$4 per credit/
\$4 per non-credit class
- College services fee – \$10 for 0 credits, \$30 for 1-5 credits, \$50 for 6 or more credits
- Distance learning fee – \$10 for 1 credit, \$20 for 2 credits, \$25 for 3 or more credits
- GED instruction – \$31 per term
- GED Exams – \$110
- Non-credit classes – tuition varies by class or workshop and is published each term. A \$4 technology fee and a \$10 college services fee may be assessed in addition to the workshop or class fee
- Late payment fee – 5 percent of tuition or \$5 whichever is higher.
- Installment fee – \$25
- Returned check fee – \$25

Residency policy

A student's residence determines the tuition he or she will pay for classes. The college has three tuition schedules: in-state, out-of-state, and international. At the discretion of Enrollment Services, documentation may be required to establish residency. Items that may be considered valid proof of residency include an Oregon driver's license, county property tax bill, or utility bills (dated 90 days prior to the first day of the term). Students who cannot provide any one of the appropriate documents will be charged tuition as determined by the director of Enrollment Services.

In-state

A student may register as an in-state student if one of the following requirements is met:

- Student has maintained a permanent address in Oregon for at least 90 continuous days prior to the first day of the school term.
- Student was honorably discharged or separated from active duty with the military service within the past six months and has established or intends to establish a permanent residence in Oregon.
- Student is a resident of Oregon who left the state for summer employment.
- Students who are residents of Washington, Idaho, Nevada, and California pay in-state tuition.

Out-of-state

Students who list their permanent address outside of Oregon must pay out-of-state tuition. This includes students who list their parents' address as outside Oregon and who are claimed as dependents by their parents on their income tax report. Alaska residents who wish to receive the Alaska Permanent Fund Dividend while attending RCC must maintain their out-of-state residency status.

International

Students who are citizens of another country and are attending RCC on a student visa will pay the international tuition rate.

Payment information

Payment dates are indicated in the Schedule of Classes for each term. All tuition and fees must be paid in full by the payment deadline or an installment plan must be in place. Students whose tuition is paid by an agency need a voucher or purchase order on file before the payment deadline.

There is no automatic drop for non-payment (see "Consequences of non-payment"). Students will be responsible for all tuition charges unless classes are dropped by the student within the first two weeks for term length classes.

Payment methods

- Cash – U.S. funds only.

- Checks – Personal checks, travelers checks, cashiers checks and money orders are accepted for the amount of purchase only. Please make checks payable to RCC. Print the student's name clearly on the face of the check. A \$25 charge is assessed on any returned check.
- Credit Cards – VISA, MasterCard, Discover, and American Express. Credit card payment is available online at www.roguecc.edu/StudentResources. RCC student PIN number is required.
- Agency or company payments – Arrangements for payment by an agency or company must be pre-approved by the college. Students must take all payment vouchers or purchase orders for tuition, fees, books, and supplies to Rogue Central for application toward their accounts. Students are responsible for ensuring that a payment voucher or purchase order is on file by the payment-due date. If payment is not received from the agency, the student is responsible for the balance.

Cashiers (Rogue Central)

Payments may be made at the following Rogue Central locations:

- Student Services Building, Redwood Campus, Grants Pass. Call (541) 956-7501.
- G Building, Riverside Campus, Medford. Call (541) 245-7501.
- Room 187, Table Rock Campus, White City (near the west entrance). Call (541) 245-7501.

Hours generally are 8 a.m. to 5 p.m. Monday through Friday, or Monday through Thursday summer term. Call for evening hours.

Payment drop boxes are also available on the first floor of G Building in the Student Lounge, Riverside Campus, and outside the Student Services Building, Redwood Campus.

Student installment plan

www.roguecc.edu/Installment

It is the policy of Rogue Community College that all tuition and fees not covered by financial aid are due and payable by the term payment deadline. However, circumstances may occasionally make it difficult

for students to comply with this policy. Therefore, students who have no delinquent accounts with RCC and have not defaulted on any previous payments at the college may be permitted to defer payment of tuition and fees through the use of the student installment plan.

Students qualify if they have an account balance of more than \$75 for credit courses or are enrolled in a short-term skills training course with tuition of \$180 or more, provide a valid Social Security number, and have a satisfactory credit history with RCC.

Students who use the installment plan must pay \$50 of the current term's charges and a \$25 non-refundable administrative fee by the payment deadline (see Academic Calendar in the term's Schedule of Classes for details). The balance is payable in the next two months in equal installments. The installment plan may be started after the payment deadline, but the two equal installments will be due by the regular tuition installment deadlines and late fees will be assigned (see "Consequences of non-payment").

Students have until the payment deadline (see Academic Calendar) to make payment arrangements before additional fees apply.

Students who have entered into an installment plan with the college and withdraw after the 100 percent refund period or stop attending classes (unofficial withdraw) are still responsible for the balance.

Installment plan applications are available online at www.roguecc.edu/studentresources. More information about the student installment plan is available by calling (541) 956-7501 or (541) 245-7501.

Refunds

If the college cancels a class, students are entitled to a refund of tuition and fees. Financial aid will be adjusted to the new enrollment level.

See the Rogue Continuing Education schedule for refund policies on non-credit courses.

Tuition refunds are based on the date that students drop online or in person at Rogue Central rather than the last day class was attended. A "withdrawal" occurs when a class is not dropped within the refund deadlines as specified above. No refunds will be issued for withdrawals.

Credit class refund and withdraw deadlines

Class length	Last day for a refund, 100% refund, nothing on transcript	Last day to withdraw, no refund, W grade on transcript
Regular term length classes	Friday of week 2 by 5 p.m.; summer term by 5 p.m. Thursday	Friday of week 10; summer term on Thursday of week 7
One-day classes	On day prior to class meeting	First day of class
One week classes*	The day of the first class meeting	The day of the last class meeting
Two-week classes**	The day of the first class meeting	One day before last class meeting
Three-week classes or longer***	The day of the first class meeting	One day before last class meeting

Students who think they have circumstances (such as hospitalization or a death in the family) that might warrant an exception to this policy may submit a Student Account Petition, available online at www.roguecc.edu/Enrollment/forms, to Rogue Central.

Consequences of non-payment

When students register for class, they are liable for payment of the charges for that class. To remove charges, students must go online to drop the class by the refund deadline. Students are responsible for full payment of all charges by the payment due date even if the account is paid by another party or through financial aid.

Failure to pay in full or enter into an installment plan by the payment due date may result in the following fees:

- Penalty for non-payment fee – 5 percent of past-due balance; minimum of \$5
- Late registration: After initial registration and payment deadline, \$15 plus 5 percent of tuition; after second installment deadline, \$30 plus 5 percent of tuition; after last installment deadline, \$45 plus 5 percent of tuition.

Student accounts with a balance at the end of the term will be sent to a collection agency. Students will be responsible for all collections costs and fees. The collection agencies will pursue all means of collecting the amount due including but not limited to the garnishment of wages, tax refunds or litigation.

In addition to college collection processes, RCC may impose penalties on delinquent accounts as follows: Registration may be denied or canceled, and the extension of credit, provision of services, grade reports, official transcripts, and diplomas may be withheld until such time that the indebtedness is paid in full.

Tuition awards

High school/GED tuition award

Oregon residents who have graduated from a Josephine or Jackson County high school or earned a General Educational Development (GED) certificate in Josephine or Jackson County during 2009 may be eligible for up to a 6-credit tuition waiver when registering at Rogue. RCC's buy-one, get-one-free plan waives tuition for up to 6 credits when enrolling for up to 12 credits in a single term. Students pay all required student fees based on their enrollment levels.

Tuition waiver forms are available online at www.roguecc.edu/Enrollment/forms. Forms must be submitted with payment.

Displaced worker tuition award

The goal of the displaced worker tuition award is to extend services and opportunities to displaced workers who are ineligible for agency funding. This award, with sponsor assistance, will help workers move more quickly into training and into the local job market.

Displaced worker tuition award forms are available online at www.roguecc.edu/Enrollment/forms. Forms must be submitted with payment.

Veterans tuition awards

Oregon National Guard/Selected Reserves tuition award

Assists former guard and reservists who have been displaced from their work site or career because of a unit activation or extended period of active duty. The award is available during a one-year period after date of discharge when the guard member or reservist is no longer eligible for educational benefits under the National Guard Selected Reserves (CH 1606) or the Oregon Military Tuition Assistance

Program. The goal of this award is to help veterans move quickly into training and the local job market.

The tuition award waives tuition for up to 6 credits when enrolling in up to 12 credits in a single term through RCC's buy-one, get-one-free plan. An eligible veteran is defined as a resident of the RCC District who was once, but is no longer, enlisted in the Oregon National Guard/Selected Reserves and was honorably discharged from an extended period of active duty during that enlistment.

The period of active duty must be long enough to document with a DD214 for that period, and the active duty period must be for purposes other than basic training or initial skills training.

Dependents of Fallen Oregon Service Members award

To honor military service to our country, dependents of an Oregon resident soldier who died or became 100 percent disabled in connection with active military service, RCC will grant up to 185 credits of tuition to the dependents of fallen Oregon service members. The form is available online at www.roguecc.edu/Enrollment/forms. For more information contact an RCC veterans advisor.

Tax credits for education

The Taxpayer Relief Act of 1997 (TRA 97) provides tax benefits for persons who are paying higher education costs for themselves and/or for members of their families. These benefits include a deduction for student loan interest, available for taxpayers who have taken loans to pay the cost of attending an eligible educational institution for themselves, their spouses, or their dependents. Taxpayers may deduct interest they pay on these student loans. The American Recovery and Reinvestment Act of 2009 provides and American Opportunity Tax Credit worth up to \$2,500 annually.

The 1098-T form and a detailed statement of changes and payments is available online from the Student Resources menu at www.roguecc.edu. Students may contact Rogue Central to request a statement of their charges and payments.

It is strongly recommended that students consult a tax advisor for specific information about eligibility and potential ben-

efits. RCC cannot answer tax-related questions. However, for additional information from the Internal Revenue Service, obtain Publication 970: Tax Benefits for Higher Ed at www.fedworld.gov/pub or contact the Internal Revenue Service at (800) 829-1040 or www.irs.gov.

Financial aid

www.roguecc.edu/FinancialAid

Financial assistance for educational purposes comes from federal, state, institutional and private sources. Types of financial aid include grants, part-time employment, scholarships, and loans.

Financial aid information is available at Rogue Central. Service counters may be found in the following locations:

- Student Services Building, Redwood Campus, (541) 956-7501, 1
- G Building, Riverside Campus, (541) 245-7501, 2
- Room 187, Table Rock Campus, (541) 245-7501, 3

Contact the Financial Aid Office by mail, 3345 Redwood Hwy., Grants Pass, OR 97527; by phone, (800) 411-6508 (toll free in Oregon); by FAX, (541) 471-3532; or by E-mail; fadep@roguecc.edu.

Educational partnerships

If while enrolled at RCC you also enroll at another institution, RCC may be able to serve as your home institution and base your financial aid on your combined credit load. For consideration, submit at the beginning of the term either a Per-Term Declaration of Concurrent Enrollment for Southern Oregon University or a Financial Aid Consortium Agreement for other institutions. Forms are available at www.roguecc.edu/FinancialAid/FA020.asp.

RCC reserves the right to deny such a request if, for example, the student does not maintain minimum credits, the credits are not applicable to the RCC program of study, or prior-term grades were not submitted or reflect a lack of successful completion.

Eligibility

Generally, students may participate in federal student financial aid programs if they are:

- U.S. citizens or eligible non-citizens

- Admitted to the college
- Enrolled in and working toward the completion of an eligible certificate or degree program (See RCC's Satisfactory Academic Progress policy.)
- Not in default or do not owe a repayment of federal financial aid
- Demonstrate applicable need for financial assistance.

Eligibility requirements differ for various types of aid, and awards may also be limited to the availability of resources.

NOTE: If your major has not been defined or is not aid-eligible, you are encouraged to work closely with an RCC counselor/advisor to define your academic program. (See RCC's Satisfactory Academic Progress policy for details.)

Satisfactory academic progress requirements

To qualify for or maintain financial aid eligibility, a student must be making academic progress toward an aid-eligible program. Progress is defined as:

- Maintaining a cumulative GPA at RCC of at least 2.0 (transfer-in credits do not apply)
- Satisfactory completion of a minimum number of attempted credits each term, and
- Being able to complete a program of study within the maximum credit limit (150 percent of its published length) as measured at initial review by comparing remaining credit allowance to net attempted credits.

For more information, see RCC's Satisfactory Academic Progress policy, included with the initial Award Letter and available from Rogue Central Services for Students.

How to apply

1. Complete an annual Free Application for Federal Student Aid (FAFSA or Renewal FAFSA). Online applications are available at www.fafsa.ed.gov. A hard-copy application is available by calling 1-800-4FEDAID. RCC's federal school code is #010071.

RCC recommends submitting a FAFSA as soon as possible after January 1 preceding the school year, but at least

two to three months before you plan to enroll to allow for federal and institutional processing time. Funding may be untimely or limited for late applicants.

If you answered "no" to every question in Section 2 of the FAFSA, your application was processed as a dependent with parental information and signature. If you are unable to obtain parental information or in limited situations find it is inappropriate to do so, you may be able to document eligibility to apply as independent. See RCC's Independence Requirements form at www.roguecc.edu/Financialaid/FA020.asp.

2. Once the federal processors have evaluated your FAFSA, they will send the results to you in the form of a Student Aid Report (SAR) and to the colleges you listed. Once RCC receives your electronic SAR information, the Financial Aid Office will mail you a Financial Aid Information Request (FAIR).
3. Complete and return the FAIR and all other requested documents right away. Students will be notified of financial aid eligibility per an official Award Letter or Eligibility Notification, both issued in good faith and based on information available at the time. Recipients should review the Conditions of Financial Aid on the back of the initial Award Letter.
4. Students interested in part-time work and/or student loan options may apply once the Award Letter or Eligibility Notification is issued and prior to term application deadlines. More information about these programs and application deadlines is available in the Schedule of Classes, on the Web, or at Rogue Central.

Types of financial aid

The amount and availability of financial aid and eligibility criteria may vary with each program. The following list provides general information about available student aid programs:

1. Grants and scholarships are awards that generally do not require repayment.
 - Federal Pell Grants (ranging up to \$1,783 each term) are awarded

to students who do not already have a bachelor's degree and demonstrate financial need. A student's level of financial need and enrollment status (as little as less-than-half-time) determine how much a student can receive to help pay for college expenses.

- Academic Competitiveness Grants (ACG) of up to \$750 as a freshman and up to \$1,300 as a sophomore (36+ program credits) are awarded to applicants who meet the following eligibility criteria:
 - + Pell grant recipient during academic year
 - + Completed a rigorous high school program in/after 2005 (Those who earn a GED in lieu of completing high school are not eligible.)
 - + U.S. citizens or eligible non-citizens
 - + At least half-time aid-eligible enrollment (full value requires full-time enrollment)

Aid applicants who are potentially ACG eligible are invited to submit an ACG worksheet and/or supporting documentation (e.g., high school transcript, AP/IB test results, etc.) to Rogue Central for evaluation. Written notification of eligibility will be issued.

- Oregon Opportunity Grants are awarded in amounts up to \$2,600 annually. They are awarded by the Oregon Student Assistance Commission (OSAC) to Oregon residents who enroll at least half time fall, winter or spring terms (full value requires full-time enrollment). Funding may be limited; apply early. For more information, call (800) 452-8807, or visit www.osac.state.or.us/oog.html.
- Federal Supplemental Educational Opportunity Grants (FSEOGs) are awarded to students who attend at least half time and who demonstrate high financial need. Funding is limited; apply early.

- The RCC Foundation (www.rccfoundation.org) and the Oregon Student Assistance Commission (www.getcollegefunds.org), provide numerous scholarship opportunities. In addition, RCC maintains an online list of scholarships made possible by various organizations. Amounts, eligibility, and application deadlines vary. Peak application season is January through early March, but some opportunities exist year-round.

Contact Rogue Central for more information or visit RCC's Scholarship Central at www.roguecc.edu/FinancialAid/scholarship.

NOTE: RCC does not participate in the TEACH grant.

2. Part-time student work programs are administered through RCC's Student Employment Services
 - M Building, Redwood Campus, Grants Pass, (541) 956-7336
 - F Building, Riverside Campus, Medford, (541) 245-7734.

The Federal Work Study (FWS) program provides jobs for students who maintain at least half-time enrollment and demonstrate financial need. Once hired, students complete employment paperwork with Student Employment Services. An award of up to \$1,000 per term is added to the Award Letter. Awards are subject to the availability of funds. Eligibility does not guarantee a job.

For information about other student employment opportunities such as RCC's Learn and Earn program, see Student Employment Services.

3. Federal Stafford Loans (FSL) represent student debt that must be repaid with fees (generally 1.5 percent) and interest (5.6 percent fixed for subsidized and 6.8 percent fixed for unsubsidized loans made July 1, 2009 to June 30, 2010). At least half-time, aid-eligible program enrollment is required. There are two types of FSLs that RCC offers, subsidized and unsubsidized.
 - Subsidized FSL eligibility is based on budgetary need and is awarded first, up to annual maximums based on dependency status and grade level.

No interest is charged to the borrower from the date of disbursement through a six-month grace period following a drop in eligible enrollment to less than half-time.

- Unsubsidized FSL eligibility is not based on financial need and can be awarded up to the lesser of annual maximums, based on dependency status and grade level or budget level or budgetary need (cost of attendance less aid and resources). Interest is charged to the borrower from the date of disbursement and may be paid quarterly, upon request, to avoid capitalization.

RCC accepts online FSL applications (completing loan entrance counseling, selecting a lender and ensuring the lender has an active Master Promissory Note on file) after an Award Letter or Eligibility Notification has been issued and before the term's application deadline. (Deadline is published in the Schedule of Classes, financial aid section.) In-person loan counseling may also be required for some applicants. RCC certifies the amount requested or maximum eligibility, whichever is less. Students are encouraged to only borrow to meet educational needs, keeping debt to a minimum.

4. Other: Students who need more financial aid than what RCC is able to offer are invited to investigate additional scholarship opportunities. Alternative educational loans may be available but come at a higher cost, often require a co-signer to qualify, and are not federally regulated. Therefore, consumers should carefully review terms and conditions. For more information, contact Rogue Central.

NOTE: RCC does not participate in federal PLUS or Perkins loan programs.

If your annual financial aid was limited by your estimated cost of attendance (see Award Letter) and your program of study requires a professional credential prior to graduation, RCC may be able to add this one-time cost in your student budget. Generally, doing so may result only in additional loan eligibility.

To apply, submit a written request to Rogue Central with a statement from your academic department regarding the

cost of your professional credential, the date you anticipate incurring the cost, and the date you will complete your program.

If you have disability-related out-of-pocket expenses, you may submit a written request, with documentation, to have your cost of attendance adjusted.

Return of Title IV funds policy

In general, federal and state regulations assume that students earn their federal financial aid awards in direct proportion to the number of days of the term that they complete before withdrawing. If a student completely withdraws from a term before the 61 percent point of the term, the school must calculate, according to a federally mandated formula, the portion of the total scheduled financial assistance that student has earned according to the duration of his/her enrollment.

If a student received more assistance than earned, the unearned funds are returned to the U.S. Department of Education. The student may then owe a repayment to the college.

See RCC's Return of Title IV Funds Policy brochure for complete information, which is available at Rogue Central.

Veterans' education benefits

Veterans' education benefits are available through the Veterans offices near Rogue Central.

More information on educational benefits available to veterans is available on-line at www.gibill.va.gov/. Or contact an RCC Veterans advisor at (541) 956-7109 on the Redwood Campus, Grants Pass, or (541) 245-7738 on the Riverside Campus, Medford.