



2018-2019 Financial Aid/Veterans Handbook

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/Veterans Office. Your award is based on the information you provided on the 2018-2019 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.

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

Department Mission Statement

The Financial Aid/Veterans office at Joliet Junior College strives to provide financial resources to student whom would otherwise be unable to pursue their educational and professional goals. Through the highest quality service, the expertise of our professional and support staff, significant community outreach efforts, and continual assessment of our policies and procedures, we are deeply committed to providing our students with every opportunity to obtain funding to meet their educational costs. To support this purpose, the Financial Aid/Veterans Office commits to maintaining integrity and accuracy in the delivery of these services.

| | |
|--|----|
| Institutional Requiriements | 3 |
| How to begin the Financial Aid Process..... | 5 |
| Eligibility Criteria..... | 7 |
| Repeating Courses | 8 |
| Verification Process..... | 9 |
| Awarding Criteria | 10 |
| Understaining your award letter | 12 |
| Types of Federal Aid | 13 |
| Frequently asked questions | 16 |
| Direct Loan Information | 17 |
| Illinois MAP Grant | 20 |
| Process for purchasing books/ supplies with Financial Aid/ Scholarships..... | 22 |
| Financial Aid Posting/Disbursements..... | 23 |
| Rights and Responsibilities | 24 |
| Financial Aid Standards of Progress..... | 27 |
| UEH | 29 |
| Additional Information | 31 |
| Veterans Educational Benifits | 32 |
| Adjusting Aid Due to Enrollment Status Changes | 33 |
| Withdrawal and Refund Policy | 34 |
| Financial Aid Award Programs | 35 |
| Financial Aid/ Veterans Office Informaiton | 41 |
| Extra..... | 35 |
| Extra..... | 41 |

Institutional Requirements

Administrative Capability

A. Adequate Number of Qualified Person(s) to Administer the Title IV Programs

Campus staffing levels are determined by ISAC and NAASFA research that considers the number of financial aid recipients per student population. Every campus is also assigned a Director of Financial Aid who serves as the chief financial aid administrator at the college, and an Assistant Director of Financial Aid who supports the Director.

B. Adequate Checks and Balances

In accordance with federal guidelines regarding separation of duties, responsibilities are allocated to the Financial Aid Offices and Business Offices as follows:

The Financial Aid Office

- Collecting supporting documentation for the determination of aid eligibility
- Determining students' eligibility for financial assistance
- Awarding federal, state, and institutional aid in compliance with laws, regulations, and policies.
- Notifying students of financial aid eligibility
- Compiling and completing all institutional, state, and federal reports pertaining to student eligibility
- Calculating the return of the Title IV funds and, when applicable, authorizing post- withdrawal disbursements to students
- Reconciliation of Federal Program expenditures

The Business Office

- Maintaining and distributing accurate bills (electronically)
- Collecting payments for students' accounts
- Processing disbursements
- Distributing refunds to students
- Processing 1098T

Conflicting Data

Our procedures ensure that we resolve conflicting data for our applicants as follows:

Applicants Selected for Verification:

If we have reason to believe that any information on the application used to calculate the EFC is discrepant or inaccurate (or if any supporting documentation is discrepant and inaccurate), we require the applicant to provide adequate documentation to resolve the conflict.

Applicants Not Selected for Verification:

Although we do not review ISIRs for students who are not selected for verification, we resolve any conflicting information of which we become aware. As required, the Financial Aid Office will review all tax returns provided to the school even if they were not requested. All C Codes on the ISIR will be reviewed and resolved by the Financial Aid Office.

Other Applicant Information Received by the School:

We have an adequate internal system to identify conflicting information that we may have, regardless of the source. All personnel in the college are informed to notify the Financial Aid Office if information is presented that may impact a student's eligibility for financial aid. For example, the Foundation who handle scholarships know that they must inform the Financial Aid Office of the student's award.

Financial Aid Information

JJC publishes, through its main web site, financial aid information to enrolled and prospective students. The site is maintained by the JJC Financial Aid team and the Communications Department.

The information includes but are not limited to:

- a) A description of all available financial aid programs

<http://www.jjc.edu/financial-aid/Pages/grants-awards.aspx>

Procedures and forms required to apply:

- <https://www.jjc.edu/getting-started/pay-school/financial-aid>

- b) The terms and conditions of loans students receive under the Direct Loan program.

<https://www.jjc.edu/getting-started/pay-school/financial-aid>

- c) Certain information about awarded financial aid, specifically:

- General conditions and terms applicable to any employment provided to a student as part of the student's financial aid package

<http://www.jjc.edu/financial-aid/Pages/grants-awards.aspx>

- Terms of any loan that is part of a student's aid package

<https://www.jjc.edu/getting-started/pay-school/financial-aid>

- Standards of satisfactory academic progress

<https://www.jjc.edu/getting-started/pay-school/financial-aid>

How to Begin the Financial Aid Process

FALL 2018, SPRING AND SUMMER 2019

STEP 1: Complete the 2018-2019 Free Application for Federal Student Aid (FAFSA) online as soon as possible. The website is www.fafsa.gov. Financial information from 2017 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 FSA User ID and password. Be sure to keep this for your records; you will need this FSA User ID 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 <https://www.jjc.edu/getting-started/pay-school/financial-aid>.

- **Print out and complete** the JJC Financial Aid Rights and Responsibilities for 2018-2019.
- 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).

To insure processing completion before payment due dates, all requested items must be submitted to the JJC Financial Aid/Veterans Office by:

- fall 2018 – June 27, 2018**
- spring 2019 – Nov 25, 2018**
- summer 2018 – April 24, 2019**

Students that are unable to meet any of the deadlines 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.

Note: Program deadlines may supersede the general deadlines given above.

- ◆ The school's application deadlines for Title IV campus-based funds
- ◆ The last date by which a school must receive a SAR or ISIR in order to make a Title IV disbursement
- ◆ The last date by which federal loans can be processed to ensure compliance with cash management regulations
- ◆ Deadlines for submission of all applications and forms (e.g., institutional forms, verification worksheets, various comment code resolution documentation, etc.)
- ◆ Verification deadlines
- ◆ Deadlines for institutional programs (e.g., employment, scholarships, loans, etc.)
- ◆ State program deadlines

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.

Student eligibility requirements are listed in the following documents:

- Handouts distributed by the Financial Aid Offices
- On specific financial aid applications (i.e. loan applications, scholarship applications)
- On Joliet Junior College website

To be considered eligible for state and federal financial aid assistance, a student must meet all eligibility requirements outlined for the applicable program

Academic Programs Offered

Joliet Junior College is accredited by the Higher Learning Commission (<https://www.jjc.edu/about-jjc/administrative-services/institutional-research-effectiveness/accreditation>). A description of the academic programs offered at Joliet Junior College is listed in the College's catalog. A list of Ineligible programs can be found at the link below and additional information may be obtained from the Admissions Office <https://www.jjc.edu/getting-started/admissions>.

General Title IV Student Eligibility Requirements

In order to receive Title IV Aid, a student must meet the general basic eligibility requirements. Some Federal Title IV programs have individual specific requirements that must be met in order to qualify for those programs.

- a) Be enrolled as a regular student in an eligible program
- b) Not be enrolled simultaneously in elementary or secondary school
- c) Meet one of the following academic criteria:
 - Have a high school diploma (this can be from a foreign school if it was professionally evaluated and determined to be equivalent to a U.S. high school diploma); or
 - Recognized equivalent of a high school diploma such as a GED; or
 - Met the ability-to-benefit alternatives; or
 - Be home schooled, and
 - Obtain a secondary school completion credential for home schooling provided by the student's home state, if one is offered, or
 - Have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law
- d) Have a valid Social Security Number, if required
- e) Be a U.S. citizen or eligible noncitizen
- f) Be registered with Selective Service, if required
- g) Sign a Statement of Educational Purpose, which certifies he or she will use federal student financial aid only to pay educational costs
- h) Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements with the loan holder
- i) Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- j) Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements with the holder of the debt
- k) Be making satisfactory academic progress (SAP)
- l) Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements with the debt holder
- m) Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid

Repeating Courses

Once you have passed a class (received a grade of "D" or higher) you may only re-take it one more time and have it count in your aid eligible credit hours, regardless of the grade received for the additional repeat. If you need to take the class for the third time, the class cannot count again toward Title IV eligibility.

| Repeated Courses | | |
|-------------------|-------------------|-------------------|
| 1st Attempt Grade | 2nd Attempt Grade | 3rd Attempt paid? |
| D | D | No |
| F | D | Yes |
| C | F | No |
| C | ADW | Yes |
| F | F | Yes |
| D | NSW | Yes |
| B | A | No |

Verification Policy and Procedures

Joliet Junior College adheres to all required verification regulations (34 CFR 668.51-61). Staff are provided guidance and trained yearly on new regulations. Each advisor is responsible for ensuring accurate and compliant review. Any student may be selected for verification by the federal government or the Financial Aid/Veterans Office. At Joliet Junior College, all students selected for verification are required to submit documentation in order for this process to be completed. The verification process allows JJC Financial Aid/Veterans Office to review the information reported on the FAFSA, checking for accuracy against documents provided by you.

If you are selected for verification, you must submit an official IRS Tax Return Transcript of your tax return as well as a completed Verification Worksheet (provided by the JJC Financial Aid/Veterans Office) or use the IRS Data Retrieval Tool. If you are a dependent student, an official IRS Tax Return Transcript of your parents' tax return must also be submitted and your parents must complete and sign the Verification Worksheet. If you are married, you and/or your spouse's official IRS Tax Return Transcript must be submitted and your spouse must also complete the Verification Worksheet. All documents must be submitted to the JJC Financial Aid/Veterans Office. Additional documents may be needed once a Financial Aid Advisor begins to process your file. If this is the case, you will be notified through your student email. If you are selected for verification, the documents required must be received before an actual financial aid award can be issued.

Please visit <https://www.irs.gov/individuals/get-transcript> for information on how to obtain an official IRS Tax Return Transcript.

Awarding Criteria

At Joliet Junior College aid is awarded based on eligibility as determined by Department of Education regulations. The process of packaging aid at JJC is an automated process to insure that the student is awarded aid correctly based on financial aid eligibility criteria. The information below explains how a student’s package is awarded.

Cost of Attendance (2018-2019) (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.

| Estimated Annual Cost | Dependent Students | Independent Students |
|------------------------------|---------------------------|-----------------------------|
| Tuition & Fees | \$4380 | \$4380 |
| Housing & Meals** | \$4296 | \$8590 |
| Books and Supplies** | \$1500 | \$1500 |
| Transportation** | \$1820 | \$1820 |
| Other Misc Costs** | \$2460 | \$2460 |
| Total | \$14,456 | \$18,750 |

** These figures are based on in-district enrollment of 15 credit hours per term (Fall and Spring) for a student who is not in a variable tuition program. Please visit your Financial Aid Office for details on the cost of your college’s variable tuition programs.

**These items are not charged by the college. Rather, they are an estimate of what it costs to live in the Joliet Junior College district and to attend school full-time.

Parent Contribution (applies to any dependent 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 based 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 Financial Aid/Veterans Office 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.

Student Loans Joliet Junior College does not pre-package Direct Student Loans as part of its awarding criteria. However, JJC has created a Borrow Smart program to assist students that want to borrow a Direct Student Loan. The information explaining this process is a part of this Handbook in the Direct Loan information section, it is available at our website www.jjc.edu/info/financialaid, and it is provided in the award notification the student receives.

Awarding Order

The Illinois Student Assistance Commission (ISAC) awards all eligible Illinois residents the Monetary Award Grant. If you are eligible for a Federal Pell Grant, a Federal Supplemental Educational Opportunity (FSEOG) may be awarded also. The next financial aid source awarded would depend on the aid preference you indicated on your FAFSA. If you indicated loans only: You must complete the Borrow Smart loan process to apply for a loan.

If you indicated **work only**: Federal Work Study may be awarded.

If you indicated **both work and loan**: Federal Work Study may be awarded, and you must complete the Borrow Smart loan process

Students who are not seeking a degree at Joliet Junior College are not eligible for financial assistance. The Federal Student Aid Handbook states:

“A person must be enrolled as a regular student in an eligible program to receive FSA funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school.”

Study Abroad Program

A study-abroad program may be eligible if the home school awards academic credit for it and students in it remain concurrently enrolled at their home school. Students enrolled in a study abroad program may have those credit hours taken count towards their Financial Aid enrollment eligibility. Please see a financial aid advisor for further information if you plan to participate in a study abroad program.

Adjustments to Financial Aid Packages: The Financial Aid/Veterans Office 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 Financial Aid/Veterans Office 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/Veterans Office.
- To determine loan eligibility the student must make a Borrow Smart with the Financial Aid/Veterans Office. Please refer to the page on student loans for more information (page 11).
- 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.

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.

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 student who demonstrates significant financial need. Students are eligible to receive aid from one institution at a time.

In the 2018-2019 academic year Pell Grant awards will range from \$650-\$6095 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 per 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* |

** contact your financial aid officer to determine your less than full-time eligibility.*

JJC Credit Hour Program Academic Year is 32 weeks comprised of the Fall and Spring terms. The Fall and Spring terms are 16 weeks in length and the summer term is 12 weeks in length. Because the school does define full time during the summer term as at least 12 credit hours, we use Formula 1 for all terms in the award year. Enrollment status is determined by the Census date for the semester. The hours of enrollment at the time of the Census date are the hours used to determine the student's enrollment status, with the exception of remedial hours over the 30 hour limit, and in the case of a Return to Title IV calculation. (The payment period is the term)

Lifetime Pell Eligibility

As part of the Consolidated Appropriations Act of 2012 that was signed by President Obama, the new law limits the maximum number of semesters a student can receive a Pell Grant over their lifetime. Students now only have up to 12 of fulltime enrollment semesters or its equivalent of 600% of lifetime Pell Grant eligibility. Once the maximum has been reached, students can no longer receive a Pell Grant from any institution.

JJC Financial Aid Office will apply this provision to all students and will take into consideration all the Pell Grant funds a student has received in the past from all institutions. Because of this, some of the students who would have been eligible for Pell Grant funds may no longer qualify for those funds. Some students who are close to their eligibility limit may be eligible for less Pell Grant funding than they would have been previously.

Identifying LEU students

The Common Origination and Disbursement (COD) website (<https://cod.ed.gov/cod/LoginPage>) will be the primary resource in identifying the Pell Grant lifetime eligibility used and the remaining eligibility of students.

Calculation

The Pell Grant LEU is calculated by adding together each of the annual percentages of a student's scheduled award that was actually disbursed to the student. For example, a student whose 2018-2019 Federal Pell Grant scheduled award was \$6,095, but who received \$3,048 because he or she was only enrolled for one semester, will have used 50% of that award year's scheduled award. If that same student enrolled three-quarter time for the 2018-2019 Award Year and received 75% of his/her scheduled award, her total Lifetime Eligibility Used (LEU) would be 125% (50% + 75%), provided that no other Pell Grant funds were received outside of those two payment periods.

Students with greater than 500% but less than 600%

Students in this category will not have full Pell Grant eligibility for the 2018-2019 payment period, but likely will have eligible for a portion, provided they meet all other requirements. JJC FA Office will award up to the full 600% maximum. For example, a student whose LEU was 550% would likely be eligible for only 50% of the scheduled Pell award for the 2018-2019 payment period (LEU of 550% - 600% maximum LEU = 50% remaining LEU). So even if this student is entitled to \$6,095 for the 2018-2019 payment period, only 50% or \$3,047 can be awarded by JJC FA.

Students with 600% or higher

Students in this category will have no Pell Grant eligibility for the 2018-2019 payment period and beyond.

Procedures for Students to Check:

Students may check to see if they are close or have exceeded the maximum Pell Grant eligibility used by:

1. Get their FSA ID. This is the same ID that is used to apply for the FAFSA. If students forgot or do not have one, they can request one from the U.S. Department of Education's PIN Web site at www.pin.ed.gov.
2. Go to NSLDS (www.nsls.ed.gov). Click on the 'Financial Aid Review' tab on the bottom of the screen. Agree to the Terms and Conditions.
3. Login with the FSA User ID and other personal information.
4. Click on the 'Financial Aid Review' tab to view the total Lifetime Eligibility Used.

Procedures for JJC FA Staff to Check:

1. Log on to the Common Origination and Disbursement (COD) site using your own personal log in.
2. On the 'Personal Info' section of the left side, click Pell.
3. Lifetime Pell Eligibility Used will be displayed on the top left corner.
4. You may also click on 'LEU History' to display the annual disbursement percentages.

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 2018-2019 academic year, FSEOG will be \$200 per year.

The policy for awarding SEOG to students at Joliet Junior College is as follows:

Students meeting the following criteria will be awarded SEOG until the fund has been exhausted:

- EFC range of 0-1000 EFC
- Enrolled at least half-time in an eligible degree program at JJC
- Has a complete file
- Verification must be complete if selected

*Because students are awarded based on anticipated Full Time enrollment, students of all enrollment types have a chance to be awarded SEOG for the school year. Any unspent funds after each term are reallocated and are carried forward to be utilized for potential new eligible students in subsequent terms including summer.

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 Career Services Center, Campus Center A-1175, post 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.

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 Payroll Department. You have the option of 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/Veterans Office.

How many hours a week can I work?

Students can work up to 20 hours per week while school is in regular session, over the summer session and when classes are not in session. FWS is a program designed to provide part-time employment, and students should not often work in excess of 40 hours in a single week.

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. 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 1.066 percent (July 1, 2018-September 20, 2018) percent (subject to change) and 1.062 percent, after October 1, 2018 (subject to change).

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. The interest rate on these loans is 5.05percent (subject to change).

Direct Unsubsidized Student Loans: Interest is charged while you are in school and during grace and deferment periods. The interest on the unsubsidized loan is 5.05 percent (subject to change).

Direct Loan Limits for Undergraduate Students Effective July 1, 2015:

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 7.6 percent (subject to change). The Parent Plus Loan has an origination fee of 4.264 percent (July 1, 2018-September 30, 2018) (subject to change) and after October 1, 2018 the fee will be 4.248 percent (subject to change). Parents must complete a credit check as well as a promissory note before this loan is processed.

Borrow Smart Information

The purpose of the Borrow Smart appointment is to equip our students with the understanding and responsibilities of requesting Direct Student Loans for educational purposes. We believe that when students learn to establish and maintain a budget, they will be more successful managing their financial debt. Visit www.jjc.edu/info/financialaid for additional information regarding the Borrow Smart process.

Important Loan Information

- An entrance loan interview 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.

- Deadlines for file completion dates still apply, as noted on the financial aid web-site. Complete a promissory note if needed at www.StudentLoans.gov.
- 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 counted in enrolled credit hours when determining student loan eligibility.
- Be aware that loans are not disbursed 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 may affect your loan eligibility.

Grade Level status:

- Students who have earned 1-31 credit hours are considered freshmen.
- Students who have earned 32 or more hours are considered sophomores.

Direct Loan Counseling

Loan counseling is a federal requirement for students borrowing under the Direct Loan program. Prior to receiving the first disbursement of a Direct Subsidized Loan or Direct Unsubsidized Loan, the student must undergo entrance counseling unless the student has received a prior Direct Subsidized Loan, Direct Unsubsidized Loan or Federal Family Education Loan. It can be completed online at www.StudentLoans.gov.

Exit Counseling

Borrowers must complete a loan exit counseling session during the last semester before transferring or leaving the college that awarded the student's loans. You may complete the loan exit counseling online at either the [Mapping Your Future](http://MappingYourFuture.gov) website or at the U.S. Department of Education's StudentLoans.gov website.

Federal regulations require the college to ensure that each borrower has been provided information about repayment benefits and obligations. Therefore, the college may withhold grades, transcripts, diplomas and other academic records until the exit counseling has been completed and proof of the complete counseling session has been submitted to the college.

Click on entrance or exit counseling and proceed as instructed. Exit counseling is required for graduation candidates.

Information Regarding Interest Rates for New Direct Loans – Effective July 1, 2016

Congress has passed and the President has signed the Bipartisan Student Loan Certainty Act of 2013, which ties **federal student loan interest rates** to financial markets. Under this Act, interest rates will be determined each spring for new loans being made for the upcoming **award year**, which runs from July 1 to the following June 30. Each loan will have a fixed **interest rate** for the life of the loan.

To learn more about interest rates and fees associated with federal student loans, please visit www.StudentLoans.gov.

Refusing or Reducing a Loan

Remember that the discretion of FAA's extends to refusing or reducing Direct Loan (DL) funds as long as the reason is documented and given in written form to the student and is not due to discrimination against the student on the basis of race, national origin, religion, sex, marital status, age or disability-HEA Sec. 479Ac. (IFAP 2015-2016 Application and Verification Guide, Page AVG-123).

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 other equivalency;
- 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 October 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/Veterans 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.

| 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 dependent) 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.

Process for Purchasing Books/Supplies with Financial Aid/Scholarships

A book voucher is a credit usually based on the amount of financial aid on your account. Assuming you are eligible, if your financial aid funds exceed the amount that you owe, there will be a credit balance amount that you may use to purchase your school books. Paper vouchers are not required to purchase books/supplies for students who have been awarded federal financial aid (i.e. Pell Grant and/or Federal Direct Student Loans, as well as scholarships). This is a real time process that will determine the exact amount a student has available for purchases.

NOTE: COURSE SCHEDULE CHANGES AFTER BOOKS HAVE BEEN PURCHASED MAY ADJUST YOUR AID RESULTING IN A BALANCE THAT YOU OWE ON YOUR STUDENT ACCOUNT.

Please follow the steps listed below:

1. Check your eResources account to determine if you have been awarded financial aid and/or a scholarship.
2. Click on the link titled “Available Financial Aid for Bookstore.” This link will provide the amount of aid that can be used to purchase books/supplies the amount of aid that can be used to purchase books/supplies.
3. You are required to present your JJC student ID and a copy of your course schedule to the bookstore in order to purchase your books/supplies.

PROCESS TO PURCHASE CAFETERIA MEAL PLANS

Students with federal financial aid (i.e. Pell Grant and /or federal direct student loans and/or scholarships) may now purchase cafeteria meal plans (fall and spring semesters). This process will allow you to:

- Know your exact amount available for meal plans
- No paper vouchers are needed

To participate in this process, you are required to present your valid JJC student ID when making purchases.

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.

Please Note: The scheduled disbursement dates is the first date in which JJC can begin the process of requesting the necessary internal authorizations and approvals from the Department of Education to begin to post aid to a student's account. Students can typically expect 1-3 weeks from the disbursement date for their financial aid awards to be posted to their Student Account.

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 within 14 days of the date a credit balance is created. 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 2018/2019:

| Fall 2018 | Spring 2019 | Summer 2019 |
|-----------|-------------|-------------|
| 09/22 | 02/15 | 06/20 |

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)

| Fall 2018 | Spring 2019 | Summer 2019 |
|-----------|-------------|-------------|
| 10/19 | 03/15 | 07/25 |

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/Veterans 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/Veterans 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 Student Accounts and Payment 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/Veterans Office.
- Being admitted into a degree-seeking program during the term(s) that you wish to receive financial aid. **Not all classes or majors are eligible for financial aid, including student loans.** Refer to the Financial Aid/Veterans 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 can be 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/Veterans 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.
- 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 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/Veterans 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 or any overpayments.

FERPA

The Family Educational Rights and Privacy Act of 1974 ("FERPA") affords students certain rights regarding their education records.

These rights include:

1. The right to inspect and review the student's education records
2. The right to request amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.
3. The right to provide written consent before JJC discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by JJC to comply with the requirements of FERPA.

What is Legitimate Educational Interest?

Legitimate educational interests are essential to the general processes of higher education including teaching, research, public service, as well as those directly supporting activities such as advising, general counseling, discipline, career services, financial assistance, academic assistance activities, essential learning activities such as cooperative education and international study programs, and co-curricular activities including varsity and intramural sports and all recognized student organizations.

Changes in Eligibility

You must immediately notify the Financial Aid/Veterans 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/Veterans

The Financial Aid/Veterans 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/Veterans 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 email notification 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/Veterans 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 Work Student

Federal SEOG Grant

ISAC MAP (Illinois Student Assistance Commission Monetary Award Program)

Federal Direct Student Loan

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 cumulative 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 ATTEMPTED</u> | <u>MINIMUM 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 warning or termination status. An email of your status will be sent to you. If placed on warning, you will receive aid for one additional semester. If you fail to comply with the standards for a second consecutive semester, including summer, your financial aid will be terminated. If you are terminated, you can appeal for reinstatement of your financial aid. Please follow reinstatement procedure # 1.

REINSTATEMENT PROCEDURE – PLEASE REVIEW THE FOLLOWING

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 /Veterans 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 66.67 percent of your cumulative attempted credit hours and does not exceed the the attempted credit hour limit for your program.

Unusual Enrollment History

Beginning with the 2013-14 award year, the Department added an Unusual Enrollment History (UEH) flag that indicates that a student has an unusual enrollment history based on the receipt of Federal Pell Grant (Pell Grant) funds and now loan funds (2015-16). Such an enrollment history requires a review to determine whether there are valid reasons for the unusual enrollment history. The institution must review the student's enrollment and financial aid records to determine if, during the four award year review period (Award Years 2014-15, 2015-16, 2016-17, and 2017-18), the student received a Pell Grant/Direct Loan at the institution that is performing the review for 2018-19. For 2014-15 and prior only three award years were reviewed.

Based upon academic transcripts it may already possess, or by asking the student to provide academic transcripts or grade reports, the institution must determine, for each of the previously attended institutions, whether academic credit was earned during the award year in which the student received Pell Grant or loan funds. For 2018-19 review four award years and for 2014-15 and prior review three award years and only Pell Grants

Academic credit is considered to have been earned if the academic records show that the student completed any credit-hours or clock-hours.

Academic Credit Not Earned

If the student did not earn academic credit at a previously attended institution and, if applicable, at the institution performing the review, the institution must obtain documentation from the student explaining why the student failed to earn academic credit. The institution must determine whether the documentation supports (1) the reasons given by the student for the student's failure to earn academic credit; **and** (2) that the student did not enroll only to receive credit balance funds

Justification for UEH

- Personal reasons; Illness, a family emergency, a change in where the student is living, and military obligations.
- Academic reasons; the student might explain that the first enrollment was at an institution that presented unexpected academic challenges, or the academic program did not meet the student's needs, as determined by the student. The institution should, to the extent possible, obtain third party documentation to support the student's claim.

Regaining Aid Eligibility

If a student has been flagged by the Department of Education for Unusual Enrollment they must submit the UEH Flag Form and supporting documentation. If a student has earned college credit (D or better) at each institution for each academic year attended and/or has sufficient justification and documentation as to why they were not successful, their aid will be reestablished.

If aid is denied, a student must successfully complete a minimum of 3 credit hours with a C or better without the use of financial aid. A denial is final and cannot be appealed. Once grades post for the applicable term the student must submit a typed statement for "UEH Reinstatement." This statement should include measures the student has and will take to ensure future academic success.

- Pell Grant eligibility and campus-based aid begin with the payment period in which the student meets the eligibility requirements (following the period of ineligibility)

- Direct Loan eligibility is retroactive to the beginning of the enrollment period

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:

| OFFICE | CAMPUS CENTER | PHONE NUMBER |
|--|----------------------|---------------------|
| Academic Skills Center | A1138 | (815) 280-2261 |
| Career Services | A1175 | (815) 280-2756 |
| Counseling | A1155 | (815) 280-2673 |
| Project Achieve | A1115 | (815) 280-2455 |
| StAR- Student Accommodations and Resources | A1125 | (815) 280-2230 |

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 beginning October 1st for the following fall enrollment.

Credit Balance Refunds

If you have more than enough financial aid (grants and/or student loans) to cover the cost of your tuition, fees and books the remaining funds will be generated to you as a credit balance refund. You can use these funds to cover some of your living expenses or any other educational expenses you may encounter. Refunds are available after your financial aid is disbursed and a credit balance is created on your account. After your aid has been applied to the balance of your account, remaining funds will be sent to you within 14 business days in the form of a refund check. 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. Any remaining funds after tuition, fees, and books are paid will be disbursed at the end of July.

Veterans Educational Benefits

The JJC Veterans Affairs Office is located Veteran Resource Center Room C-1039, and provides veterans, reservists/guardsmen, and dependents 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, Post 911 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) 280-2623 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.

Veterans Resource Center is located in C 1039. Please call the office (815) 280-2966 for hours.

Adjusting Aid Due to Enrollment Status Changes

Related to Withdrawing from Classes

Students who are eligible for financial aid and enroll at JJC receive an award notification which lists each type of financial aid you may receive. The award amount shown in the award notification is based on full-time enrollment (12 or more credit hours enrolled) at the time the award is processed. If the award is processed for fall term, the award notification will also include a projected award amount for potential spring enrollment.

However, the actual amount of aid the student receives will be based on their actual enrollment as of the financial aid census date. Financial Aid will be adjusted based on student's actual enrollment status, up through the 60% point (census date) of each term/course. **As a result this may cause a balance (from tuition, fees, books, and/or meal plan) that the student will owe JJC. Balances not paid may result in course(s) being deleted through the scheduled drop for non-payments process (for drop date information go to www.jjc.edu/info/duedates).** After this point, financial aid will not be adjusted unless it falls into one of the following categories:

1. The student is enrolled in a late starting class that begins after the 60% point (census date) and drops the class before it starts. Students are not entitled to receive financial aid for classes they have not attended and their financial aid will be adjusted accordingly.
2. The student is dropped from a class by their instructor for non-attendance prior to FA Census. Students are not entitled to receive aid for classes they have not attended and their financial aid will be adjusted accordingly.
3. If the Instructor drops a student in error and agrees to reinstate the student in the same class, financial aid will be adjusted accordingly. Please note: if a student enrolls in a different class from the one they were dropped in error, their financial will not be adjusted after the 60% point.
4. The student is identified as "never attending" the course(s). Students are not entitled to receive aid for classes they have not attended and their financial aid will be adjusted accordingly.
5. If the Instructor identified a student in error and confirms that the student has attended/participated in the same class, financial aid will be adjusted accordingly.

Students who receive student loan(s) and withdraw from a course(s):

1. Students may have their loans cancelled or adjusted if they are enrolled in less than six credit hours.
2. If the student began attendance in six or more credit hours, and they received a portion or the entire loan, they are entitled to keep the amount already disbursed. However, no further disbursements will occur if they remain enrolled in less than six credit hours (>0) for that term and any remaining portions of the student loan(s) will be cancelled.
3. If the student did not begin attendance in six or more credits when they received a portion or the entire loan, the loan(s) will be removed entirely for that term and no further disbursements will occur

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 /Veterans 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 A-1020 for more information or online at <https://www.jjc.edu/getting-started/register-courses/refund-policy>.

Withdrawal

Students not attending class in which they have enrolled must withdraw. 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/Veterans Office is required to implement Return to Title IV Aid for students who withdraw to zero hours prior to completing 60% of the course 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.

Order of return of Title IV funds

A school must return Title IV funds to the programs from which the student received aid during the payment or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Direct Stafford loans (other than PLUS loans).
2. Subsidized Direct Stafford loans.
3. Direct PLUS loans.
4. Federal Pell Grants for which a return of funds is required.
5. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required.

When calculating a R2T4 for the fall and spring terms, the break periods must be taken into account. The spring break is considered the seven day scheduled break plus the following Sunday if classes are not offered on that date. Therefore, the break period for spring term is 8 days in duration. The Fall Break of Wednesday through Sunday is 5 days.

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 2018-2019 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 – \$5486) and enrollment for the semester. Maximum annual award is \$6095. | June 30, 2019 | Refund checks are released around the 10 th week 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 2018-2019 award year and enrollment. Maximum annual award \$200 Enrolled in 6 credit hours or more. | Priority date is May 1, 2018. 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 or more. | | 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 – to be determined (up to 15 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. |

Professional Judgment & Dependency Overrides

The regulations regarding performance of a professional judgment are documented in the HEA Section 479A subpart a. The regulations regarding performance of a dependency override are documented in HEA Section 480 subpart d item 7 and Dear Colleague Letter (DCL) GEN-03-07. Additional guidance for professional judgment was given in GEN-09-04 and GEN-09-05. Finally, GEN-04-04 gives specific guidance for individuals affected by a natural disaster. In accordance with these regulations, institutions may allow a financial aid administrator, with support of adequate documentation and on a case-by-case basis, the authority to make adjustments to the cost of attendance or data value items required to calculate the Expected Family Contribution (EFC) to allow for consideration of individual applicant circumstances. JJC has established the following policy in compliance with the aforementioned regulations.

Because the FAFSA is only intended to capture a family's financial strength at the time of application, it is necessary to have a process by which a financial aid administrator may review a family's circumstances in response to changes that occurred after the filing date but within the academic year. Additionally, individual circumstances may exist by which a dependent student's financial strength should be assessed separately from the financial strength of his/her parent(s).

The following cases of professional judgment may be considered at JJC:

Situations Warranting Income Adjustment

Extenuating circumstances that may be considered by JJC for an income adjustment include:

- Change in parent or student marital status after original application has been filed
- Change in or loss of employment resulting in significant decrease in income
- Loss of child support received
- One-time income from IRA, Pensions, Annuities or Retirement
- One-time lump sum governmental grants for natural disasters
- Unusually high medical or dental expenses (except cosmetic, including orthodontic work, plastic surgery, lasik surgery, etc.) paid in current year and not covered by insurance
- Other unforeseen circumstances (such as natural disaster) that significantly decreases the income available for post-secondary educational costs.

The following circumstances will not be considered by JJC for an income adjustment:

- Car payments or car insurance
- Consumer debt (credit cards, mortgages, rent, etc.)
- Chapter 7 or 13 personal bankruptcy
- Home equity, IRA, 403B and 401K loans
- Loss of untaxed income not reported on FAFSA

Situations Warranting Dependency Override

In order to qualify for a dependency override, a student must be able to demonstrate that he/she does not have a relationship with either biological (or adoptive) parent. Extenuating circumstances that may warrant consideration by JJC for a dependency override include:

- Abusive (physically, sexually, verbally and/or mentally) or unsafe (drug or alcohol abuse) home environment
- Parent(s) whereabouts are unknown and parents cannot be located
- Parent abandonment
- Parent(s) is incarcerated and/or institutionalized
- Death of a single parent and other parent's whereabouts are unknown
- Student is no longer considered a youth (age 21 years or younger) and meets the federal definition of homeless
- Family disowns student because the student comes out as gay

The following circumstances, singly or in combination, will not be considered by Joliet Junior College

- Parents refusal 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

Verification and Income Adjustments

If a student is selected for verification and is requesting an income adjustment, the verification process must be completed before the income adjustment, including reporting the verification corrections and status to CPS.

Documentation

The financial aid administrator reserves the right to request and collect any and all supplemental documentation he/she deems necessary to process an appeal using his/her professional discretion. Documentation *may* include the following documents specified by the type of appeal:

Income Adjustments

Change in parent or student marital status after original application has been filed

- Divorce/separation agreement and effective date or,
- If divorce/separation agreement is not documented, ex must provide copies of a utility bill and lease/rent agreement that verifies s/he lives at different address
- W2s of parent to remain in HH; or
- Schedule C only if one parent is sole owner of business

Dependent students: loss of employment

- Last pay stub from previous employer; and
- Unemployment benefit(s) statement; and
- Severance/Separation Agreement; or
- Letter from previous employer verifying termination

Independent students: loss of employment

- Unemployment benefit(s) statement; or
- Letter from U.S. Department of Labor (USDOL) other State agency on behalf of USDOL acknowledging unemployment status

Change in employment (i.e. decrease in hours; reduction in pay due to economic conditions) resulting in significant decrease in income

- Last pay stub from previous employer; and
- Most recent paycheck from current employer; and
- Verification of change in employment

One-time income from IRA, Pensions, Annuities, or Retirement

- Federal Form 1099-R (Distributions from Pensions, Annuities, Retirement, IRAs, etc).

One-time income governmental grants for natural disasters.

Other documentation as determined by Director.

Unusually high medical or dental expenses (excluding cosmetic work) paid in current year and not covered by insurance.

- Copies of prescription receipts indicating amount not covered by insurance and amount paid out-of-pocket in the base year; and/or
 - Copies of medical bills paid in the base year for doctor's visits, hospital visits, dentist visits, medical tests, medical treatment, etc. indicating amount not covered by insurance and amount paid out-of-pocket in the base year
- Other unforeseen circumstances (such as natural disaster) that significantly decreases the income available for post-secondary educational costs.
- Documentation requested by FA administrator or submitted by family that attests to financial impact of situation.

Dependency Override

- Statement from student describing situation, significant dates of abuse/change in living arrangement/death of single parent, and other critical events; and
- Letter from unbiased third party (clergy, school advisor, etc.) or legal documentation (court reports, police reports, etc.) that corroborates student's situation and, if possible, dates of abuse/change in living arrangement/death of single parent and/or other significant events; and
- Letter from third party who knows student (other relative, teacher, etc.) that describes student's situation and, if possible, dates of abuse/change in living arrangement/death of single parent and/or other significant events; and
- Proof of parent incarceration or death (if applicable).

Documentation for Subsequent Year Dependency Overrides (Renewals)

Once a dependency override has been approved for an academic year, JJC may, on a case- by-case basis, only require the student to submit another statement of situation for the next academic year. This option should be exercised for students if their second and third party documentation is unlikely to change in its validity for the student's situation and the student's current statement of situation does not indicate a change to his/her circumstances from the previous year. It is not the policy of JJC to select these students for verification, but the advisor reserves the right to do so if he/she feels it necessary. Additionally, if the student has been selected for verification by CPS he/she must complete the verification process in addition to submitting a statement for his/her dependency override approval.

Documentation for Dependency Overrides in the Event of a Parent Death in a Single Parent Household

Should a student's custodial parent die, and the household was considered to be that of a single-parent household, and the student requests a petition for a dependency override, the institution will first request a statement of situation from the student. This statement should include the date of the custodial parent's death as well as information relating to the student's other biological or custodial parent. Based on the information provided in the statement, the institution will require the student to file a new FAFSA with his/her other biological/custodial parent OR recommend the student to pursue a dependency override

The advisor reserves the right to limit the documentation accepted by JJC in accordance with the acceptable documentation described above. Should any document submitted found to be fraudulent, the advisor also reserves the right to refuse consideration for an appeal and all future considerations for appeal from the specified student and/or family. Should the advisor suspect fraudulent information on the FAFSA as a result of the documentation submitted for a request for an appeal, he/she reserves the right to inform the Office of the Inspector General.

Written Recommendation

All professional judgment appeals must have a written statement recommending it for approval. The student is responsible for writing a brief statement in support of the appeal's approval as well as documenting any key information relevant to the appeal. If an appeal is submitted multiple years, a statement must be written for each year in which the appeal is approved. A statement from another institution that granted a Dependency Override to a student during a previous term or academic year is not a sufficient statement of approval. JJC will review all dependency override appeals separate from other institutions' decisions and base its decision only from the documentation submitted to JJC.

Misrepresentation

JJC policy prohibits all employees from providing misleading statements to students, members of the public, accrediting agencies, state agencies, or the Department of Education. If an employee is accused of violating JJC's ethics policy, the potential violation is referred to the JJC Office of the Inspector General for investigation. If an individual has a complaint of misrepresentation, he/she should go to the Department Head of the department that provided potentially incorrect information.

All information regarding degree requirements, course offerings, and tuition and fees are available on the colleges' websites and in the college catalogs.

Documentation

JJC will only request proof of citizenship status if a student is flagged by CPS.

If the student presents an original Certificate of Naturalization or U.S. Passport, per the FSA Handbook, he/she has provided acceptable documentation.

If the student is a U.S. Permanent Resident, refugee, or asylee, the student is asked to present the original Permanent Resident Card or I-94 (if applicable). Before sending the documentation for Secondary Confirmation, a FA Advisor will first re-enter the student's A# in FAA Access to the FAFSA to see if the A# will be confirmed when the FAFSA is re-sent. If the A# is not confirmed through re-entering it on FAA Access, copies of the necessary information are sent to the Department of Homeland Security through the Secondary Confirmation Process.

In order to receive a financial aid deferment of tuition and fees, a student must have satisfied all requirements of the financial aid application process. Students with a pending G-845 process will not receive a financial aid deferment because we have not confirmed their actual eligibility for aid. JJC will accept the documentation for the confirmation process at any point during the semester. Students are notified by a system generated letter if they are required to undergo secondary confirmation.

I. Secondary Confirmation

If a student has been identified on the FAFSA as having an unconfirmed citizenship status, JJC will not award any type of Title IV funds to the student until we are certain the student is eligible to receive these funds.

Within 10 business days after an institution receives the documentary evidence of immigration status submitted by a student required to undergo secondary confirmation, the institution must:

- Complete the portion of the INS document verification request form
- Copy front and back side of all immigration status documents received from the student and attach to the G-845 form.
- Mail copy of the form to DHS/USCIS Status Verification Operation at the current address for such forms
- An institution shall make its determination concerning a student's eligibility pending the institution receipt of a DHS response

Depending on the outcome from DHS, the student may or may not be eligible to receive Title IV aid.

Financial Aid/Veterans Office Information

**Joliet Junior College Main Campus
1215 Houbolt Road
Joliet, IL 60431**

**Room A-1020, Enrollment Center
Office Phone Number: (815) 280-2528
Fax Number: (815) 280-2547**

**Office Hours:
Monday through Thursday – 8:00am – 6:00pm
Friday – 8:00am-4:30pm
(Please check JJC website for summer office hours)**

**Joliet Junior College Romeoville Campus
1125 West Romeo Road
Romeoville, IL 60446**

Office Phone Number: (815) 886-3000

**Office Hours:
Monday through Thursday – 8:00am – 6:00pm
Friday – 7:30am – 4:00pm
(Please check JJC website for summer office hours)**