Your financial aid Award Letter is a good faith estimate of what you may qualify to receive to help you enroll and work toward completion of your declared, aid eligible, RCC major(s). It is based on information at the time of award and may be adjusted at any time, as necessary, for reasons such as:

- A change in your aid-eligible enrollment level (through the drop period or prior to payment, whichever is later, or after payment which may result in a repayment).
- If we determine you were awarded based on outdated, incomplete or false information. If it appears you committed fraud to gain access to financial aid, RCC must report you to the U.S. Office of Inspector General for investigation.
- A lack of or reduction in federal, state, institutional, or private funding.
- An unintentional processing error on the part of RCC’s systems or personnel.

Review your Award Letter carefully and notify Rogue Central of any change such as your major, enrollment level, desire to reduce/cancel your loan, or decline Pell. Prior term awards are based on completed, aid-eligible credits. Your Cost of Attendance (COA) is an estimate of your college and living costs for your enrollment period. It is generally the maximum that can be awarded. For comparative cost/aid/resource/consumer information, see your Shopping Sheet.

Important Highlights:

- **Federal Direct Loan subsidy** for new borrowers on or after 7/1/13 is limited to 150% of your program length. Timely completion of your program is essential to maintain the subsidy. Watch for information from your Direct Loan Servicer.
- **Federal Pell Grant** – Up to $5,775/year based on FAFSA Expected Family Contribution (EFC) and enrollment level. Lifetime maximum for undergraduate program work is 18 full-time-equivalent quarters. Use it wisely!
- **Oregon Opportunity Grant** – Up to $2,100/year ($350/term maximum for 6-11 credits). Lifetime maximum is 12 full-time-equivalent quarters. Your fall term award ($0, part-time or full-time funding) may lock in the maximum you can receive winter and spring terms.
- **Withdraw Warning** – Whether official (all W grades prior to the 60th percent of the term) or unofficial (combination of all F, NP, W and Z grades), you may owe a repayment of unearned aid (see Withdrawing? Repayment Policy - Return of Unearned Federal Financial Aid). at www.RogueCC.edu/FinancialAid/Forms. You will not be able to enroll again until paid in-full.
- **High School Diploma or Equivalent** – Generally, you must have a high school diploma (in Oregon “standard” or “modified” but not “extended”), an alternative homeschool completion, or equivalent (ex. GED) to be aid eligible. Otherwise, submit a Statement of High School Status to Rogue Central immediately so that we can evaluate your aid eligibility, and explore options with you (ex. Complete the GED) to help you avoid a repayment.

Payment of Aid

Net term disbursements of awarded aid are applied to your RCC student account approximately one week prior to the term (exceptions include late awards and 30-day delays for first-time borrowers). They can be used toward institutional charges and authorized non-institutional charges if your aid-eligible enrollment matches your award level (12+ credits = 100%, 9-11 = 75%, 6-8 = 50%, 1-5 = 25%), which is adjusted through the drop period (second Wednesday of the term). Aid is used in the following order:

- Toward tuition and fees.
- Toward authorized book and supply charges. Charge in an RCC Bookstore through Tuesday afternoon of week 2 or submit a Book Allowance Request through the first week of a term.
- Toward SOU charges if a dual-enrollment agreement for the term was approved.

Refunds of any excess financial aid are refunded to you via Higher One as early as the second Friday of the term and twice weekly thereafter, through finals week.

Your Enrollment is YOUR Responsibility

- Be sure your major(s) is correct on myRogue. To update, see your Academic Advisor or RCC Counselor. A change of major may change your aid eligibility. The purpose of aid is to help you complete your declared academic program.
- Enroll only in courses you need to graduate to avoid possible repayment. Use Degree Audit on myRogue to track your enrollment and progress toward graduation. Your Academic Advisor or RCC Counselor can assist if you have questions.
- Attend every course you enroll in. If you do not attend enough of your initial classes, RCC has the right to administratively drop you from a course. Attendance in a Web-based or telecourse is defined as participating in academically related activity (e.g., turning in assigned work or taking a test, not attending orientation). Aid will be adjusted or cancelled for non-attendance associated with a drop, F, NP or Z grades. Dual-enrollment at another school may serve as a basis for aid only if approved prior to the drop deadline.

- Make Satisfactory Academic Progress (SAP) for financial aid recipients. We check prior to initial awarding and at the end of each term according to RCC’s current SAP policy for financial aid students, www.RogueCC.edu/FinancialAid/Forms. A lack of SAP will affect your future access to aid.

Questions/Updates
You are responsible for contacting Rogue Central Services in a timely manner if you have any questions or concerns with your financial aid or if there are changes to your enrollment (number of aid-eligible credits you are taking), your FAFSA or your student status (e.g. major, program/college admission).

Release of Information
RCC has the right to share your information with other agencies to whom you apply for assistance.

Financial Literacy and Default Prevention
Be money-smart! As an RCC student and future alumnus, get member-only, free financial literacy information and student loan default prevention services at www.SALTmoney.org. Sign up or login today. (Why “SALT?” It was the original currency, so a great way to stay money-smart.)

By accepting financial aid, you are agreeing to these conditions and have reviewed the referenced policies and applicable consumer information otherwise provided at www.RogueCC.edu/FinancialAid/Forms and www.RogueCC.edu/FinancialAid. Watch for email and/or text prompts from myRogueTeam@roguecc.edu and monitor your financial aid status at myRogue.