

Welcome to Joliet Junior College. This handbook will help you understand what aid is available, your award letter and the policies of the Financial Aid Office. Your award is based on the information you provided on the 2011-2012 Free Application for Federal Student Aid (FAFSA). As an aid recipient, you will be responsible for requirements mandated by federal regulations and state statutes. If you have questions, advisors are available to assist you.

Our goal is to provide quality customer service, deliver financial aid in a timely manner, and help you understand what aid is available and the processing deadlines.

Keep in mind that the financial aid process is yearly, and the FAFSA is to be submitted the spring semester before the fall semester you plan to attend.

We wish you success in the coming year.

Joliet Junior College
Financial Aid/Veterans Office

Table of Contents

How to Begin the Financial Aid Process

Awarding Criteria

Understanding Your Award Letter

Types of Federal Aid

Federal Work-Study Program (FWS)

Joliet Junior College Direct Loan Information

State of Illinois Monetary Award Program (MAP Grant)

Illinois MAP Grant

Book Voucher

Financial Aid Posting / Disbursement

Rights and Responsibilities

Financial Aid Standards of Progress

Additional Information

Withdrawal and Refund Policy

Financial Aid and Award Programs

How to Begin the Financial Aid Process

Follow these steps to complete the application process.

JOLIET JUNIOR COLLEGE

Title IV School Code 001699

Financial Aid Checklist

For FALL 2011, SPRING AND SUMMER 2012

STEP 1: Complete the 2011-2012 Free Application for Federal Student Aid (FAFSA) online as soon as possible. The website is www.fafsa.gov. You may print a worksheet from at <http://www.fafsa.ed.gov/fotw1112/help/ffdef44.htm> to complete before entering it online. Financial information from 2010 is required to fill out a FAFSA (W2 forms, Federal 1040's).

When you fill out your FAFSA you will be prompted to apply for a pin number, which will be assigned to you immediately on the screen. Be sure to keep this for your records; you will need this pin every year to apply for FAFSA. JJC's Title IV School code is **001699**.

STEP 2: You **must** also complete the JJC online admissions application at www.jjc.edu in order for our office to begin processing your financial aid application.

STEP 3: Complete your JJC Financial Aid File:
JJC forms can be found online at www.jjc.edu/info/fa-forms.

- All financial aid students must **print out and complete** the JJC Financial Aid Rights and Responsibilities for 2011-2012.
- All students are required to take the Standards of Progress Quiz online at www.jjc.edu/info/fa-checklist.
- Any additional documents required will be listed on eResources.

ATTENTION: JJC Financial Aid/Veterans Office will be utilizing eResources and your JJC student email account for you to access pertinent information regarding your financial aid account (such as missing information, award information and correspondence as required).

All requested items must be submitted to the JJC Financial Aid Office by June 15, 2011 to insure processing completion before payment due dates. Students that unable to meet the June 15th deadline are still encouraged to complete their financial aid file, but are responsible for payment. Your award notification will be sent to your JJC email account.

STEP 4: Investigate and apply for scholarships. JJC scholarships may be found at www.jjc.edu. The JJC website also has a listing of additional websites that may assist you in searching for scholarships.

Awarding Criteria

Cost of Attendance (student budget) represents the amount of money or resources you will need for the academic year based on your projected enrollment. These costs include tuition, fees, books, supplies, housing, transportation, and miscellaneous expenses. This figure is not a total amount owed to the college by you; it is an estimate of your costs for the academic year.

Parent Contribution (applies to any dependant student) is the expected family contribution amount that your parents are expected to contribute toward your educational expenses based upon the information on your financial aid application.

Student Contribution is the amount you are expected to contribute toward your own educational expenses base on the information provided on your financial aid application.

Financial Need is defined as the difference between the cost of attendance and the parent/student contribution.

Cost of Attendance
- Parent Contribution
- Student Contribution
= Financial Need

Once your financial need has been determined, the Office of Financial Aid assembles your financial aid “award package”. This package may consist of scholarships, grants and federal work-study. Each package is based on your academic level, enrollment hours, aid preference, and availability of financial aid resources.

Students Enrolled in a Degree or Certificate Program The Illinois Student Assistance Commission (ISAC) awards all eligible residents of Illinois a Monetary Award Grant. If you are eligible for a Federal Pell Grant, a Federal Supplemental Educational Opportunity (FSEOG)) may be awarded. The next financial aid source awarded would depend on the aid preference you indicated on your FAFSA.

If you indicated **loans only**: You are to request a Direct Loan application and complete it for processing.

If you indicated **work only**: Federal work-study will be awarded.

If you indicated **both work and loan**: Federal work-study would be awarded, and you are to request a Direct Loan application.

Non-Degree Students Undeclared and non-degree seeking students are not eligible for financial assistance.

Adjustments to Financial Aid Packages The Office of Financial Aid reserves the right to adjust your award package without prior notice. Award packages may be increased, decreased, or canceled for reasons that include, but are not limited to, the following:

- failure to respond to the award letter or request for information;
- outside resources that were not originally taken into account (scholarship);
- factors making you ineligible for the aid awarded (i.e., non-enrollment, failure to maintain satisfactory academic progress);
- changes were made in institutional, federal, or state policies and/or regulations since the time of your original award;
- you or the Office of Financial Aid made changes on your Student Aid Report (SAR);
- change in course schedule during the semester.

Understanding Your Award Letter

Your Financial Aid Award Letter contains important information about the aid that you have been offered and how to accept or reject it.

Financial Aid Notification

- Your financial aid package is based on your demonstrated financial need. This is determined by subtracting your expected family contribution, as determined by the Free Application for Federal Student Aid, from the cost of attendance at JJC.
- Your award letter may include scholarships, grants and work-study awarded through the Financial Aid Office.
- To determine loan eligibility the student must submit a Student Loan Request Form. Please refer to the page on student loans for more information.
- Your grants are based on the review of your complete financial aid file and estimated on full-time enrollment.
- If you are enrolled in less than 12 credit hours, your grant(s) may be less than the amount shown on the Award Letter.
- If you register for any summer session, your aid will be applied within two business days.
- Financial aid will be applied to your account 10 days before the semester starts or the date of your award letter, whichever is later.

Student Responsibilities

- Students who are awarded grants **do not** have to accept them on eResources. They will automatically be accepted for you.
- Loan and/or College Work Study students must accept or reject these funds on eResources in order to receive the funds.
- The act of accepting your loan award on eResources signifies that you have read and understand the obligations and responsibilities.

Book Voucher Consideration

A book voucher is an advance on your Pell Grant to assist with the purchase of your textbooks.

Note: The book voucher is only available for students who have Pell grant eligibility and may not reflect the actual Pell amount available. Vouchers can be printed from the JJC eResources Web page at www.jjc.edu/eresources.

Types of Federal Aid

This section will review all of the major financial aid programs at Joliet Junior College. By completing the Free application for Federal Student Aid (FAFSA), you are automatically considered for each of the major programs offered at Joliet Junior College.

Federal Pell Grant

The Federal Pell Grant is a federally funded program awarded to any eligible degree-seeking students who demonstrate significant financial need. Students are eligible to receive aid from one institution at a time.

In the 2011-2012 academic year Pell Grant awards will range from \$555-\$5550 per year. The grant can be used toward educational costs, including books, supplies, transportation, etc. If you are eligible to receive the Pell Grant, the amount of your award will be determined by the number of hours you are enrolled at JJC. Refer to the chart below:

Number of Hours enrolled @ term	Percentage of Pell Grant
12+ hours	100% of award
9-11 hours	75% of award
6-8 hours	50% of award
1-5 hours	25% of award*

** Students who are eligible to receive \$860 or more per term at the full-time rate will receive 25 percent of their award. If you are receiving less than that amount, contact your financial aid officer.*

Federal Supplemental Educational Opportunity Grant (FSEOG)

Like the Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG) is a federally funded program for eligible students who demonstrate significant financial need. Only students who are eligible to receive the Pell Grant will be considered for FSEOG. For the 2011-2012 academic years, FSEOG will range from \$150-\$600 per year.

Federal Work-Study Program (FWS)

Federal Work-Study is awarded to undergraduate students with financial need. The FWS program is a form of financial aid that allows you to earn money to pay for your educational expenses. Having the award on your award letter is not a guarantee of a job, nor a guarantee that you will earn the entire award amount if you are hired as a work-study student. Students are placed in jobs on a first-come, first-serve basis.

Frequently Asked Questions

If I am awarded work-study funds, how do I find a job?

It is your responsibility to find a job if you are awarded work-study funds. The Office of Career Planning and Services, D-1010, posts job opportunities frequently on www.jjc.edu/careers. Follow the instructions for applying for a student worker position.

How much will I make?

Federal work-study salary will be at least the current federal minimum wage, but it may be higher, depending on the type of work you do and the skills required. The amount you earn can't exceed your total federal work-study award. You will be switched to JJC funds when you have used all of your work-study allotment.

How will I be paid?

Federal work-study students are paid by the hour. Pay periods are bi-weekly. All checks are distributed by the Service Center. You have the option of picking up your check, having it mailed or using direct deposit.

Are federal work-study jobs on campus or off campus?

Both. If you work on campus, submit your application to the designated department who posted the position. America Reads/America Counts tutors are positions off campus. Submit your application to the Financial Aid Office.

How many hours a week can I work?

Federal regulations state that a student can work up to 20 per week while school is in regular session and up to 40 hours per week over the summer session and when classes are not in session. Students can split their hours in more than one department.

Joliet Junior College Direct Loan Information

These loans are made through the William D. Ford Federal Direct Loan (Direct Loan) Program, which is administered by the U.S. Department of Education. The interest rate on these loans is 4.5 percent. First-time borrowers are required to sign a “Master Promissory Note” agreeing to the repayment of these loans plus the interest accrued. Both the subsidized and the unsubsidized loans have an origination fee of 2 percent of which 1.5 percent is rebated provided that you make your first 12 payments on time.

Direct Subsidized Student Loans: Interest is not charged while you are in school at least half-time, during your grace period or during deferment periods. To receive a Direct Subsidized Loan, you must have financial need. Your school will determine if you are eligible for a Direct Subsidized Loan.

Direct Unsubsidized Student Loans: Interest is charge while you are in school and during grace and deferment periods.

Direct Loan Limits for Undergraduate Students Effective July 1, 2011:

The first year base (grade level 1, 0-31 earned hours) subsidized/unsubsidized annual loan limit will be \$5,500.

The second year base (grade level 2, 32 or more earned hours) subsidized/unsubsidized annual loan limit will be \$6,500.

Direct PLUS Loans: This is an unsubsidized loan for parents to help pay for the cost of a dependent student’s education. Interest is charged during all periods. The interest rate on this loan is 7.9 percent. The Parent Plus Loan has an origination fee of 4 percent of which 1.5 percent is rebated provided the parent makes the first 12 payments on time. Parents must complete a credit check as well as a promissory note before this loan is processed.

Important Loan Information

- An entrance loan interview quiz is **required** to be completed by a first year, first time borrower, transfer student, or a continuing student who has not borrowed a student loan in the past from JJC.
- Upon receipt of your award letter and promissory note, it is your responsibility to complete and submit them two weeks before *the start of the semester* or you will be responsible for payment. Deadlines for file completion dates still apply, as noted on the financial aid website. Complete a promissory note if needed at www.dlenote.ed.gov/empn/index.jsp.
- Be aware that a student loan is financial aid and that you are bound by the Standards of Progress policy. In case of financial aid termination, you are responsible for payment of tuition and fees.

- Non-credit classes, G credit classes, and NA classes, such as NA 101, are not coverable by loan funds.
- Be aware that loans are not distributed until AFTER 30 days into each semester. Student loans are paid out in two disbursements.
- A financial aid hold does not release you from your responsibility for tuition and fees if you drop classes after the refund date.
- Be aware that if you are currently receiving work study, this will affect your loan eligibility.

Direct Loan Counseling

Loan counseling is a federal requirement for students borrowing under the Direct Loan program. It can be completed online at www.StudentLoans.gov.

Click on entrance or exit counseling and proceed as instructed. Upon successful completion of the counseling session quiz, submit the 'Rights and Responsibilities' checklist to our office. Exit counseling is required for graduation candidates.

State of Illinois Monetary Award Program (MAP Grant)

The Monetary Award Program (MAP) Grant is awarded by the State of Illinois to residents attending Illinois colleges and universities. The state funds the program and awards eligible recipients based upon the availability of funds by the General Assembly of Illinois.

By filing the FAFSA and agreeing to share that information with the Illinois Student Assistance Commission (ISAC), you will be considered for the MAP Grant. If you meet the eligibility requirements for the MAP Grant, an award is included on your award letter.

Eligibility for a MAP Grant is tracked by the equivalent number of credit hours of MAP benefits paid on your behalf. This is called MAP paid credit hours. Payment for each term is made according to the equivalent number of credit hours eligible for MAP payment, with a minimum of three and a maximum of 15 MAP paid credit hours. The following chart details eligibility based on credit hours.

Hours Enrolled	Percentage of MAP
15+	100%
14	93%
13	87%
12	80%
11	73%
10	67%
9	60%
8	53%
7	47%
6	40%
5	33%
4	27%
3	20%
0-2	0%

If a MAP Grant is not included in your award letter, you are not eligible for this grant for one or more of the reasons listed below:

you (or your parent, if dependant) are not an Illinois resident;

you applied after the deadline; or

you have reached the maximum number of MAP paid credit hours of 75; or the information submitted on your FAFSA application indicates ineligibility.

Illinois MAP Grant

What is MAP?

The Illinois Monetary Award Program (MAP) is available from the Illinois Student Assistance Commission (ISAC) to Illinois undergraduate students who are enrolled in at least three credit hours in an approved program. The grant is applied to in-district tuition and mandatory fees only. It does not cover class or lab fees. It is extremely important to apply as early as possible for this award as funds may be limited.

To apply for an Illinois MAP Grant, you must first meet the following general eligibility requirements:

- U.S. citizen or eligible non-citizen;
- have a high school diploma, GED or pass the Ability to Benefit Test;
- be enrolled in classes leading to a U.S. Department of Education approved certificate or degree. Check this list for ineligible degree/certificates at www.jjc.edu/info/financialaid;
- not be in default on a federal student loan;
- maintain Satisfactory Academic Progress. Refer to www.jjc.edu/info/financialaid;
- have resided in Illinois for at least one year prior to the start of the academic school year. You will be required to submit proof of your Illinois residency before you are awarded an Illinois MAP Grant. For dependent students, your parents must be Illinois residents.

Students need to complete the Free Application for Federal Student Aid online at www.fafsa.gov after January 1 as soon as possible as only a limited amount of funds are available for the Illinois MAP Grant.

Notification of your award

You will receive an award letter from the Financial Aid Office notifying you of your maximum MAP Grant eligibility. It is based on 15 semester hours. If you do not register for 15 semester hours, your MAP award will be adjusted accordingly based on the actual number of hours registered. Students must register for a minimum of three semester hours. The MAP Grant is limited based on the number of applicants and funding levels appropriated by the Illinois General Assembly. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP Grants are possible.

75 MAP Paid Credit Hours

A MAP paid credit hour is an equivalent number of credit hours of MAP benefits paid on your behalf. The Illinois Student Assistance Commission (ISAC) will track the number of MAP paid credit hours you receive. Once you have reached 75 MAP paid credit hours, you must be classified as a junior to continue receiving your MAP award. Since Joliet Junior College is a two-year community college, once you have reached 75 MAP Paid Credit Hours, you will no longer be eligible to receive a MAP Grant at Joliet Junior College.

Transfer from another college

If you are transferring from another college and have already reached the 75 MAP paid credit hour limit, you will not be eligible for a MAP award since we cannot classify students higher than a freshman or sophomore.

Book Voucher

A book voucher is an advance on your Pell Grant to assist in the purchase of your textbooks. Book vouchers are available during the beginning of the semester. A book voucher is an **estimated advance** on your financial aid funds and will be deducted from your disbursement of awards just as tuition and fees are deducted.

In order to receive a book voucher, you must meet the following criteria:

- be admitted to an approved certificate or degree-seeking program;
- be Pell eligible;
- Have enough financial aid to cover your tuition and fees, plus the cost of your books; and
- maintain satisfactory academic progress.

To obtain a book voucher, follow the directions listed below:

1. Go to the PELL Voucher process found on the eResources page under Financial Information.
2. Use your eResources username and password to access the system. If you do not know these go to the “Getting Started With eResources” area to retrieve this information.
3. When asked if you wish to generate a voucher, read the important notes on the screen and click on “Generate Your Contract NOW” to accept the voucher.
4. Your voucher will display on the screen. You **MUST** print multiple copies: one for you to keep and two for the bookstore. If you plan to visit only one bookstore, print three copies. If you go to more than one bookstore, print five copies.
5. When you click on "Click to Print Agreement", you will need to select the printer of your choice as well as the number of copies. After the printing is done, click on "Done, I have ALL my copies".
6. Take all three copies, along with your books, to the “Charge Desk” in Aisle 4 of the Bookstore.

If you receive a book voucher and drop or change your schedule after your voucher is printed, it will be your responsibility to repay the advance you received. A hold will be placed on your account, and future registrations will be prohibited until the amount is paid in full.

Financial Aid Posting/Disbursement

Disbursement of Aid

Pell grants, state grants, and loans are posted to your student account. Your grant aid will first be applied to any charges (tuition, fees, books, supplies, etc.) on your account 10 days before the semester begins.

Distribution of Refund Checks

If funds are remaining from your financial aid awards after all current JJC charges are paid, you are due a refund check. ALL refund checks will be mailed. There is no exception to this process. If you have moved, please change your address with the Admissions Office. Your refund check will be mailed to the address on record with that office. The estimated disbursement dates for aid (not including loans) are as follows for 2011/1012:

Fall 2011	Spring 2012	Summer 2012
November 6, 2011	March 26, 2012	July 30, 2012

Disbursement of Federal Direct Subsidized and Unsubsidized Loans

Typically, direct loan proceeds are awarded based on the anticipated academic terms of a student's enrollment. Students are awarded loans on a nine-month (fall and spring) basis. Summer loans are processed and disbursed based on its term dates. Borrowers must be enrolled in a minimum of 6 eligible credit hours to receive a loan. Loan disbursement process begins 30 days after the first day of class during the term that the student is enrolled. To receive the second installment of your Direct Loan you must be registered for at least six hours at the time of the posting of your second installment.

Disbursement of One-Term Loans

The federal government requires multiple disbursements on a loan in which the period of enrollment is one semester. Therefore, if you have accepted a Direct Loan for one term only, your loan will be disbursed in two installments. The first disbursement occurs 30 days after the first day of class and then at the terms calendar midpoint.

Estimated second disbursement dates (For One-Term Direct Loans Only)

Posting to Student Account

Fall 2011	Spring 2012	Summer 2012
October 23, 2011	March 05, 2012	July 09, 2012

Late-Start Classes

Your disbursement may be delayed if you are enrolled in late-start classes. If you drop a late-start class after your financial aid is disbursed and your total enrollment is less than six hours, your loan(s) will be canceled and your grants may be adjusted. You will be billed for any monies received.

Rights and Responsibilities

When you accept an award from Joliet Junior College, you are entering into an agreement with the college. There are certain rights and responsibilities related to this agreement. You should clearly understand them before you accept any financial aid award(s).

Student Rights

You have the right to:

- know what financial aid is available, including information on all federal, state, local, and institutional financial aid programs.
- expect fair and equitable treatment from the Financial Aid Office staff. It is the goal of the office to assist all students promptly and professionally throughout the financial aid process.
- know the interest rate on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must repay, and what cancellation or deferment provisions apply.
- request reconsideration of your financial aid package. If your financial circumstances have changed, you must submit a Special Circumstance form to the Financial Aid Office.
- know how satisfactory academic progress is measured and how you can reestablish eligibility for federal financial aid if you fail to meet the standard.

Student Responsibilities

You are responsible for:

- understanding if your financial aid does not completely cover your tuition bill, you are responsible for making payment immediately to the Service Center. The student must realize that until all requested information has been submitted, reviewed and verified, financial aid will not be credited to your student account.
- completing the Standards of Progress quiz and reviewing the policy. You must meet all of the guidelines to continue receiving financial aid.
- making copies of all documentation that is requested in advance of submitting them to the Financial Aid Office.
- being admitted into a degree-seeking program during the term(s) that you wish to receive financial aid. Not all classes nor majors are eligible for financial aid, including student loans. Refer to the Financial Aid web site for a list of ineligible programs.
- reapplying for financial aid each year. You cannot receive financial aid from two schools during the same semester.
- understanding that at any time enrollment drops below 6 credit hours, the Federal Student Loan is canceled as well as any remaining disbursements. The student will be responsible for any remaining balance.
- understanding that a loan request form, a signed award letter and a signed promissory note must be on file in the Financial Aid Office two weeks prior to the start of the semester or you will be responsible for payment.
- understanding if you completely withdraw from school or receive all Fs due to non-attendance, you may be required to repay a portion of your financial aid. The student

- must consult with a financial aid advisor before dropping his/her courses and be aware of the Title IV Refund Policy.
- dropping your classes and paying a remaining balance after any earned aid is applied.
- understanding financial aid refund checks are disbursed once a semester after midterm. Check amounts are based on any balance remaining after tuition, fees and book charges, and other authorized charges are paid, and are subject to enrolled hours.
- understanding Illinois Incentive for Access Grant, Federal Work Study and Federal Student Loan programs require enrollment in a minimum of 6 credit hours.
- understanding that a financial aid advisor may request additional documentation at any time.
- not being in default on any loan previously received at any institution.
- obtaining the information on when and how your financial aid funds will be disbursed.
- providing all requested documentation to the Financial Aid Office accurately and in a timely manner.
- completing an entrance and exit interview for any student loans received at JJC.
- understanding the college's refund policy.
- paying any balance from a prior semester. Failure to do so will prevent you from receiving your current semester refund.

Changes in Eligibility

You must immediately notify the Financial Aid Office, in writing, if you receive any aid (loan, grants, tuition waiver, stipend, and graduate assistantship) not considered as part of your original financial aid package reflected on your award letter.

Adjustments Made by the Office of Financial Aid

The Financial Aid Office reserves the right to adjust your award package without prior notice. The reasons for this include, but are not limited to, the following:

- failure to respond to the award letter or request for information.
- outside resources that were not originally taken into account.
- factors making you ineligible for the aid awarded (i.e., lack of enrollment, satisfactory academic progress cancellation, etc.).
- changes in institutional, federal, or state policies and/or regulations.
- changes made by you or the Financial Aid Office on your Student Aid Report (SAR).
- award packages may be increased, decreased, or canceled for one of the reasons noted above, or for a variety of other reasons. You may receive an award letter stamped "Revised" if your award package is adjusted.
- not attending classes.
- changes in student schedule during the semester.

Financial Aid Standards of Progress

In order to comply with Title IV Department of Education regulations, JJC Financial Aid Office (FAO) has set a Standards of Progress policy for financial aid. According to federal and state guidelines, students must maintain these standards in order to be eligible to receive and maintain financial assistance. Continuing students at JJC and students who are transferring from other schools must meet all criteria of the Financial Aid Standards of Progress policy each enrolled semester to be eligible for financial aid. These three requirements pertain to all students applying for financial aid whether or not you received financial aid in the past.

THE FINANCIAL AID PROGRAMS LISTED BELOW FOLLOW THESE GUIDELINES.

Federal Pell Grant

Federal SEOG Grant

Academic Competitiveness Grant

Federal Direct Student Loans

Federal Work Study

ISAC MAP (Illinois Student Assistance Commission Monetary Award Program)

ISAC IIA (Illinois Student Assistance Commission Illinois Incentive for Access)

1. **COMPLETION RATE REQUIREMENT** - At the end of each semester, you must have satisfactorily completed **66.66 percent** of cumulative attempted hours, including any accepted transfer credits. If you completely withdraw from your courses, you may have to repay a portion of your financial aid. Before withdrawing from a course, you should consult with a financial aid advisor to check future financial aid eligibility. In addition, if you stop attending class, you are not automatically dropped from your courses. You are responsible for withdrawing from your courses. NOTE: Beside letter grades of A, B, C, and D, cumulative attempted credit hours also include F, W, I (equivalent to an F until complete), TE grades and any accepted transfer credits from other institutions. In addition, remedial courses are counted toward the total number of hours permitted under financial aid.
2. **GRADE POINT AVERAGE (GPA) REQUIREMENT** – You must maintain a grade point average that is consistent with the graduation requirements for your program along with the minimal grade point average as indicated below.

<u>CREDIT HOURS</u> <u>ATTEMPTED</u>	<u>MINIMUM</u> <u>CUMULATIVE GPA</u>
0-12	1.75
13-32	1.85
33-48	1.95
49 – 64 and up	2.00

3. **ATTEMPTED CREDIT HOURS REQUIREMENT** – If you have attempted credit hours in excess of 150 percent of the program's required hours, you are immediately terminated and ineligible for Title IV financial aid. NOTE: Beside letter grades of A, B, C, and D, attempted credit hours also include F, W, I, TE grades and any accepted transfer credits from other institutions. In addition, remedial courses are counted toward the total number of hours permitted under financial aid.

Example:

A student pursuing a 64 credit hour associate degree program may attempt 96 credit hours for that particular degree program. The calculation is as follows:

Number of credit hours for degree from catalog X 1.5 = total amount of attempted credit hours
(64 credit hours X 1.5 = 96 hours) allowed

If you change your major, the number of attempted credit hours limit may also change. Please consult with a financial aid advisor if this should occur.

NOTE: If you do not comply with all three requirements at the end of the semester, you will be placed on either financial aid probation or termination status. If placed on probation, you will receive aid for one additional semester. If you fail to comply with the standards for a second consecutive semester, not including summer, your financial aid will be terminated. A written notice of ineligibility will be mailed to you along with a copy of the of the appeal procedures. You can appeal for reinstatement of your financial aid. Please follow reinstatement procedure # 1.

REINSTATEMENT PROCEDURE – Please review the options below carefully.

1. You may appeal your termination status only. An appeal form and required supporting documentation must be submitted to the Standards of Progress Appeal Committee. The form can be obtained from the Financial Aid Office. Please follow the steps closely on the appeal form. The committee will review all complete appeal requests. The decision of the Standards of Progress Appeal Committee is final.

Submission of an appeal form does not guarantee reinstatement of financial aid. You are still responsible for payment of classes until the appeal committee has reviewed the appeal and supporting documentation. You may seek out other funding sources (ex: Dislocated Workers, Department of Rehabilitation Services, Displaced Homemakers, etc.) or use your own resources to pay for the classes. If the appeal is approved, you will be reimbursed accordingly.

2. If you do not appeal or the appeal is denied, you must meet all standards of progress guidelines during the semester(s) in which you do not apply for and/or receive financial aid. This means you must maintain your GPA, maintain 66.66 percent of your cumulative attempted credit hours and does not exceed the attempted credit hour limit for your program. You must contact the Financial Aid Office in writing so a financial aid advisor can review your academic record and consider you for reinstatement.

ACADEMIC SUPPORT

If you are having difficulty with your courses, you should seek out assistance from your instructor and/or contact one of the following departments for academic support:

<u>OFFICE</u>	<u>LOCATION</u>	<u>PHONE NUMBER</u>
Counseling	J1037	(815) 280-2673
Career Services	D1010	(815) 280-2756
Project Achieve	H1001	(815) 280-2456
Academic Skills Offices	J2033	(815) 280-2539
StAR- Student Accommodations and Resources	J2009	(815) 280-2613

PLEASE TAKE ADVANTAGE OF THESE SERVICES.

Additional Information

Tuition Payment

When you register for classes your registration is NOT complete until you meet one of these conditions:

1. Pay all tuition and fees by the payment deadlines
2. Have signed a payment plan agreement at the cashier's office by the payment deadline
3. Be awarded financial aid by the payment deadline

Application Renewal

You must file a separate Free Application for Federal Student Aid (FAFSA) each academic year to be considered for aid. We encourage you to complete your application by May 1 for the following fall enrollment.

Refunds

After your aid has been applied to the balance of your account, remaining funds will be sent to you. If you have an outstanding balance from a previous term, you must pay it before your current refund check is released. All refund checks are mailed.

Educational Tax Credits

In 1997, the federal government passed the Taxpayer Relief Act designed to give families certain tax credits for college expenses. Included in the plan are the Hope Tax Credit, Lifetime Learning Credit, Tuition and Fee Deduction and a Student Loan Interest Deduction. You can check with your tax preparer to see if you are eligible for one of these credits.

Scholarships

Scholarships are awarded based on student's academic achievement and/or financial need. There are a variety of scholarships awarded by the Joliet Junior College Foundation. There are many scholarships offered and awarded by private corporations and non-profit organizations each year. While it is your responsibility to search and apply for such scholarships, there are scholarship services available to assist you in your search, such as:

www.fastweb.com

www.collegeboard.org

Summer Aid

Financial aid for the summer term is limited to the following:

- any Pell eligibility after fall and spring is paid;
- Federal Work-Study;
- Federal Direct Loan.

You do not need to complete a separate application for Summer Pell Grant. You do need to complete a summer loan application if you want a loan for summer courses. Once you register, we will determine your eligibility. If you are on probation, we will not apply aid

until your spring grades post. Any remaining funds after tuition, fees, and books are paid will be disbursed at the end of July.

Veterans Educational Benefits

The Veterans Affairs Office is located within the Financial Aid Office, J-1045, and provides veterans, reservists/guardsmen, and dependants of veterans with information on the different federal and state programs available, the qualifications for each and the application procedures. Programs available at JJC include Illinois Veterans Grant, Illinois National Guard Grant, MIA/POW Scholarship, Veterans Vocational Rehabilitation, and all chapters of the Montgomery GI Bill.

For more information, the Veterans Education Benefits Handbook is available in the Financial Aid Office, as well as on the JJC website, under the “financial aid” quick link. You may also contact our office by phone at (815) 280-2209 or email Cheryl Hlavac at www.chlavac.jjc.edu. We encourage anyone who may be eligible to take advantage of these benefits, and we are committed to providing the finest service that we can offer to America’s veterans.

Special Circumstances Appeal

“Special circumstances” are unusual situations that affect a family’s ability to pay for college. The most common types of circumstances are: (1) lost or reduced income; (2) death, separation, or divorce of parents; (3) excessive medical and/or dental expenses. If you (or your parents) experience a change in financial situation due to unusual circumstances, you should contact the Financial Aid Office, complete the Special Circumstances form and attach the relevant documentation.

Dependency Appeal

Your dependency status is determined when you complete the Free Application for Federal Student Aid (FAFSA). If you are considered “dependent”, your financial aid eligibility is based on your income and assets plus your parents’ income and assets. You may request special consideration of your student status for financial aid purposes if you do not meet the requirements to be considered an independent student, you believe your particular family circumstances warrant further evaluation. Complete the Dependency Appeal form and attach the relevant documentation.

In reviewing a dependency appeal the Financial Aid Office adheres to the following principles:

1. The basis of your appeal must be rooted in circumstances that are unusual.
2. Appeals are treated individually, on a case-by-case basis.
3. The following situations do not, by themselves, qualify as unusual circumstances in order to grant an appeal:
 - parents refuse to contribute to the student’s education;
 - parents are unwilling to provide information on the FAFSA or for verification;
 - parents do not claim the student as a dependent for income tax purposes;
 - student demonstrates total self-sufficiency;
 - you and your parents “don’t get along”;
 - you are a single parent or pregnant.

Withdrawal and Refund Policy

Any class drops/withdrawals, adds, or changes at any time during the semester can affect your financial aid. You should check with the Financial Aid Office for further information before changing your enrollment status.

Tuition and Fees Refunds

When you officially withdraw from a class(s) within the acceptable time limit, you may be eligible for a 100 percent refund. Every course has its own refund date. These dates are reflected on your schedule/billing notice. You are responsible for knowing these dates. Refund dates vary according to the type and length of the course.

Visit the Registration Office in J-1009 for more information or online at www.jjc.edu/es/registration/policies.asp.

Withdrawal

Students not attending class in which they have enrolled must be withdrawn. It is your responsibility to officially withdraw from your classes. Official withdrawals are processed by the Registration Office at the Main Campus. You may withdraw from a course by processing an Add/Drop form through the Registration Office. Failing to withdraw properly may result in a failing grade of F in the course.

Calculating the Return to Title IV Aid

The Financial Aid Office is required to implement Return to Title IV Aid for students who withdraw to zero hours and/or receive all Fs due to non-attendance after receiving Title IV aid. Title IV aid is comprised of the following federal financial assistance programs: Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Subsidized, Unsubsidized, and Plus Loans. If you withdraw to zero hours and/or receive all Fs due to non-attendance, the refund formula is used to determine if any amount of federal assistance received must be repaid by you or the school. The withdrawal date is used to calculate eligibility. As a result of the refund calculation, you may owe a balance to the college. The balance must be paid before you can register for future terms.

Financial Aid Award Programs

Your award letter may include one or more of the following awards and is based on full-time attendance. Please refer to this chart if you have questions about a specific award on your letter. The Expected Family Contribution (EFC) on your Student Aid Report (SAR) for the 2011-2012 award year determines your eligibility. The EFC is based on a formula derived from the federal government.

PROGRAM	DESCRIPTION	AWARD AMOUNTS	DEADLINE DATE	DISBURSEMENT
PELL GRANT	Grant available to undergraduates that does not have to be repaid. It can be used for tuition, fees, books and living expenses.	Based on EFC (0 – 4041) and enrollment for the semester. Maximum annual award is \$5550.	June 30, 2012	Refund checks are released at the 60% point in each semester and are based on balance remaining after tuition, fees, and book charges. Also, amount is subject to enrolled hours at that point.
Federal Supplemental Education Opportunity Grant (FSEOG)	Campus-based grant awarded to undergraduates that does not have to be repaid. It can be used for same expenses as the Pell grant.	Based on EFC for 2011-2012 award year and enrollment. Maximum annual award \$600 Enrolled in 6 credit hours.	Priority date is May 1, 2011. Students who have complete files and financial need by this date are first considerations.	Same as Pell grant guidelines.
Federal Work Study (FWS)	See attached sheet regarding student employment options and procedures.	Based on EFC and enrolled in 6 credit hours.	Same as FSEOG date.	Paid every two weeks in conjunction with the regular college payroll.
Illinois Student Assistance Commission Monetary Award Program ISAC	Illinois state grant available to undergraduate students that does not have to be repaid. Is used for tuition and fees, excluding course fees at JJC.	Based on EFC, state calculation and Illinois residency. Award amounts may vary from \$300 to \$2022 (up to 16 credit hours at JJC).	Students are encouraged to apply as early as possible to be considered for the state grant.	Funds are directly credited to student's account for tuition and applicable fees.

Office Hours:

7:30a.m.-7:30p.m. Monday through Thursday

7:30a.m.-4:30p.m. Friday

Summer Hours:

7:30am-7:30pm Monday through Thursday

OFFICE CLOSED ON FRIDAYS BEGINNING –
FRIDAY, MAY 27, 2011 THROUGH FRIDAY, AUGUST 5, 2011

Office Location: Room J-1045, on the first floor of the J Building

Office Phone Number: (815) 280-2528