

## 2025-2026 Financial Aid Guidebook

A college education is one of the most important investments you and your family can make. You will be expected to contribute as much as you can (income, savings, and other assets) to help meet your college expenses. Financial aid will help you make up the difference and achieve your goal of a degree or certificate. The information provided in this guide is provided to help you understand your offer of financial aid and responsibilities as a financial aid student at Clackamas Community College, as well as the College and Federal policies which guide us. The information contained herein is subject to change based on Federal, State, or Institutional regulatory changes.

Para obtener ayuda con la ayuda financiera en español, comuníquese con la Oficina de ayuda financiera.

### How to Apply for Financial Aid

#### Step 1

- **Complete the Free Application for Federal Student Aid (FAFSA) or ORSAA application (if applicable)**, each year you attend college. The FAFSA and ORSAA open on Oct. 1 each year and must be completed annually.
    - FAFSA: Application for Federal funding including the Pell grant, SEOG, Subsidized and Unsubsidized Loans. State Aid (Oregon Promise, Oregon Opportunity, and other State funding) require a completed FAFSA.
    - ORSAA: The ORSAA is an alternative application to the Free Application for Federal Student Aid (FAFSA) for undocumented students in Oregon, including students with Deferred Action for Childhood Arrivals (DACA) status. The ORSAA gives students access to State grants and scholarships.
- Complete your FAFSA/ORSAA as early as possible and add CCC's school code (**004878**). Once completed, watch your CCC student email and Self Service for your next step directions.

#### Step 2

- **Review your Student Aid Report (SAR):** The U.S. Department of Education will send you information on how to access your Student Aid Report after your FAFSA is processed. The SAR will summarize the information you reported, will provide comments that will let you know if further information is required to process your FAFSA, and will list your preliminary Student Aid Index (SAI)
- Review your SAR carefully. Be sure that Clackamas Community College (004878) is listed to receive your information.
- The SAR will instruct you on how to make any needed corrections.

#### Step 3

- **Complete verification of information, if applicable**, and submit any additional CCC documents: If you are selected, you must submit all requested documentation. The information collected may affect your financial aid eligibility and, in some cases, repayment of funds already received. No disbursement of financial aid funds will be given until the verification process is complete. You can expect the following processing steps:
- **Financial Aid Terms and Conditions Form (FAFSA):** CCC will request this form indicating that we have received your application. Returning the form indicates that you intend to seek financial aid from CCC.
- **Initial Review:** CCC applications are processed in date order; once all requested documents are submitted your file will enter the review process. After your file has been reviewed, you will be notified through your myClackamas email account. You might be asked for additional documents, or your Award Offer (listing all eligible aid) will be ready.
- **ORSAA students** who are eligible for State aid by OSAC will be automatically awarded and notified by the Office of Financial Aid and Scholarships.
- **Whenever you receive a request for additional information from the Office of Financial Aid and Scholarships, submit the requested documents as quickly as possible.**

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### Student Award Offer

The Award Offer will list the amount of funding you are eligible to receive, and is based on Federal eligibility requirements, fund availability, your SAI, and for some types of aid, your enrollment level, dependency status, and year (first or second) in college. CCC's Award Offer may include Federal and State Grants, Federal Direct Loans and Federal Work Study. Federal regulations require that funds received be used for educational expenses for a financial aid eligible degree or certificate you intend to complete at Clackamas Community College. Educational expenses can include tuition, fees, books, supplies, room, board, transportation, and other essential personal expenses. Awards may be subject to change in case of file updates.

**Student Aid Index (SAI):** Your SAI is a number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The information you report on your FAFSA is used to calculate your SAI.

Clackamas Community College (CCC) may adjust your award if:

- Your enrollment level changes

- You received an outside scholarship or other external funding
- There was a change in your Cost of Attendance
- You have not maintained Satisfactory Academic Progress
- You received or are receiving aid at another school
- There are regulatory changes in the aid programs

For the requirements of each type of aid, see CCC's [Grants, Loans and Work Study](#) webpage, and page three of this document.

Once you have submitted all requested documents to the Office of Financial Aid, and your file is reviewed, you will be notified that your Award Offer is available to review; monitor your CCC student email and [Self Service](#) regularly. Any Grants and/or scholarships are accepted on a student's behalf; however, any Direct Loans will need to either be accepted or declined via Self Service. If accepting any portion of Direct Loans, make sure to complete [Entrance Counseling](#) and [Master Promissory Note](#). Once completed, it can take up to a week (after accepting any loans) for electronic notification of the completion of Entrance Counseling and Master Promissory Note.

### Enrollment Level

#### Enrollment Level

Your initial Award Offer is based on full-time attendance (at least 12 credits). If you are enrolled in less-than 12 credits on the Census Date for the term (see below), your aid will be adjusted.

- Full-time: 12+ credits
- Three-quarter time: 9-11 credits
- Half-time: 6-8 credits
- Less-than ½ time: 1-5 credits

In most cases, you are not required to enroll full-time to receive financial aid, however, the Oregon Promise Grant, Oregon Opportunity Grant, and Pell Grant amount will reduce based on your enrollment level as of the Census Date for the term. Scholarships can have specific enrollment requirements – check with your scholarship for specific enrollment requirements.

#### Census Date

Census Date is the point at which enrollment is locked for financial aid purposes. The Census Date is the Sunday of the second week of each term (14<sup>th</sup> day of the term). Financial aid is based on the degree-eligible credits you are registered for Sunday of the second week of the term (the Census Date) by the end of the day (11:59 p.m.).

#### Choice of Courses

You may receive financial aid for completion of financial aid eligible program requirements, developmental courses (max 45 credits), and courses that are prerequisites to a degree requirement. DO NOT enroll in courses you do not need and be cautious when repeating courses as you may not receive funding for these credits. More information about the 'Repeated Coursework' policy is available on page 10.

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### Types of Aid

CCC offers a variety of aid programs to help you cover the cost of attending college. The types of aid include Grants, Work Study, Loans, and scholarships.

When you receive your notification of an Award Offer, you may view it, as well as take any additional steps needed for each type of aid being offered to you, on your [Self Service](#) portal. If you receive aid from outside sources, such as scholarships, the scholarship check and letter of instruction (if applicable), should be sent to the Office of Financial Aid and Scholarships.

#### Grants:

These funds do not have to be repaid (as long as you maintain eligibility criteria)

#### Pell Grant

- May be available at all enrollment levels, depending on your Student Aid Index (SAI)
- Offer is reduced based on actual enrollment level as of the Census Date for the term
- May receive up to 150% of scheduled Pell offer in award year if you attend four terms
- Lifetime limit of six full-time years (600%). See the [Federal Student Aid webpage](#) for details

#### Supplemental Educational Opportunity Grant (SEOG)

- Funds are limited and not all students will receive them
- Funds are limited to Pell Grant recipients
- Available summer, fall, winter and spring terms

#### Oregon Promise Grant

- Grant administered by Oregon's Office of Student Access and Completion (OSAC)
- Eligibility requirements and details are available at [OSAC](#)
- Covers up to a maximum total of 90 credits attempted. Students are responsible for paying for anything above 12 credits
- Must be enrolled at least half-time for fall, winter, and spring terms
- Offer is reduced for less-than full-time attendance
- Continuing students must complete a new FAFSA by June 1<sup>st</sup> of each year

#### Oregon Opportunity Grant

- Grant administered by Oregon's Office of Student Access and Completion (OSAC)
- Eligibility requirements and details are available at [OSAC](#)
- Must be enrolled at least half-time
- Offer is reduced for less-than full-time attendance
- Lifetime limit of up to four years (12 quarters/terms) of full-time enrollment

#### Federal Work Study:

Provides part-time jobs for undergraduate students with financial need, allowing them to earn money to help pay education expenses

#### Federal Work Study (FWS)

- Must be enrolled at least half-time
- Employment opportunities are available both on and off campus
- Award amounts vary based on the amount of funding allocated to CCC from the Department of Education, the number of interested students, the number of positions available for work-study students and your other financial aid
- Find out what positions are available on our [Work Study](#) listings page

## 2025-2026 Financial Aid Guidebook

### Types of Aid, cont.

#### Scholarships:

These funds do not have to be repaid as long as you continue to meet the scholarship criteria

The CCC Foundation raises funds each year to provide up to \$500,000 in scholarship awards to new and returning students. Students planning to attend CCC to pursue a degree or certificate can apply during the open application periods. To apply there is a requirement for the student to take at least six credits each term and maintain a 2.0 GPA or above. Specific scholarships may have other criteria required to maintain eligibility. Last academic year, one in three applicants received a scholarship!

CCC scholarships are available for students who will be taking classes to pursue a degree or certificate. International students are eligible to apply as long as they are pursuing a certificate or degree here at CCC and will be taking classes at one of our campuses. Students do not need to fill out the FAFSA to be eligible for scholarships.

#### How to Apply

There is just [one simple electronic application](#) to fill out. When the application is completed, you are automatically considered for any scholarships where you meet the criteria, based on the information provided. See below for resources to complete your application successfully. Workshops will be scheduled in March or April each year and posted on [CCC Foundation Scholarship page](#) when information is available.

Below is more information about the scholarship application deadlines, award notice dates and disbursement details:

Application	Application Opens	Application Closes/Deadline	Application Review	Notice of Award	Funds Split Between Terms Next Academic Years
<b>Round 1</b>	February 3, 2025	April 22, 2025	May 2025	May-June 2025	Fall (2025), Winter and Spring (2026)
<b>Round 2</b>	August 4, 2025	October 16, 2025	November 2025	November 2025	Winter, Spring (2026)

For more details, on the Foundation Scholarship opportunity, as well as a list of external scholarships that you can apply for, go to [CCC's Foundation Scholarships](#) webpage.

#### External Scholarships

Donors can make their check out to Clackamas Community College. A student's full name, and CCC student ID should be included along with the disbursement letter.

Mail the scholarship check and disbursement letter to:

Clackamas Community College  
Attn: Office of Financial Aid and Scholarships  
19600 Molalla Ave  
Oregon City, OR 97045

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### Types of Aid, cont.

#### Loans:

Loans must be paid back, with accrued interest. You may decline or reduce your loan offer

Direct Loans are borrowed money and must be repaid. You should carefully consider how much funding you need prior to accepting a Direct Loan. Failure to repay a Direct Loan will have negative consequences. There are multiple flexible repayment options for Direct Loans. More options on repayment plans and calculators to help you estimate your future payments can be found at [Federal Student Aid Repay Loans](#).

If accepting a Direct Loan, you must complete [Entrance Counseling](#) and [Master Promissory Note](#) before any loans can be disbursed.

First-time borrowers must wait 30 days for their first Federal Direct Loan disbursement. Your loan funds will be available as of the 31st day of the first term that you receive loans. Disbursement dates are listed on the [Annual Disbursement Schedule \(under 'Helpful Resources'\)](#).

Single-term borrowers must have their loans split into two equal disbursements. The first disbursement is scheduled for the first disbursement date of the term (except first-time borrowers, see above) and the second disbursement is scheduled for the 50% point of the term.

You can choose to reduce your amount of loans by submitting a [Change in Loan Status form](#) to the Office of Financial Aid and Scholarships.

#### Federal Direct Subsidized Loan (Stafford)

- Must be enrolled at least half-time
- Offer does not change if less-than full-time
- Must complete, or have completed, Entrance Counseling and Master Promissory Note
- Annual limits and lifetime aggregate limits apply
- Government subsidizes (i.e. pays) the interest while you are enrolled in school at least half-time

#### Federal Direct Unsubsidized Loan (Stafford)

- You are responsible for paying the interest during all periods of enrollment
- If you choose not to pay the interest while you are in school and during grace periods and deferment periods, your interest will accumulate and be added to the principal amount of your loan

#### Federal Parent Plus Loan

- Parent takes loan on behalf of dependent student
- Student must be enrolled at least half-time time and eligible for financial aid
- Offer does not change if attending less-than full-time, however the total amount allowed is limited to student's Cost of Attendance, less any other aid awarded

### Direct Loan Annual and Aggregate Loan Limits

There are limits on the amount in subsidized and unsubsidized loans that you are eligible to receive each academic year (annual), and lifetime (aggregate). The limits are based on your year in college and your dependency status. These are maximum amounts; always borrow the least amount of loans that you can, especially unsubsidized loans. For more information, please refer to the [Federal Student Aid](#) website.

#### Annual Limits

Dependent	Subsidized	Unsubsidized	Combined	Independent	Subsidized	Unsubsidized	Combined
Freshman	\$3,500	\$2,000	\$5,500	Freshman	\$3,500	\$6,000	\$9,500
Sophomore *	\$4,500	\$2,000	\$6,500	Sophomore*	\$4,500	\$6,000	\$10,500

\* Sophomore status = 45 or more completed credits

#### Aggregate Undergraduate Limits

##### Dependent Students

- The combined subsidized and unsubsidized aggregate limit is \$31,000 (of which a max of \$23,000 can be subsidized)

##### Independent Students

- The combined subsidized and unsubsidized aggregate limit is \$57,500 (of which a max of \$23,000 can be subsidized)

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### Cost of Attendance (COA) / Student Budget

The cost of attendance for a student is an ESTIMATE of that student’s educational expenses for their period of enrollment at Clackamas Community College. It is the cornerstone of establishing a student’s financial need, as it sets a limit on the total aid that a student may receive for the purposes of Campus-Based Programs and Stafford/PLUS loans, and is one of the basic components of the Pell Grant Calculation. Cost of attendance varies from school to school.

The formula for determining a student’s need the following formula is used: Cost of Attendance (COA) minus Student Aid Index (SAI) minus Other Financial Assistance (OFA) (scholarships, etc.) equals need. (COA – SAI – OFA = Need).

**How does CCC calculate COA?**

**Tuition & Fees Calculations (full-time calculation)**

- Tuition: \$130 per credit x 15 credits = \$1,950 tuition only
- Fees: \$13.00 per credit x 15 credits = \$195
- General Fee: \$30 per term



Tuition and fees for one term at CCC are approximately: \$2,175\*\*  
**\*\* This budget is an estimate and subject to change**

**Books** – This is an average amount a student might spend on books and supplies.

**Transportation** – Transportation is for gas/fuel, insurance, and maintenance of a vehicle, or alternative commuting costs such as bus pass or fare.

**Personal Expenses** – This is an estimate of what a student might spend on personal items, clothing, recreation, and travel.

**Living Expenses** – CCC is considered a commuter campus. Living Expenses and board are based on the median cost of an apartment located within Clackamas County, as well as utilities and food based on national averages for students. Documentation will be required if a student believes that their costs exceeded the budget estimation.

**What if these amounts don’t truly reflect a student’s COA?** - Students can ask for an exception to increase their cost of attendance if they can provide documentation for the following reasons: computer (one-time only), dependent care, medical expenses, necessary travel costs for out-of-state students, program cost/supplies, and disability expenses.

Your Student Aid Index (SAI) is a number that college financial aid staff use to determine how much financial aid you would receive. The information you report on your FAFSA form is used to calculate your SAI.

SAI Formula for a Dependent Student:  
 Parents’ Contribution from Income + Parents’ Contribution from Assets + Student’s Contribution from Income + Student’s Contribution from Assets

SAI Formula for an Independent Student:  
 Student’s Contribution from Income + Student’s Contribution from Assets

Direct Costs				
	1 term	2 terms	3 terms	4 terms
<b>Tuition/fees</b>	\$ 2,175	\$ 4,350	\$ 6,525	\$ 8,700
<b>Books</b>	\$ 600	\$ 1,200	\$ 1,800	\$ 2,400
<b>Transportation</b>	\$ 575	\$ 1,150	\$ 1,725	\$ 2,300
<b>Personal</b>	\$ 450	\$ 900	\$ 1,350	\$ 1,800
	\$3,800	\$7,600	\$11,400	\$15,200
Indirect Costs				
<b>Living Expenses (living with parent)</b>	\$ 3,618	\$ 7,236	\$ 10,854	\$ 14,472
<b>Living Expenses (not living with parent)</b>	\$ 6,699	\$ 13,398	\$ 20,097	\$ 26,796
Total Direct and Indirect Costs				
<b>Living with Parent</b>	\$ 7,418	\$ 14,836	\$ 22,254	\$ 29,672
<b>Not living with parent</b>	\$ 10,499	\$ 20,998	\$ 31,497	\$ 41,996

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### How does Financial Aid Disburse?

Financial aid is disbursed during the third week of each term, following the Census date, and then weekly thereafter. Your aid will be adjusted to your enrollment level as of the Census date. The actual amount of aid you will receive will be based on the number of degree-applicable credits you are enrolled in as of that date. Funds will first credit your myClackamas account and pay towards any term balance owed to CCC. Any refund is sent out by Accounts Receivable in the form of a check and mailed to the address on file or direct deposited, if applicable, on the last business day of the week.

Term	Start Date	Census Date at 11:59 p.m.	Financial Aid Disbursement Start Date <sup>1,2,3</sup>	Refund Date
Summer	June 23, 2025	July 6, 2025	July 8, 2025	July 10, 2025
Fall	September 29, 2025	October 12, 2025	October 14, 2025	October 17, 2025
Winter	January 5, 2026	January 18, 2026	January 20, 2026	January 23, 2026
Spring	March 30, 2026	April 12, 2026	April 14, 2026	April 17, 2026

<sup>1</sup> First day financial aid disbursement process can begin. Federal regulations allow three business days to complete this process. The process will continue weekly thereafter for the remainder of the term. Summer term refunds are processed on Thursday due to Friday closure.

<sup>2</sup> If you are a first-time student loan borrower, Federal regulations require that the first disbursement of Direct loans disburse at least 30 days after the term begins.

<sup>3</sup> A one-term only loan is required to be split into two equal disbursements.

#### To be eligible for financial aid disbursement you must:

- Have completed your FAFSA/ORSAA application
- Grants and Scholarships are automatically accepted on your behalf (beware of any minimum credit requirements for your specific funding)
- For Direct Loans:
  - Have accepted Direct loans (if applicable)
  - Have completed [Entrance Counseling](#)
  - Have a valid [Master Promissory Note \(MPN\)](#)
  - Be registered for six (6) or more degree-applicable credits
  - Loans must be accepted prior to the end of the term in which you wish to receive them. If you have not accepted loans prior to the end of a term CCC cannot originate the loan and pay it retroactively (after the term has ended) for that term if you have a break in enrollment
  - In order to be eligible, loans must be originated prior to the end of the academic year

If your financial aid is more than the amount of your tuition and fees, Accounts Receivable will send the excess amount to you in the form of a check or direct deposit may be set up in your myClackamas. Excess financial aid funds are sent out on the last business day of the week. For fall, winter and spring terms, refunds are sent out on Fridays. For summer term, the refunds are sent out on Thursdays.

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### Charging Books Using Financial Aid Funds

Awarded students who have enough aid to cover their tuition and fees owed, may have funds available to use to purchase books and supplies at the CCC Bookstore beginning one week before the start of the term through the end of the second week of the term. To charge books in the CCC Bookstore, you will need a current Award Offer from the Financial Aid Office. **Students are able to charge up to \$500 in the CCC Bookstore.**

Access will begin one week before the start of the term and end at 3 p.m. on the last business day of the second week of the term. If you have applied for financial aid and have not been awarded funding, you can complete a short-term book loan with the Accounts Receivable Department. Please contact them at [503-594-6068](tel:503-594-6068) or [staccounts@clackamas.edu](mailto:staccounts@clackamas.edu).

### Satisfactory Academic Progress (SAP)

Federal regulations require students receiving Federal financial aid to maintain Satisfactory Academic Progress, as explained below, and be working toward a degree, certificate, or transfer degree approved for financial aid and according to the Clackamas Community College catalog.

#### Enrollment status

Financial aid enrollment status will be based on actual enrollment at the time of the first financial aid disbursement to the student each term. **Attendance in scheduled classes is mandatory.** If at any time the Office of Financial Aid is made aware that a student is not attending a scheduled course, aid will be reduced to exclude that course and funds will be returned to the Department of Education, which will create a balance due from the student, or will not be paid to the student if disbursement has not been made. Final grades are not required to have aid recalculated.

Financial Aid Enrollment Status	
Full-time = 12 or more credits	Half-time = 6-8 credits
Three-quarter time = 9-11 credits	Less-than half-time = 1-5 credits

#### Eligible credit hours

- Eligible credit hours are all credits that apply toward the student's degree, certificate, or transfer degree.
- Funding for courses numbered lower than 100 level (remedial) is limited to 45 credits.

#### Satisfactory Academic Progress (SAP) evaluation period

- SAP is evaluated at the end of every payment period (term).

#### Non-eligible credit hours (these credits are not funded by financial aid)

- Adult Basic Education, Advanced College Credit, Community Education Credit, GED, High school completion, course audits, credit from challenge exams, or credit for prior learning.

#### Grades, completion requirement (pace), and minimum grade point average (GPA) requirement

- Satisfactory grades that are counted toward the completion requirement are A, B, C, D, and P.
- Grades that are NOT counted toward the completion requirement are: NP, F, I, X, W, Y, and dropped classes.
- Audit courses are NOT eligible for Federal financial aid. If a student changes a course for which aid was paid to an audit, the aid will be recalculated and the student will be required to return the funds.



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# Financial Aid Guidebook

### Satisfactory Academic Progress (SAP), cont.

- Y grades indicate that a student never began attendance in a course. If a student receives a Y grade for a funded course, the aid will be recalculated and the student will be required to return the funds.
- If a student receives a W grade in every course for a term and no last date of attendance is recorded, the student will be treated as an unofficial withdrawal and all aid will be recalculated at the 50% mark of the term. If a last date of attendance is recorded, aid will be recalculated as of that date.
- All students who receive financial aid must stay on pace to graduate on time. Pace is calculated by dividing the **cumulative** number of credits a student successfully **completed** by the cumulative **attempted** number of credits. When this calculation falls below 67%, a student is no longer on pace to graduate on time. Transfer credits that count toward a student's program are considered within this calculation as credits attempted and credits earned. If a student has attended other Institutions, the student should request an official transcript be sent to Graduation Services for evaluation.

**Pace calculation: Cumulative Credits Completed ÷ Cumulative Credits Attempted = Pace (must be 67% (.67) or better)**

$$\text{Credits Completed} \underline{\hspace{2cm}} \div \text{Credits Attempted} \underline{\hspace{2cm}} = \text{Pace} \underline{\hspace{2cm}}$$

(Unofficial transcript will show attempted and completed credits.)

- Failure to maintain a minimum 2.0 cumulative GPA and/or meet pace will result in warning or disqualification status.

#### Satisfactory Academic Progress status

SAP will be determined at the end of each term based on the student's enrollment status, the number of credits completed, and cumulative grade point average. SAP will be determined for all students with previous enrollment regardless of receipt of financial aid. Students are eligible for Federal financial aid if their SAP status is satisfactory, warning, or probation. Students are NOT eligible if their SAP status is disqualified.

- **Satisfactory** - Student's cumulative GPA is 2.0 or higher and pace is 67% or higher.
- **Warning** - A student fails to meet either the GPA or pace measure of SAP. The student will have one term of aid while on financial aid warning status.
  - Students on warning must meet all SAP requirements at the end of a warning term (2.0 cumulative GPA and 67% pace).
  - Students cannot have two consecutive warning terms.
  - It is possible for a student to be in good standing academically and financial aid warning at the same time.
- **Disqualified** - Students are disqualified when they have a cumulative GPA below 2.0 and/or pace is less than 67%.
  - Students may receive a probation status after an appeal is approved.
    - **Probation** - A disqualified student whose appeal is approved is placed on probation.
  - In the probation term, students will be placed on an Academic Plan, which requires that they must pass **all courses** in that term with a **term GPA of 2.0** or higher.
    - If a student is meeting the conditions of their Academic Plan, they can continue on probation for a maximum of three (3) terms.
  - If the student does not meet the conditions of the Academic Plan, they will be disqualified, and must either:
    - Appeal for circumstances directly related to the term in which they did not fulfil their Academic Plan, or
    - Complete enough credits with their own resources (not using Federal, State, or Institutional aid) to meet SAP standards. A new appeal must be submitted for consideration.
  - Disqualification from receiving financial aid does not prevent students from enrolling and attending, however, students are personally responsible for paying all charges.

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### Satisfactory Academic Progress (SAP), cont'd

#### Satisfactory Academic Progress Appeal process

If students are in disqualified status:

- They are not eligible for Federal financial aid. A student may appeal by completing a Satisfactory Academic Progress (SAP) Appeal form. Appeal forms are available online on the [Financial Aid Forms](#) page. All forms must be completed and have all requested information attached at the time they are submitted. Incomplete appeals will be denied.
- Appeals must be based on unforeseen, extenuating circumstances and must be documented, such as: personal illness, accident, serious illness to an immediate family member, or other circumstances beyond the control of the student.
- If an appeal is approved, financial aid eligibility will be reinstated and the student will be placed on probation. Probation may have specific course or enrollment level requirements. Probation requirements are made on a case-by-case basis.
- If an appeal is denied, the student must take credits with their own resources (not using Federal, State, or Institutional aid) until they achieve a minimum 2.0 cumulative GPA and 67% pace.
  - All credits must be applicable to their degree.
  - Paying for classes with their own resources will not guarantee the return of financial aid eligibility.
  - When SAP standards have been met, the student must submit an appeal.
- Appeal decisions are emailed to the student's myClackamas account and listed in the student portal.
- Decisions made by the SAP Committee, after review by the Financial Aid Director, are final.

#### Appeal Deadlines

All appeals must be submitted by the 8<sup>th</sup> week of the term in which you are attempting to have financial aid eligibility restored. Late appeals will be considered only for future terms.

#### Repeat Coursework:

Federal regulations limit the number of times a student may repeat a course and receive financial aid for that course. Ineligible repeated courses will be excluded from counting in the student's enrollment for financial aid purposes.

If necessary, students may repeat a course one time when passing grades are received. These credits will be included in the 150% credit hour limit (Maximum Time Frame) calculation. These credits will be included in the 150% credit hour limit (Maximum Time Frame) calculation.

### Extension

#### Financial Aid Extension (Bachelor's Degree or Maximum Time Frame)

A student who has earned a bachelor's degree or higher will be required to file an extension. **Any student who has earned a bachelor's degree or higher will only be eligible for loans.**

The Maximum Time Frame allowed to complete a program of study is 150% of the required length of the student's specific/published program. A student may apply for an extension of their Federal financial aid in order to complete their program of study. Financial aid extension requests are reviewed by the Extension Committee. Forms are available online on the [Financial Aid Forms](#) page.

This Maximum Time Frame includes all college-level attempted credits, transfer credits, and repeated credit hours whether or not financial aid was received or courses were successfully completed. Non-college credit courses are not counted as part of the Maximum Time Frame.

- A student becomes ineligible for financial aid when they have attempted 150% of the number of credits required for their degree or certificate; or
- It becomes mathematically impossible to complete the program within 150% of the length of the program.

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### Extension, cont'd

- Students at or nearing the Maximum Time Frame will be evaluated, and the Office of Financial Aid and Scholarships will determine remaining courses needed to complete the program of study. Only courses required for your program will be funded.
- **Maximum Time Frame examples:**
  - A one-year certificate program that requires 48 credits:  $48 \times 150\% = 72$  credit maximum. This student is allowed up to 72 credits to complete this program. Credits taken must be applicable toward this specific program.
  - A two-year associate's or transfer program that requires 90 credits:  $90 \times 150\% = 135$  credit maximum. This student is allowed up to 135 credits to complete this program. Credits must be applicable toward this specific program.
- Federal regulations state "a student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional Federal Student Aid funds for that degree or certificate."
- All extension approvals are on a case-by-case basis. A minimum 2.0 cumulative GPA is required of all students for an extension to be considered.
- Decisions made by the Extension Committee, after review by the Financial Aid Director, are final.
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Federal regulations allow Institutions to limit the number of times a student can change their program and receive financial aid.

Clackamas has the following limits:

- Credits from any previous program(s) that are applicable toward the new program will be counted.
- A student must have enough remaining financial aid funding to complete the new program.
- Aid will be granted for required courses only for the new program.

### Withdrawing from All Classes / Repayment of Unearned Financial Aid

#### Repayment of Federal Financial Aid

Students who received Federal financial aid and then withdraw from ALL classes during a term may have to repay some or all of the Federal financial aid funds they received.

- Students receiving a Y (non-attendance) grade in any course will have their enrollment level revised and the portion of aid that included the non-attended course will be returned and the student will be responsible for repayment in full.
  - Loan eligibility will be lost due to a Y grade reducing enrollment level below six credits.
- Students receiving all W grades (unofficial withdrawal) will have their financial aid recalculated to the 50% mark of the term if no last date of attendance is submitted with grades.
- Audit courses are NOT eligible for Federal financial aid. If a student changes a course for which aid was paid to an audit, the aid will be recalculated and the student will be required to return the funds.

Financial aid is returned in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Federal Perkins loans
- Direct PLUS loans
- Federal Pell Grants
- Federal SEOG
- Federal TEACH Grants
- Iraq and Afghanistan Service Grants

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# Financial Aid Guidebook

### Withdrawing from All Classes / Repayment of Unearned Financial Aid, cont'd

All aid disbursed, or not disbursed but for which the student is eligible, is considered in the calculation of aid eligibility upon withdrawal.

- Financial aid students who are considering withdrawing from all classes are strongly encouraged to contact the Office of Financial Aid and Scholarships for complete information and options.
- If a student received financial aid, but did not successfully complete any credits for the term, they **may** be required to return all or a portion of their financial aid to the Department of Education.
- If a repayment is reported to the Department of Education, the student will not be eligible to receive Federal financial aid from **any** Institution until the amount is repaid in full.

### Rights and Responsibilities

#### You have the right to know:

- The financial aid programs available to you
- The procedures and deadlines for applying
- The Cost of Attendance (Student Budget)
- The criteria used in awarding aid and how Student Need is determined
- The terms and conditions of any aid accepted
- How and when aid will be disbursed
- The College's refund policy
- The repayment consequences of withdrawing from the College
- How SAP is evaluated and what happens if it is not maintained
- How to appeal decisions concerning aid

#### You have the responsibility to:

- Monitor your myClackamas, CCC account weekly
- You are responsible for supplying complete and accurate information used to determine your eligibility for aid
- Complete applications and required documents accurately and as soon as possible
- Maintain SAP standards
- You must be admitted to CCC and be admitted and enrolled in a degree or certificate program, or be taking required preparatory coursework for admittance into a degree or certificate
- If you withdraw from school prior to finishing your classes, you may be expected to repay a portion of the financial aid disbursed to you
- You must not have borrowed in excess of any Title IV loan limit
- When you have signed a promissory note for a loan, you are responsible for informing your loan servicer of changes in your name, address, Social Security Number and graduation date
- Comply with the terms of any Federal Work Study job accepted
- It is your responsibility to report additional resources (such as other financial assistance) and any changes to those resources to CCC's Office of Financial Aid
- You must sign a Statement of Educational Purpose (included on the FAFSA) declaring that any aid funds received will be used for expenses related to attendance at CCC and that you owe no refund nor are you in default of any aid received for attendance at any Institution

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# Financial Aid Guidebook

### College Resources

The college offers many resources to help you meet your academic goals. If you find you need assistance or feel you are struggling, consider utilizing these services offered to you, most free of charge:

- **Academic Advising – Wacheno Welcome Center**- To schedule an appointment with an Academic Advisor, log in to [Navigate](#), call 503-594-3475, or email [advising@clackamas.edu](mailto:advising@clackamas.edu)
- **Cougar Connect – Dye Learning Center** – Whether you need academic support, direction about your career path or guidance to overcome challenges in your personal life, CCC is a committed partner in helping you accomplish your life goals. Call 503-594-6632, email [cougarconnect@clackamas.edu](mailto:cougarconnect@clackamas.edu)
- **Tutoring Services – Dye Learning Center** – We have lots of options for online tutoring through WOnline, Zoom, and Smarthinking. We also offer face-to-face tutoring in the Dye Learning Center. Visit the [CCC Tutoring Services](#) webpage to schedule a tutoring session; you also have the option of calling 503-594-6191, or email [tutoring@clackamas.edu](mailto:tutoring@clackamas.edu)
- **Career Center – Wacheno Welcome Center** - The Career Center is your one-stop resource for career and employment services where you can receive one-on-one coaching for any phase of your career path. Whether you are just getting started or want to make a change, they can help you choose a program, develop a plan, and find your dream job. Call 503-594-6001, or email [careercenter@clackamas.edu](mailto:careercenter@clackamas.edu)
- **Veterans Services – Wacheno Welcome Center** – To talk to a Veteran expert in our award-winning Veterans Education and Training (VET) center, either submit a communications request via the [CCC Vet Center](#) page, call 503-594-3438, or email [vetinfo@clackamas.edu](mailto:vetinfo@clackamas.edu)
- **Disability Resource Center – Wacheno Welcome Center** – The Disability Resource Center (DRC) supports students with disabilities by creating an accessible, inclusive and welcoming environment. Oregon City Campus: 503-594-6357, Harmony Campus: 503-594-6357; email [drc@clackamas.edu](mailto:drc@clackamas.edu); Oregon Relay Service: dial 711
- **CCC Library** – Reference: 503-594-6042, Circulation: 503-594-6323
- The DRC offers a wide range of services to provide students with disabilities equal access to college activities, courses (both online and in-person) and programs. The DRC also supports to faculty and staff to deliver accommodations.
- **Counseling – Wacheno Welcome Center** – At Clackamas Community College, we take mental health and wellness seriously. That’s why we offer free counseling services to our students. Come find the Counseling office in the Community Center or make an appointment. We can help if you’re struggling and in need of therapy, advice or resources. Call 503-594-3176, or email [counseling@clackamas.edu](mailto:counseling@clackamas.edu)
- **Associated Student Government (ASG) – Wacheno Welcome Center** – The ASG serves students in many ways, including offering grants, locker rentals, textbook library and a food and/or hygiene item pantry. They also host fun activities throughout the year to inspire student involvement and engagement. Call 503-594-3040, or email [asgfrontdesk@clackamas.edu](mailto:asgfrontdesk@clackamas.edu)
- **Emergency Funding Resources** – Life happens. Sometimes an expense comes up that prevents you from staying in school or continuing momentum to reach your educational goal. CCC is here to help!

Clackamas Community College – Notice of Non-discrimination: Clackamas Community College complies with Title VI and VII of the Civil Rights Act of 1964, Equal Employment Act of 1965, Age Discrimination in Employment Act of 1967, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, the Vietnam Era Readjustment Assistance Act of 1974, the Americans with Disabilities Act of 1990, the Family Medical Leave Act of 1993, among other State and Federal Laws related to employment. Review and affirmation of college compliance will be held periodically.

Clackamas Community College does not discriminate on the basis of race, color, religion, gender, sexual orientation, marital status, age, national origin/ancestry, disability, family relationship or any other protected status in accordance with applicable law. The College’s commitment to nondiscrimination applies to curriculum activity and all aspects of operation of the College.

Section 504 Coordinator: Christina Wiglesworth | Disability Coordinator | 503-594-3181

Title IX Coordinator | Melissa Richardson | CHRO | 503-594-3300