

# Federal loans not available for LTCC students

By Kathryn Reed

Lake Tahoe Community College is one of 17 community colleges not offering federal loans.

“We try to encourage students to not get involved with student loans while in community college. Our tuition fees are very low cost, and if a student is financially needy, they almost always can get their fees waived through the Board of Governors fee waiver,” LTCC President Kindred Murillo told *Lake Tahoe News*. “Our philosophy is to ensure our students transfer to four-year colleges as debt-free as possible.”

It costs about \$1,200 a year in tuition fees for a full-time student at a California community college. This is the least expensive in the country.

One reason the two-year institutions are not offering federal loans is because in 2014 if a school has a default rate of more than 30 percent for three consecutive years, the federal government could issue sanctions.

“I don’t believe a California community college campus has ever been sanctioned,” said Debbie Cochrane, research director for the Institute for College Access & Success, told the *Modesto Bee*. “To be sanctioned, you have to have high (default) rates with no mitigating circumstances.”

Community college students also have access to Pell grants. That money can be used for books and living expenses. There are scholarships and other financial aid available, too.

Murillo added, “With the recent national concerns for the high level of student debt, this seems to be a prudent course of

action for most students.”