Lewis & Clark
Graduate School
of Education and Counseling

Financial Aid
2022-2023

Welcome

Lewis & Clark is committed to offering exceptional educational opportunities in an engaging, active, and supportive environment. We firmly believe this type of education is profoundly valuable not only to you as an individual, but to the broader community as well. We are keenly aware, however, that such an education requires a significant financial investment. We are committed to working in partnership with students to identify financial options and strategies that will make a graduate degree from Lewis & Clark an attainable goal.

This guide contains important information about your financial aid award, such as how we determined your eligibility for financial assistance, what steps you need to take to process the aid you have been offered, and how that aid will be disbursed to you. Answers to many of your financial aid questions can be found in the following pages or just a click away on our website.

Rest assured that the Office of Financial Aid staff is ready and willing to help you through the financial aid process, whether you are just beginning your Lewis & Clark experience, in the middle of your student journey, or nearing the completion of your degree.

Office of Financial Aid
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Portland, OR 97219
Phone: 503-768-7090
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go.lclark.edu/fao

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Next Steps Checklist

For Incoming Graduate Students at Lewis & Clark

✓	Next Step	When
Done ☐	Review this guide.	Before making your admissions deposit.
Done ☐	Calculate your estimated refund or balance due after financial aid (p. 8).	Before making your admissions deposit.
Done / Not Required ☐	Complete verification, ONLY IF REQUIRED (p. 6).	As soon as possible, preferably by April 15, 2022.
Done ☐	Pay your admissions deposit.	Check with your program for the deposit due date.
Done / Not Required ☐	Accept/decline federal student loans through your Self-Service account and complete required loan processing steps on StudentAid.gov (pp. 15-16). The same deadlines apply if you choose to borrow a private education loan (p. 16).	April 18, 2022 if you start in Summer Session 1. May 23, 2022 if you start in Summer Session 2. July 1, 2022 if you start in Summer Session 3 or Fall.
Done / Not Required ☐	Set up a payment plan with Nelnet:TMS if you wish to pay your bill in monthly installments (p. 8).	Fall plans begin July 5, 2022 Spring plans begin December 5, 2022.
Done ☐	Report external scholarships (p. 14).	As you are notified of them.

Determining Eligibility

The primary purpose of financial aid is to provide resources for students who demonstrate financial need. The formula for determining financial need is simple:

Cost of Attendance
– Expected Family Contribution
Demonstrated Financial Need

Cost of Attendance

Each year Lewis & Clark estimates the typical cost associated with enrollment. Our calculations take into consideration:

- Tuition & Fees
- Living Expenses
- Books & Supplies
- Transportation
- Personal Expenses and Loan Fees

The sum of these typical expenses is called the cost of attendance or budget. The budget used to determine your financial aid eligibility is shown on your financial aid award letter. A detailed breakdown of the cost of attendance components can also be found on your College Financing Plan in Financial Aid Self-Service. It is important to realize that the components are estimates that reflect the typical costs most students have during a year at Lewis & Clark.

Expected Family Contribution

The Expected Family Contribution (EFC) is calculated using the information you provided on the Free Application for Federal Student Aid (FAFSA). It is important to note that the Expected Family Contribution is primarily a tool to assess aid eligibility and is not necessarily the amount you will pay for a year in college.

Demonstrated Financial Need

In working to meet the student's demonstrated financial need, we take into consideration all financial aid – including merit-based aid. Students who do not demonstrate financial need or those who receive merit-based awards in excess of their demonstrated financial need are not eligible for funding from need-based programs.

Determining Eligibility

General Eligibility Information

To receive financial assistance, an individual must be admitted as a degree-seeking student to a Lewis & Clark program. In addition, students must meet the following criteria in order to receive federal financial aid:

- Be a U.S. citizen or eligible non-citizen or permanent resident.
- Make satisfactory academic progress toward a degree.
- Enroll at least half-time each semester.
- Not be in default on any prior federal student loan.
- Not owe an overpayment on a federal grant or loan program.

Statement of Rights and Responsibilities

Financial aid recipients have the right to know the following:

- What financial aid programs are available to Lewis & Clark students and the priority application deadlines to be considered for this assistance.
- The method used to determine financial need.
- The appeal procedure regarding financial aid issues.
- How and when financial aid will be disbursed.
- How Lewis & Clark determines that a student is making satisfactory academic progress for the purpose of remaining eligible to receive financial aid and what happens if standards are not met.
- How the student employment program is administered at Lewis & Clark including how and when the student will be paid.
- What portion of the financial aid offered is in the form of loans and must be repaid.
- Borrowers have the right to know the interest rate, the total amount that must be repaid, the repayment procedures as well as the length of the repayment period and when it begins.
- The policies for refund of charges and return of financial aid funds in the case of complete withdrawal from Lewis & Clark.
- Lewis & Clark reserves the right to adjust financial aid awards if federal and/or state funding for aid programs falls short of anticipated levels.

Financial aid recipients have the following responsibilities:

- Maintain at least half-time student status.
- Remain in Good Academic Standing as described in the Graduate catalog and monitored by the Registrar.
- Make satisfactory academic progress toward your degree as defined in the satisfactory academic progress policy for financial aid.

Statement of Rights and Responsibilities

- Notify the Office of Financial Aid immediately of receipt of other assistance including external resources and other educational benefits for the academic year. Such assistance must be taken into consideration in determining eligibility for federal loan and work-study programs.
- Notify the Office of Financial Aid of changes in marital or enrollment status which may result in a revision to eligibility for financial aid.
- Provide documents upon request to validate the information provided on the financial aid application. This is commonly referred to as "verification" and provides confirmation that a student's eligibility for financial aid is being determined using accurate information.
- Secure a job and work the number of hours necessary to earn the amount of Federal Work-Study (FWS) offered if so desired. An offer of FWS is not a guarantee of employment.
- Complete the process for securing any loan funds offered if it is determined that the funds are needed. Repay loan funds received in accordance with the terms of the respective loan program.
- Pay, on time, all Lewis & Clark charges not covered by financial aid.
- Reapply for financial aid each year by the priority filing date of February 15.

Verification

go.lclark.edu/verification

Students may be asked to provide documentation to validate information provided on the aid application through a process called verification. Students who are selected must complete the verification process to confirm their eligibility for aid. Lewis & Clark may require verification to resolve discrepant information provided in the process of applying for aid or prior to consideration of special circumstances.

If selected, you will find a list of the items required to complete verification on your application status page (incoming students) or in your Self-Service account (continuing students). Please submit the requested documentation to the Office of Financial Aid.

Required verification documents may include the following:

- Student and/or spouse's federal tax return transcript*
- W-2 forms, Schedule C, and/or Schedule K-1, if applicable
- Signed verification worksheet

*The federal tax return transcript is not required if you used the IRS Data Retrieval Tool to populate income information on your FAFSA.

Revisions

Should the information used to determine eligibility for financial aid change, a revision to the financial aid award may be necessary. A revised award notification, which supersedes any previous award notification received by the student, will then be issued. Carefully review any revised award notification to determine if additional action is necessary to secure funding. Changes in awards are subject to availability of funding. Please note that financial aid revisions can occur any time new information is provided to the Office of Financial Aid, even after funds have been disbursed. The following events are examples of situations that should be promptly reported to the Office of Financial Aid, as they may result in a financial aid award revision.

1) **Change in Enrollment Status —** If a student changes programs or drops below half-time enrollment, eligibility for aid will be reviewed. Students must be enrolled at least half-time (3 credits) to be considered for federal loan programs.

2) **Receipt of Additional Assistance Including External Resources —** Aid received from sources inside or outside Lewis & Clark such as scholarships, loans, tuition waivers, or educational benefits can impact a student's eligibility for other aid programs. In most cases, receipt of such additional assistance will reduce a student's Federal Direct Graduate PLUS Loan eligibility. However, in some cases it may be necessary to reduce the amount of a need-based Federal Work-Study award.

3) **Verification Changes —** Lewis & Clark is required to make corrections to inaccurate information discovered through the verification process and to use the verified information in determining a student's eligibility for financial aid. Significant corrections to a student's original information may cause a change in eligibility and result in a revised award notification.

4) **Student Financial Changes —** If a student updates or corrects information provided on the FAFSA, it is possible that a financial aid award revision will be necessary. Students may also request that family emergencies such as involuntary job loss be reviewed to determine if a financial aid award can be revised.

Aid Renewal

Reapply online at ***FAFSA.gov.***

Renewal of Financial Aid

Financial aid awards are year specific and students must reapply for assistance on an annual basis. For financial aid purposes, summer is the first semester of the new academic year at Lewis & Clark. Continuing students who wish to be considered for need-based financial aid and/or federal student loans must file a FAFSA with the U.S. Department of Education at ***FAFSA.gov***. The FAFSA becomes available on October 1 and students are encouraged to complete the application process no later than February 15 for priority consideration.

Student Account Information

Estimating Costs

Please visit *www.lclark.edu/offices/financial_aid/grad/loan-disbursement-and-budgeting-refunds* and complete a Budget Worksheet. By subtracting anticipated financial aid from direct costs you can estimate your refund or balance due in each semester. As you complete the worksheet please note that loan origination fees will be deducted from each loan disbursement. We encourage you to complete a Budget Worksheet annually after receiving your award letter to better understand the distribution of your aid and help you plan your finances for the year ahead.

For further information regarding account statements, payment plans, and what it means to settle a student account, visit ***go.lclark.edu/student/accounts***.

Student Account Billing Statement

Student and Departmental Account Services produces statements itemizing the activity on student accounts. Fall semester statements are available in July and spring semester statements are available in November. Students can also view live account information online in the Student Account Center (*lclark.afford.com*). By each semester's due date, student accounts should be settled and the account balance brought to zero by making the appropriate payments and/or fully processing sufficient financial aid funds.

To assist students in meeting their portion of the educational costs, Lewis & Clark partners with Nelnet:Tuition Management Systems (TMS) to offer a monthly payment plan option in the fall and spring semesters (not available in summer).

Student Account Information

Disbursing Financial Aid

Financial aid will be applied to student accounts and used to address charges incurred, such as tuition and fees. Financial aid funds cannot be applied until the appropriate paperwork has been completed and the funds are received. Loan funds are disbursed evenly among the semesters of enrollment each academic year. Students enrolled in summer, fall, and spring semesters will see their loans disbursed one-third for summer, one-third for fall, and one-third for spring. Students enrolled in the fall and spring semesters will see half of their loan funds disbursed in the fall and the other half disbursed in the spring. Students receiving scholarships should refer to their scholarship notification letter for details about how the scholarship will be disbursed.

Note: Loans are disbursed evenly among the semesters of enrollment. However, your tuition charges will vary from semester to semester depending on your course load. **Plan ahead for this and budget carefully.**

Credit Balance Refunds

go.lclark.edu/refunds

Aid applied to a student account which exceeds the amount a student has been charged may be refunded to the student. Refunds will be processed after the first day of classes in each term and only when a credit balance actually exists on a student account. Refunds must be used to cover education-related expenses such as off-campus living expenses, transportation, and/or books and supplies.

Note: *Please be aware that Lewis & Clark cannot apply federal student aid funds toward fines and miscellaneous fees assessed to student accounts without the student's Title IV Authorization. For this reason, even after you receive a credit balance refund of federal student aid funds, you may still have outstanding charges on your student account. Unpaid balances may prevent future registration.*

Terms and Conditions

Satisfactory Academic Progress Policy

College policy and federal regulations require that students make adequate progress toward their intended degrees if they wish to maintain eligibility for financial aid. To retain financial aid, students must:

- Maintain a cumulative GPA of at least 2.0 at all times.
- Maintain a pace of course completion of at least 67%. Pace is federally defined as cumulative credit hours completed divided by cumulative credit hours attempted.

Compliance with this policy will be monitored annually. Students who have not met the Satisfactory Academic Progress requirements will be invited to submit a petition letter requesting reinstatement of their financial aid eligibility.

These and other financial aid policies are posted online at ***go.lclark.edu/fao***.

Withdrawal Policy

Students who officially withdraw from Lewis & Clark during the semester may be eligible for a recalculation of charges in accordance with institutional policy. Students must initiate the official withdrawal process in the Graduate Registrar's Office. Please refer to the Graduate catalog for specific information regarding withdrawal policies and procedures. Separate calculations will be done to determine how much institutional and federal aid a student is eligible to retain in light of the withdrawal.

Federal regulations may require a recalculation of federal aid eligibility if a student withdraws from, drops, or does not begin scheduled coursework offered in a modular format. Modular courses are those which do not span the length of the semester. In addition, a recalculation of aid eligibility may be required for students who cease enrollment during the course of a semester but who have not gone through the official withdrawal process. Please contact the Office of Financial Aid for additional information on the impact that withdrawing from Lewis & Clark will have on financial aid eligibility.

Sources of Assistance

The graduate school is committed to recruiting and retaining a diverse student body that incorporates multiple perspectives, cultures, learning styles, and ways of knowing. We offer scholarships to further this goal and assist qualifying students, both prospective and continuing, who need financial support to pursue their graduate education. Scholarships are awarded by individual departments. Full tuition scholarships are not available.

Sources of Assistance

Visit the Graduate School Admissions website for more information about scholarships: ***go.lclark.edu/graduate_financing***.

Counseling, Therapy, and School Psychology Scholarships

Refer to the Graduate School Admissions website for scholarship application forms, deadlines, and more information.

Counseling Psychology Diversity Scholarship

Awarded to a new or continuing student who is a member of a currently or historically underrepresented racial or ethnic group, or who has demonstrated significant commitment to serving racially or ethnically diverse populations.

Viola M. and James C. Gale Scholarship

Awarded to a new or continuing student based on financial need, personal qualities, and academic achievement.

Peggy Halsey '39 Scholarship

Awarded to a new or continuing student with demonstrated financial need.

Hearst Foundation Scholarship

Awarded to a new or continuing student who is a member of a currently or historically underrepresented racial or ethnic group, or who has demonstrated significant commitment to serving racially or ethnically diverse populations.

Christopher E. and Mardra Jay Opportunity Scholarship

Awarded to a new or continuing student who comes from a disadvantaged background or an underrepresented population, or who demonstrates financial need.

Gloria M. Lopez-Davis Scholarship

Established by Gloria M. Lopez-Davis, the scholarship is awarded to a current student in good standing in the School Psychology program who is a single parent or a student presently experiencing financial hardship.

Kurt Wehbring Annual Scholarship Fund

Awarded annually to a new or continuing student based on financial need who has demonstrated commitment to professional service in the area of domestic violence.

Sources of Assistance

Educational Leadership Scholarships

The School Counseling, Student Affairs Administration, and Doctor of Education in Leadership programs award scholarships of varying amounts to individuals based on their application and financial need. Additionally, the School Counseling and Doctor of Education in Leadership Programs offer several scholarships of varying amounts to individuals who are from an ethnic minority background and/or have demonstrated significant commitment to serving diverse populations. Facility in a second language is desirable and financial need is considered. Students admitted to these programs will be invited to apply.

Teacher Education: MAT Preservice Scholarships

Scholarships for new MAT preservice students do not require a separate application. Faculty will review admissions applications and recommend applicants for specific scholarships. Financial need as determined by the FAFSA will be considered when awarding scholarships.

Mary V. and Broughton H. Bishop Teacher Education Scholarship

Awarded annually to a new or continuing student based on financial need and/or exceptional promise in the field of education.

Laurie W. and Paul M. Copley Annual Scholarship

Awarded annually to new or continuing student based on financial need and enrollment in the Social Studies endorsement program.

The Donna C. Dermond Scholarship

Awarded annually to a new or continuing student based on financial need and personal qualities.

Carol D. Dimich Memorial Scholarship

Awarded annually to a currently enrolled nontraditional student.

Far West Recycling Math/Science Scholarship

Awarded to a new student who intends to teach mathematics or science at the middle or high school level. In addition to fluency in both English and Spanish, candidates should have a record of committed service to low-income, recently immigrated, Spanish-speaking communities in the United States.

Allen Frawley '51 Scholarship

Awarded to a new student enrolled in the secondary program in the content area of art, science, or social studies. Preference is given to students with demonstrated financial need who are the first in their families to have graduated from college.

Hall Agre Family Scholarship

Awarded to a new student enrolled in the MAT Elementary program.

Sources of Assistance

Helen E. Holt Scholarship

Awarded to a new student who demonstrates an intention to serve diverse student populations, possesses a strong academic background, and shows potential as a future teacher.

Kurkinen Scholarship

Awarded to a new student based on financial need, academic achievement, and personal qualities.

Mary Stuart Rogers Scholarship

Awarded to new students based on financial need, academic achievement, and personal qualities.

Visit ***www.lclark.edu/offices/financial_aid/teach_grant*** to learn about the TEACH Grant application process.

Federal TEACH Grant

The Federal TEACH Grant provides up to $4,000 per year for students intending to teach in high-need fields (math, science, bilingual education, English language acquisition, special education, reading specialist) at low-income schools. Upon accepting a Federal TEACH Grant, students incur a service obligation to teach full-time for four years in a high-need field at a low-income school within eight years of completing their program. Students who fail to fulfill their service obligation will see their Federal TEACH Grant converted to a Federal Direct Unsubsidized Loan with interest accrued from the point the grant was initially disbursed.

MAT students completing the ESOL endorsement as part of their degree, MAT students in the Math and Science cohorts, and MEd students with a focus in ESOL or Special Education are eligible to apply for the Federal TEACH Grant. Students in other cohorts whose career plans would allow them to fulfill the required service obligation may petition to participate.

Graduate Assistantships

Lewis & Clark offers graduate assistant positions every year to provide students the opportunity to combine theory and practice. Currently enrolled Student Affairs Administration students and applicants to that program are eligible to apply and given priority. The graduate assistant position in the Office of Health Promotion and Wellness is also open to students in the following programs: Art Therapy; Marriage, Couple, and Family Therapy; Professional Mental Health Counseling; Professional Mental Health Counseling - Addictions. For more information, visit ***go.lclark.edu/graduate_financing***.

Sources of Assistance

Tuition Waiver Program

The Tuition Waiver Program is a benefit of employment extended to eligible Lewis & Clark employees, their dependents, and their spouses. Application for this benefit is made through Human Resources. The amount a student will receive in tuition waivers in a given academic year must be taken into consideration when determining a student's eligibility for federal and state aid programs.

External Resources

External Resources

External Resources are funds awarded by an organization other than Lewis & Clark and include scholarships awarded by religious, civic, or other organizations, state and federally funded scholarships or grants not listed in this guide, or tuition benefits received from an employer. Students must notify the Office of Financial Aid of any external resource(s) they will receive in a given academic year regardless of the amount. Notification can be made by submitting a copy of the scholarship letter or using the Report/View Outside Awards section of your Self-Service account.

Inform donors to send scholarship payments directly to the Office of Financial Aid. It is institutional policy to divide scholarship funds equally between the semesters of enrollment. Scholarship donors may request a different distribution of the student's funds by providing written instructions to the Office of Financial Aid with the scholarship payment.

In most cases, receipt of external funding will result in a dollar-for-dollar decrease in the student's Federal Direct Graduate PLUS Loan or private loan eligibility. However, in some cases it may be necessary to reduce the amount of a need-based Federal Work-Study award.

Taxability of Scholarships and Grants

Scholarships and grants received in a calendar year in excess of tuition and books/supplies for that calendar year are subject to federal income tax. Lewis & Clark is not responsible for notifying students of the taxable amounts of grants and scholarships. The Office of Financial Aid cannot serve as a tax consultant or advisor. Detailed information concerning the taxability of scholarships and grants can be found in IRS Publication 970 Tax Benefits for Education, on ***www.irs.gov***, or by consulting a personal tax advisor.

Work Opportunities

Work Opportunities

Most graduate students find their busy schedules incompatible with working part-time on campus. However, interested students may contact the Office of Financial Aid for information on eligibility for Federal Work-Study. The Federal Work-Study (FWS) program provides employment opportunities for students who demonstrate financial need. For more information, please visit ***www.lclark.edu/offices/human_resources/jobs/students***.

Loan Programs

! Important Info on Federal Direct Loans

All first-time borrowers will be required to complete a Federal Direct Loan Master Promissory Note and Entrance Counseling to receive Federal Direct Loan funding. These steps can be completed at ***StudentAid.gov***.

Federal Direct Loans

- Please see the chart below for current loan origination fees and interest rates.
- Loan origination fees are calculated on the gross loan amount. Every loan disbursement will be reduced by the loan fee. Please be aware of these fees when completing the Budget Worksheet.
- The borrower is responsible for the interest that begins accruing on the Federal Direct Unsubsidized and Graduate PLUS Loans as soon as they are disbursed. Interest may be paid during periods of enrollment or deferred until the borrower enters repayment. At repayment, accrued interest will be capitalized and added to the principal amount of the loan so that interest will accrue on an increased principal amount during repayment.
- Federal Direct Loans borrowed for a two-semester academic year will be disbursed in two equal disbursements. The first half will be disbursed to the school at the beginning of the fall semester and the second half will be disbursed at the beginning of the spring semester. Loans borrowed for a three-semester academic year will be disbursed in thirds at the beginning of each semester.
- Repayment begins six months after you graduate, leave school, or drop below half-time enrollment.
- The standard repayment period is ten years, although extended and income-driven repayment options are available.

Loan Type	Origination Fees		Interest Rates	
	First Disbursed Oct. 1, 2021 – Sept. 30, 2022	First Disbursed Oct. 1, 2022 – Sept. 30, 2023	First Disbursed July 1, 2021 – June 30, 2022	First Disbursed July 1, 2022 – June 30, 2023
Unsubsidized Loan	1.057%	TBA	5.28%	TBA
Graduate PLUS Loan	4.228%	TBA	6.28%	TBA

Loan Programs

Loan Processing Steps:

1) Log into ***WebAdvisor***.

2) Click the link for Financial Aid Self-Service.

3) Navigate to *My Awards* and accept/decline your loans.

4) Scroll to the bottom of the page to view your *Loan Requirements Checklist*.

5) Complete the required steps on ***StudentAid.gov***.

6) If you requested the Grad PLUS Loan, submit a PLUS Loan Application on ***StudentAid.gov.***

William D. Ford Federal Direct Unsubsidized Loan

- Federal Direct Unsubsidized Loans are available regardless of demonstrated financial need.
- Graduate-level students may borrow up to $20,500 per academic year through the Federal Direct Unsubsidized Loan program.

Federal Direct PLUS Loan for Graduate Students

- The Federal Direct Graduate PLUS Loan program allows creditworthy students to borrow up to the cost of attendance minus all other financial assistance. A separate application involving a credit check is required.
- You may borrow less than the maximum amount shown on your award letter.
- **Students should access the full amount of their Federal Direct Unsubsidized Loan before borrowing the more expensive Federal Direct Graduate PLUS Loan.**

For more information about private loans, visit ***go.lclark.edu/fao*** and click on Loan Information and Processing, then Private Loans.

Private Education Loans

- Private education loans can be used to cover educational expenses not already covered by federal student loans or any other source of aid.
- Some private lenders will approve loans for students enrolled **less than half-time** or **non-degree** students in certificate, license, or endorsement-only programs.
- Approval is based on an individual's creditworthiness.
- Students who do not meet a lender's credit qualifications may be able to apply with a creditworthy co-signer.
- Interest rates, grace periods, repayment options, and fees vary considerably from lender to lender.
- Students are encouraged to maximize borrowing under federal education loan programs before pursuing private education loan funding.

Glossary

Frequently used financial aid terms and definitions can be found at ***https://www.lclark.edu/offices/financial_aid/glossary***.

College Contact Information

Financial Aid Office

Phone: 503-768-7090
Fax: 503-768-7074
Email: *fao@lclark.edu*
Website: *www.lclark.edu/offices/financial_aid/grad/*

Student and Departmental Account Services

Phone: 503-768-7829
Fax: 503-768-7908
Email: *accountservices@lclark.edu*
Website: *www.lclark.edu/offices/account_services*

Graduate School Admissions Office

Phone: 503-768-6200
Fax: 503-768-6205
Email: *gseadmit@lclark.edu*
Website: *www.lclark.edu/graduate/offices/admissions*

Graduate Registrar's Office

Phone: 503-768-6030
Fax: 503-768-6035
Email: *gradreg@lclark.edu*
Website: *www.lclark.edu/graduate/offices/registrar*

Human Resources — Student Employment

Phone: 503-768-6266
Fax: 503-768-6233
Email: *hr@lclark.edu*
Website: *www.lclark.edu/offices/human_resources/jobs/students*