

*Review this document and the Financial Aid Handbook at [jjc.edu/financialaid](http://jjc.edu/financialaid) to ensure complete understanding of the rules and regulations surrounding your eligibility for federal and state financial aid:*

- **ADMISSIONS**

- New Students Only: Complete the [JJC admissions form](#). Include your Social Security Number for financial aid purposes.
- Select and be admitted to a financial aid eligible degree program; one that leads to an associate degree or a certificate that requires at least 16 credit hours. Your academic advisor can help you change your program, if needed. A list of ineligible programs can be found at [jjc.edu/financialaid](http://jjc.edu/financialaid) under Policies and Procedures.
- Submit your official high school or high school equivalency (i.e. GED) transcript to JJC's admissions office.
- Ensure the admissions office has your current contact and mailing address.

- **FAFSA**

- Complete and submit the 2020-2021 [Free Application for Federal Student Aid \(FAFSA\)](#) using 2018 income information. The school code for JJC is 001699. The 2020-2021 FAFSA will apply to the award year including Fall 2020, Spring 2021 and Summer 2021. FAFSAs are available October 1st and *you must reapply each year*. Apply early as some awards are first-come, first-served.
- FAFSA information is retrieved from the Department of Education several times a week. Federal and state award eligibility will be determined once your FAFSA is processed. Your file will be processed in the order it is received. Processing times can vary from 2 weeks to 2 months, so apply early.
- Some students are selected for a review of their FAFSA answers. This process is called verification. Check [Financial Aid Self-Service](#) for missing required documents to complete the verification process. Financial aid processing and awards are on hold until we receive the required documents and verification is completed. Answers must be accurate. Additional documentation may be requested at any time, even after you are initially awarded.
- The Office of Financial Aid uses JJC student email accounts and Financial Aid Self-Service for all communication, including award letters, award eligibility issues, and requests for missing financial aid information. Access both through your [My JJC](#) portal. Check regularly for updates.
- Your financial aid data is protected by Family Educational Rights and Privacy Act (FERPA) and the Higher Education Act (HEA). Complete a '[Permission to Release Information](#)' form if you would like to give JJC employees permission to discuss your financial aid information with a 3<sup>rd</sup> party (i.e. your parent or other designated person).

- **GENERAL AWARD ELIGIBILITY**

- Courses must be required in your degree program to be eligible for financial aid. If you are unsure of which classes you should take, view My Progress under [Student Self-Service Student Planning](#) or meet with your academic advisor.
- Register for all courses you plan to take for the semester before the census date.
- Begin attendance and participation in your courses immediately after the course start date. Simply logging in to an online course does not constitute attendance.
- Attend and participate in classes on a regular basis to earn your aid. Financial aid will be adjusted if you withdraw from, or stop attending, all of your classes before completion of 60% of the semester, and you may

owe a repayment of funds to Joliet Junior college. Refer to the Withdrawal and Refund Policy in the [Financial Aid Handbook](#) for more information.

- Maintain minimum completion rate and GPA standards, and complete your academic program within financial aid time limits, as outlined in JJC's Financial Aid Satisfactory Academic Progress (SAP) policy in the [Financial Aid Handbook](#).
- If your financial aid does not completely cover your student account balance, you are responsible for payment. Failure to pay may result in a hold being placed on your account and/or cause removal from one or more of your courses. Payment plans are available at [My JJC](#). Choose Self-Service Menu > Pay Bill & View Financial Aid > Enroll/Manage Payment Plan.
- Financial aid will only pay for one repeat of a successfully passed course (A,B,C,D).
- Financial aid will pay a maximum of 30 attempted hours of remedial level coursework.
- You cannot receive financial aid from two schools during the same semester.
- The amount of Federal Pell Grant funds you may receive over your lifetime is now limited to the equivalent of 6 years of full-time attendance (600%). You may view your Pell Lifetime Eligibility Used (LEU) on the [Financial Aid Self-Service](#) Home page.
- Contact our office to decline one or more of your awards.

- ***WORK STUDY / STUDENT EMPLOYMENT***

- You may apply for part-time student employment positions at [employment.jjc.edu](#).
- You must be enrolled at least half-time to be eligible.
- Hiring supervisors will work around your class schedule.

- ***DIRECT STUDENT LOANS***

- Loan Packets are available under 'Forms' at [jjc.edu/financialaid](#). You are eligible to apply after your file is complete, you are registered for 6+ eligible credits, and an award notification has been made available.
- You will be notified through JJC student email once your loan awards are packaged.
- If you are a first-time borrower, you can only receive Direct Subsidized loans for a time period of up to 150% of the published length of your program. This Subsidized Usage Limit does not apply to Direct Unsubsidized loans or Direct PLUS loans.
- You must maintain at least half-time enrollment throughout the term to be eligible for your loan. Loans are recalculated and adjusted based on actual, verified attendance at the time of disbursement.
- Loan funds will not be disbursed for the semester until all courses have started and attendance has been verified. Single semester loans (fall or spring only) will be paid out to the student account in two separate disbursements during the semester.
- Tentative disbursement dates for loans are available on your disclosure statement at [studentaid.gov](#) under your account. Any remaining funds in excess of your student account balance will be mailed approximately 14 days after your disbursement date.
- Review the Direct Loan Information in the [Financial Aid Handbook](#) for additional information regarding loans.

- ***CALCULATING AWARDS***

- Aid on your award letter is calculated assuming full-time enrollment. If you enroll less than full-time, the awards will be prorated accordingly.
- Awards may increase or decrease based on changes to enrollment and eligibility throughout the semester which may result in a balance owed on your account. Monitor your awards and account balance on [Financial Aid Self-Service](#) and [Student Finance Account Summary](#).

- The percentage amount of Pell and SEOG is adjusted for enrollment as follows:

<b>Full-Time =</b>	<b>12 or more credits:</b>	<b>100% of semester award</b>
<b>Three-Quarter Time =</b>	<b>9-11 credits:</b>	<b>75% of semester award</b>
<b>Half-Time =</b>	<b>6-8 credits:</b>	<b>50% of semester award</b>
<b>Less than Half-Time =</b>	<b>Less than 6 credits:</b>	<b>25% of semester award</b>

(You must be at least half-time to qualify for SEOG. Some Pell awards are not available at all proration levels.)

- State of IL MAP Grant (Est.) is based on 15 credit hours. If you enroll less than full-time, the amounts will be prorated at the time of disbursement.
- Other reasons for decreased awards are as follows:
- o Registering for a class after the census date.
  - o Reported by instructor as not attending class.
  - o Dropping a class.
  - o Repeating a course more than once.
  - o More than 30 remedial course hours.
  - o Audited or proficiency courses are not eligible.
  - o Registering for course(s) not required for your program of study.

• **FINANCIAL AID DISBURSEMENTS / REFUNDS**

- Awards are applied directly to student accounts to pay tuition and fee charges first.
- If there is additional aid remaining, the credit balance will be available at the JJC Bookstore to purchase required books and supplies and at the JJC cafeteria to purchase meal plan cards.
- A check will be mailed to you for any remaining credit balance. Pell/SEOG refunds generally occur 30-45 days after the beginning of the semester. Loan refunds generally occur 30-45 days and 60-75 days after the beginning of the semester.
- Any aid that cannot be delivered to you is returned to the Department of Education. Be sure we have your current mailing address in our system.

• **GENERAL TIPS FOR SUCCESS**

- Provide correct information at all times. Reporting false information is a violation of the law and is considered a criminal offense.
- Submit documentation requested by the Office of Financial Aid in a timely manner.
- Read, understand, and keep copies of all forms you sign or submit.
- Check your JJC student email, [My JJC](#), [Financial Aid Self-Service](#), and JJC's [Financial Aid webpage](#) regularly.
- Request assistance if you have questions or do not understand the information provided to you.
- Attend classes and complete the requirements for each course in which you enroll. Work to earn a grade of C or above in all attempted courses to maintain Satisfactory Academic Progress.
- Refer to [jjc.edu/financialaid](http://jjc.edu/financialaid) and [studentaid.gov](http://studentaid.gov) for comprehensive information on financial aid, including grants and scholarships, student loan information, debt repayment, veterans' benefits, and policies and procedures.

**Main Campus**  
Financial Aid/Veterans Office  
1215 Houbolt Road  
Joliet, Illinois 60431

**Romeoville Campus**  
Financial Aid/Veterans Office  
1125 West Romeo Road  
Romeoville, IL 60446

Phone: (815) 280-2528 Fax: (815) 280-2547 Email: [finaid@jjc.edu](mailto:finaid@jjc.edu)