Financial Aid at Lord Fairfax Community College
Financial Aid Office Mission

The Financial Aid Office staff at Lord Fairfax Community College (LFCC) is committed to using all available funds to help students gain access to a college education. Financial aid is usually awarded based on financial need, but it can be awarded based on merit or a combination of factors. Assistance is available through a variety of federal, state and institutional programs for those who have financial need. LFCC promotes equal opportunity in educational programs and activities, admission and employment without regard to race, color, sex or age (except where sex or age is a bona fide occupational qualification), religion, handicap, national origin or other non-merit factors.

What is Financial Aid?

Financial aid consists of grants, scholarships and work programs offered to assist you in meeting your educational expenses. Grants and scholarships are considered “gift” aid and do not need to be repaid but may have other stipulations. Need-based employment programs consist of part-time jobs on campus for which students are paid an hourly wage for the hours they work. The amount and type of financial aid programs you are offered are based on federal, state and LFCC guidelines.
Eligibility for Financial Aid

A common myth is that students must be full-time to receive financial aid. However, part-time students can also receive aid. The Financial Aid Office will notify you via your LFCC student e-mail regarding how to view your award. If you are taking less than 12 credit hours, which constitutes a full-time course load, your federal financial aid will be awarded; however, it will be pro-rated downward.

In order to be eligible for any form of federal, state or LFCC aid, you must meet the following requirements:

- You must be admitted into an eligible degree or certificate program.
- If you are male and between the ages of 18 and 26, you must register with Selective Service.
- You must be meeting satisfactory academic progress standards.
- You must have a Social Security number.
- You must not be in default on any federal grant or loan.
- You must be a United States (U.S.) citizen or eligible non-citizen. Generally, you are an eligible non-citizen if you are:
  - A U.S. permanent resident with a Permanent Resident Card (I-551)
  - A conditional permanent resident (I-551C)
  - The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms paroled for a minimum of one year and status has not expired), or “Cuban-Haitian Entrant”

Information You will Need Prior to Applying for Aid

Before you complete the Free Application for Federal Student Aid (FAFSA) form, you should have the following information in front of you:

- Your Social Security card and driver’s license
- W-2 forms and/or other records of income earned
- Your and your spouse’s (if applicable) Federal Income Tax Return from the prior year
- Your parents’ (if you are under the age of 24) Federal Income Tax Return from the prior year
- Records of any untaxed income received such as child support, taxable pay or combat pay
- Records of veteran’s, military or clergy benefits / allowances
- Business or farm records
- Records of investments and current balances of cash and checking and savings accounts
- Your alien register number if you are not a U.S. citizen
How to Apply for Financial Aid

Step 1: Get a PIN
Before beginning the FAFSA, you should apply for a Federal Student Aid personal identification number (PIN) at http://www.pin.ed.gov. The PIN will allow you to sign your FAFSA electronically and later access your processed FAFSA online. If you are providing parent information on the FAFSA, one of your parents also must sign your application. To sign electronically, your parent must apply for his or her own PIN.

Step 2: Apply for Admission to Lord Fairfax Community College.
You can apply for admission to the College online at http://apply.vccs.edu. You must ensure that you are enrolled in an eligible curriculum to receive financial aid. Eligible academic curricula are degree and certificate programs that have been approved by the Department of Education. Career studies certificates are not eligible degree programs.

Step 3: Apply for Financial Aid
You may submit your FAFSA form electronically by visiting http://www.fafsa.ed.gov. Also, your information is edited before you submit it, so, if you made any errors or left out any information, the software will bring this to your attention. This reduces the chance that your data will be rejected and makes it less likely that you will have to correct your information later.

Step 4: Review of Your Application
Upon receipt of your Student Aid Report (SAR), the Financial Aid Office will begin analyzing the information and will inform you via your LFCC student e-mail account of your financial aid eligibility.

Step 5: Verification Process
If your SAR is selected for verification, additional documents will be requested from you via your LFCC student e-mail account. Selected applicants will need to complete Verification Worksheets and provide signed copies of their and their parents’ (if applicable) federal tax returns and W-2 forms. It is important that students respond to this request as soon as possible. Financial aid awards will only be made after the verification process is completed.

Step 6: Awards
Awards will be based on your expected family contribution (EFC) as determined by the FAFSA. Once your need has been assessed, an award will be posted. You will be able to view your award by logging in to MY LFCC from LFCC’s home page at http://www.lfcc.edu. You will receive an e-mail when this is available. This award is based on being a full-time student. If you are not a full-time student, your aid will be pro-rated based on your enrollment.

Step 7: Tuition Payment
When you register for classes, you will receive a “pay by” date for the cost of tuition. If your awards are enough to cover the cost of your tuition, you may attend...
classes. If your awards are less than the cost of your tuition, then the balance must be paid by the “pay by” date, or your course registration will be canceled.

**Step 8: Bookstore Process**

After your financial aid award is posted and you have registered for classes, an amount up to or equal to the cost of tuition and fees will be subtracted from your award. If funds remain after tuition and fees are subtracted, an account will be created at the bookstore so that books can be charged at the on-campus bookstore approximately one week before and one week after classes begin. You will need a copy of your schedule, a photo ID and your student ID to charge to your account. If available, funds at the bookstore are limited to $1000. At the end of the second week of classes, accounts will close. Charges will be totaled and sent to the Business Office to be subtracted from your financial aid award. Students who wish to use financial aid funds to purchase textbooks and other eligible items will be required to sign a bookstore charge authorization form which gives LFCC and Follet Bookstore permission to access your financial aid information and to charge books and supplies purchased against your financial aid award for that term.

**Step 9: Refund Procedure**

Approximately two weeks after the start of classes, your attendance will be verified in the classes for which you registered. If you are not attending all of your classes, your award may be reduced. Once the attendance verification process is complete, the amount of financial aid to which you are entitled will be disbursed to the Business Office. If your award exceeds the amount of your tuition plus the amount you spent in the bookstore, you will receive a remainder check for the balance approximately two months into the semester. You should receive your check seven to 10 days after the award is disbursed to the Business Office. It will be sent to the address listed for you in the Student Information System. If you have moved, make sure your address is correct in order to receive your check in a timely manner.
Types of Aid Programs:

Scholarships *(apply online at http://www.lfcc.edu/scholarships)*

- **College Board Scholarships** – LFCC offers scholarships to incoming high school seniors in the College service area. These scholarships cover tuition for up to 12 hours per term for one academic year. Applications are available in early January and must be submitted prior to the March deadline date.

- **LFCC Educational Foundation Inc. Scholarships** – Through the generosity of individuals and organizations, scholarships have been established at LFCC to recognize outstanding performance and assist students in pursuing a quality education. Some of these are non-need-based awards; all are awarded based on varying criteria including: GPA, degree, location and community service. Applications must be submitted prior to the deadline date. LFCC has two scholarship cycles – one beginning in early January, the other beginning in August.

- **Apply** – To apply for the above scholarships, students must complete the application available at http://www.lfcc.edu/scholarships. Only one application is needed to be considered for all available scholarships. Students who are awarded a scholarship must continue to meet certain requirements in order to maintain the award for the following semester.

Grants

Grants are funds awarded directly to students to help meet the cost of a college education. If awarded before the semester begins, an account may be set up to assist you in covering the cost of tuition, fees and/or books. Grants are “gift aid,” because there is no obligation to repay them (if you complete your classes) or to perform any service in order to receive them.

- **Pell Grant** – The Pell grant is a federal grant program that is the foundation of all financial aid programs. Your award is based on whether you are a full-time student enrolled for 12 or more credits, a three-quarter time student enrolled for nine to 11 credits, a half-time student enrolled for six to eight credits or a less than half-time student enrolled in one to five credits.

- **Federal Supplemental Education Opportunity Grant (FSEOG)** – This is a federal grant program. Funds are limited and first preference is given to those students with the lowest family contributions.
• **Academic Competitiveness Grant (ACG)** – This is a federal grant which provides funds to first-year students who have completed high school on or after Jan. 1, 2006. Second-year students must have graduated from high school on or after Jan. 1, 2005. All ACG students must have completed a rigorous high school program of study as designated by their state, and second-year students must have at least a 3.0 GPA from their first year in college. You must be a U.S. citizen or eligible non-citizen and enrolled in college at least half-time (six or more credits). All recipients must be receiving the Pell grant.

• **College Scholarship Assistance Program (CSAP)** – This is a state grant program which provides funds to legal residents of Virginia who are in need of financial assistance. You must be enrolled for at least six credits to qualify for participation.

• **Commonwealth Award (COMA)** – This is a state grant program which provides funds to qualified legal residents of Virginia who are in need of financial assistance. You must be enrolled for at least six credits to qualify for participation.

• **Part-time Tuition Assistance Program (PTAP)** – The Virginia Community College System provides tuition grants to qualified legal Virginia residents who are enrolled in one to six credits.

• **Virginia Guaranteed Assistance Program (VGAP)** – This is a state grant program which provides funds to qualifying high school graduates who are legal residents of Virginia who are in need of financial assistance. You must be classified as a dependent student for federal financial aid purposes and have at least a 2.5 GPA on a 4.0 scale or its equivalent. You must also be enrolled full time (12 or more credits).

**Employment**

• **Federal Work-Study Program (FWSP)** – The Federal Work-Study Program is a joint federal and college program that funds part-time jobs on campus. The Financial Aid Office maintains a file of FWSP applications and reviews these applications as vacancies occur. If you apply, you will be referred for an interview with the job supervisor. Every effort is made to place you in a job that relates to your program of study. If hired, the Financial Aid Office adds funds for participation in this program to your financial aid award. You must have a complete financial aid package with remaining unmet need and a current work-study application (available from the Financial Aid Office) on file to be considered for these jobs. Most jobs average 10 to 15 hours per week. You must be enrolled in a minimum of six credit hours to qualify for the FWSP.
Other Forms of Financial Assistance

Veterans Affairs

- **Veterans Benefits** – If you are eligible for and wish to utilize your veterans educational benefits, you must notify the veterans affairs officer each term. Education benefits are available for eligible spouses and children of certain veterans. Veterans receiving Department of Veterans Affairs (VA) benefits may select any program leading to a degree offered at LFCC upon approval from the VA. Only one program may be pursued under certification for benefits. The VA requires veterans receiving benefits to attend all scheduled class meetings. Failure to do so will result in the loss of benefits and the paying back of veterans benefits already received for the semester in question. Contact the veterans affairs officer for more information.

- **Virginia Military Survivors and Dependents Education Program** – This program provides education benefits to spouses and children of military service members killed, missing in action, taken prisoner or those who became at least 90 percent disabled during military operations in an armed conflict. Armed conflict includes military operations against terrorism or as the result of a terrorist act, a peace-keeping mission or any armed conflict after Dec. 6, 1941. This program pays for tuition, fees and books. Applications and more information about this benefit are available from the veterans affairs officer.

*If financial aid is not enough to cover tuition, consider the tuition payment plan or an alternative student loan.*

**Tuition Payment Plan**

LFCC, in partnership with Nelnet Business Solutions, offers a tuition payment plan to assist students in paying their outstanding tuition charges. Sign up online by visiting LFCC’s Web site at http://www.lfcc.edu and clicking on “FACTS Tuition Payment Plan” in the Quick Links box. You will need a credit card or bank card to enroll in the program. On the date that you enroll, you may have to pay a percentage of the tuition you owe. The down payment ranges from zero to 60 percent of your total tuition, depending upon when in the enrollment period you enter into the contract. The remainder of the tuition will be divided equally into the number of payments specified in your contract. Please be aware that there is an enrollment fee. The earlier you enroll, the lower your down payment, the larger your number of payments and the lower your enrollment fee will be. Typically the enrollment fee is charged to your card two weeks after the date you enroll. The payments are generally charged
to your card on the 20th day of the months specified in your contract. Should your financial aid award be posted before you make all of the payments, you should go to the Business Office and cancel the contract. Whatever you still owe will be subtracted from your remainder check before it is issued to you.

**Alternative Education Loans**

LFCC does not participate in any federal student loan programs, but you can still apply for alternative student loans. These are private loans that are designed especially for students. These loans do require credit approval, so a co-signer may be necessary in the following instances: a bad credit score and history, risk of high-interest, low-loan-amount offers or the possibility of being rejected for the loan. It is best to shop around for these loans, since interest rates and terms on the loans can vary per lender. The amount of the loan cannot exceed your cost of attendance minus any aid received, and payments for the loan will be deferred while you are still in school.
Satisfactory Academic Progress for Financial Aid Recipients

To be eligible to receive financial aid or scholarships at Lord Fairfax Community College, you are required to make satisfactory progress toward successful completion of the program of study to which you have been admitted.

Minimum Qualitative Progress Standard

You must maintain a minimum grade point average (GPA) of 2.0 after you have attempted 12 credit hours. Scholarships may have other requirements.

Minimum Quantitative Progress Standard

Financial aid recipients must satisfactorily complete 67 percent of all course work attempted. Completion means any grade other than withdrawal, W; unsatisfactory, U; incomplete, I; or failure, F. Audits, X, do not count toward class loads in the financial aid process.

Maximum Financial Aid Credit Hours Eligibility

If you are receiving financial aid, you must take no more than 150 percent of the published amount of credits required to complete your program. The 150 percent includes all attempted credit hours, whether financial aid paid for them or not. Aid may be received for up to 30 credit hours of developmental courses.

All of the above conditions must be met each semester. The first time any of the above conditions are not met, financial aid will be discontinued until the student has completed enough credits to overcome the deficiency without the benefit of financial aid.

Reinstatement and Appeals

You may appeal for reinstatement of financial aid when you experience the following circumstances (supporting documentation must be provided):

• Severe illness or injury
• Death of immediate relative
• Other appeals that will be considered are those that involve abuse, arrest, incarceration or other unexpected circumstances beyond your control

Return of Title IV Funds (Pell, FSEOG, ACG) and State Funds (COMA, VGAP)

If you are a federal and/or state aid recipient and you completely withdraw or drop out after receiving a disbursement, the College will determine whether you received an overpayment. If the federal and/or state aid disbursed exceeds the amount earned, the unearned funds must be returned. The College will calculate this amount based on a federally mandated formula and will notify you of the amount. If the withdrawal occurs after the 60 percent point in the semester, 100 percent of the aid is considered to have been earned and no calculation is necessary.
Financial Aid Office Web site:
http://www.lfcc.edu/FinAid/

Middletown Campus
173 Skirmisher Lane
Middletown, VA  22645-1745
540-868-7130

Fauquier Campus
6480 College Street
Warrenton, VA  20187-8820
540-351-1505

Luray-Page County Center
334 North Hawksbill Street
Luray, VA  22835-1130
540-843-0722

800-906-LFCC
E-mail: finaid@lfcc.edu

http://www.lfcc.edu