



## **2020-2021 Financial Aid 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 Office. Your award is based on the information you provided on the 2020-2021 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 beginning in October before the fall semester you plan to attend.

We wish you success in the coming year.

**Joliet Junior College**  
**Financial Aid Office**

### *Department Mission Statement*

The Financial Aid/Veterans office at Joliet Junior College strives to provide financial resources to students who 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.

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## Institutional Requirements

### **Administrative Capability**

#### **Adequate Number of Qualified Person(s) to Administer the Title IV Programs**

Staffing levels are determined by ISAC and NASFAA research that considers the number of financial aid recipients per student population. There is also 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.

#### **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***

- Collect 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
- Maintaining outside scholarships, sponsorships, tuition reimbursements

### **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.

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

The information includes but are not limited to:

- a) A description of all available financial aid programs
- b) Procedures and forms required to apply
- c) The terms and conditions of loans students receive under the Direct Loan program.
- d) General conditions and terms applicable to any employment provided to a student as part of the student's financial aid package
- e) Standards of satisfactory academic progress

**Academic Programs Offered**

Joliet Junior College is accredited by the Higher Learning Commission (<http://www.jjc.edu/institutional-research/Pages/accreditations.aspx>). A description of the academic programs offered at Joliet Junior College is listed in the College's catalog. A list of programs eligible for Title IV aid can be found at <https://www.jjc.edu/getting-started/pay-college/financial-aid>

# How to Begin the Financial Aid Process

## For FALL 2020, SPRING 2021, AND SUMMER 2021

**STEP 1:** Complete the 2020-2021 Free Application for Federal Student Aid (FAFSA) online as soon as possible at [fafsa.ed.gov](https://fafsa.ed.gov). Financial information from 2018 is required to fill out a FAFSA (W2 forms, Federal 1040's).

When you fill out your FAFSA you will be prompted to create an FSA ID and password. Be sure to keep this for your records; you will need this FSA 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 <https://jjc.edu/getting-started/admissions> in order for our office to begin processing your financial aid application.

**STEP 3:** Complete your JJC Financial Aid File:

Review Financial Aid Self-Service and complete your Required Documents

Log into: [my.jjc.edu](https://my.jjc.edu)

Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self-Service

If you are missing any documents, it will show under "Required Documents."

**ATTENTION: JJC Financial Aid Office will use Financial Aid Self-Service 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).**

**To ensure processing completion before payment due dates, all requested items must be submitted to the JJC Financial Aid Office by the Financial Aid Priority Date. The Financial Aid Priority Date is typically 2 weeks prior to the semester's first Drop for Nonpayment Date. Refer to our portal page often at [my.jjc.edu/fa](https://my.jjc.edu/fa) for important announcements and deadline dates.**

Students that are unable to meet the deadline are still encouraged to complete their financial aid file, but are responsible for payment. Your award notification will be sent to your JJC email account.

**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 <https://www.jjc.edu/getting-started/pay-college/scholarships>. The website also has a listing of additional websites that may assist you in searching for scholarships.

## 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 degree or certificate 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 judgement 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

Other Student eligibility requirements are listed in the following documents:

- Handouts distributed by the Financial Aid Office
- 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.

## Repeating Coursework

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	W	Yes
F	F	Yes
D	W	Yes
B	A	No

## Remedial / Developmental Coursework

A student can receive financial aid for up to a maximum of 30 attempted hours of remedial and/or developmental coursework. Any course that you remain enrolled in through the course's posted refund date is considered attempted credit hours.

## **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 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 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 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 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 and reviewed before an actual financial aid award can be issued.

Review Financial Aid Self-Service to find your required verification documents:

Log into: [my.jjc.edu](http://my.jjc.edu)

Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self-Service

If you are missing any documents, it will show under "Required Documents."



## 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 ensure 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 (2020-2021)** (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.

<b>Estimated Annual Cost</b>	<b>Dependent Students</b>	<b>Independent Students</b>
<b>Tuition &amp; Fees</b>	<b>\$4440</b>	<b>\$4440</b>
<b>Housing &amp; Meals**</b>	<b>\$4494</b>	<b>\$8988</b>
<b>Books and Supplies**</b>	<b>\$1500</b>	<b>\$1500</b>
<b>Transportation**</b>	<b>\$1840</b>	<b>\$1840</b>
<b>Other Misc. Costs**</b>	<b>\$2400</b>	<b>\$2400</b>
<b>Total</b>	<b>\$14674</b>	<b>\$19168</b>

\*\* 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.

<b>Cost of Attendance</b>
<b>- Parent Contribution</b>
<b>- Student Contribution</b>
<b>= Financial Need</b>

Once your financial need has been determined, the Financial Aid 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. Loan application packets are available at <https://www.jjc.edu/getting-started/pay-college/financial-aid>.

### **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. You must complete a loan application packet to apply for a student loan.

### **Regular Student**

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.

### **Eligible Program & Coursework**

Students must be accepted in a financial aid eligible program to receive aid. A list of eligible programs is available at [jjc.edu/financialaid](http://jjc.edu/financialaid). Only courses that are required for the completion of a student's active program can be counted for financial aid enrollment status.

### **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 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 a 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 Office made changes on your Student Aid Report (SAR);
- Change in course schedule during the semester.
- Not attending classes
- Withdrawing from and/or failing all courses

You may receive an email notification if your award package is adjusted.

# Understanding Your Award Letter

**Your Financial Aid Award Letter contains important information about the aid that you have been offered.**

## **View your Financial Aid Award Letter on Financial Aid Self-Service**

Log into: [my.jjc.edu](http://my.jjc.edu)

Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self-Service

Select "Review your Financial Aid Award Letter."

## **Financial Aid Notification**

- Your financial aid package is based on your demonstrated financial need. This is determined by subtracting your expected family contribution, as determined by the Free Application for Federal Student Aid, from the cost of attendance at JJC.
- Your award letter may include scholarships, grants and work study awarded through the Financial Aid Office.
- You must complete a loan application packet to apply for a student loan.
- 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.

# 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 2020-2021 academic year Pell Grant awards will range from \$639-\$6345 per year. The grant can be used toward educational costs, including books, supplies, transportation, etc. Your annual award amount will be determined by the Department of Education based on your Expected Family Contribution which is derived from the information provided on the FAFSA. If you are eligible to receive the Pell Grant, the actual 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 advisor 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)

## Summer Pell

If a student has any remaining eligibility from the fall and/or spring semester, they will be able to utilize their remaining Pell, up to the term maximum award, toward summer term enrollment.

If a student has used all their eligibility from the fall and spring semester, they will still be able to receive Pell under the Year-Round Pell provision. A student must be enrolled half-time to be eligible for Year-Round Pell.

## Pell Lifetime Eligibility Used (LEU)

The Consolidated Appropriations Act of 2012 limits the maximum number of semesters a student can receive a Pell Grant over their lifetime. Students have up to 12 of full-time 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. 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 2020-2021 Federal Pell Grant scheduled award was \$6,195, but who received \$3,098 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 for the next term of the 2020-2021 award year at half-time for the and received 25% of their total scheduled award, their total Lifetime Eligibility Used (LEU) would be 75% (50% + 25%), 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 award year and/or payment period, but likely will be eligible for a portion, provided they meet all other requirements. The Financial Aid Office will award up to the full 600% maximum. For example, a student whose LEU was 575% would be eligible for only 25% of the scheduled Pell award for the award year and/or payment period (LEU of 550% - 600% maximum LEU = 50% remaining LEU). So even if this student is entitled to \$6,195 for the award year, only 25% - or \$1548 - can be awarded.

#### Students with 600% or higher

Students in this category will have no Pell Grant eligibility.

### **Procedures for Students to Check:**

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

Log into: [my.jjc.edu](http://my.jjc.edu)

Self-Service Menu > Pay Bill & View Financial Aid > Financial Aid Self-Service

Review "Pell 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 2020-2021 academic year, FSEOG will be \$300 per year.

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

1. FSEOG funds will be allocated approximately as follows to ensure reasonable availability to students enrolling throughout the award year. Due to enrollment status changes usage may vary.
  - a. ~40% of total allocation awarded in Fall Semester
  - b. ~40% of total allocation awarded in Spring Semester
  - c. ~20% of total allocation awarded in Summer Semester
2. First Selection Group - All students receiving a Pell grant at any point within the award year, who are at least half time as of Pell census date are eligible to be considered for FSEOG in the amount of \$100 per semester for up to three semesters per Award Year. Verification must be complete, if selected.
  - a. Those students who show exceptional financial need (with the lowest Expected Family Contribution (EFC) of \$0) will be given priority.
  - b. If funds are remaining after the awards to the highest need, students with financial need and who have received a Pell grant at any point in the award year will be awarded next based on ascending EFC in increments of \$100.
3. Funds are to be awarded after student has been accepted into an eligible program and enrolled.
4. If available funds are exhausted before awarding all students in the First Selection Group category a wait list will be maintained by the advisor. As additional funds become available, the students will be awarded in the order they were placed on the list.
5. Once all students in the First Selection Group have been awarded funds and if there are funds remaining, funds will be awarded to:
  - a. Second Selection Group - This group includes Pell eligible students who are not receiving Pell grants. This group can include:
    - i. Students who have exceeded their Lifetime Eligibility Usage (LEU).
    - ii. Students who have exhausted their Pell funds for the academic year.
  - b. Those students with the highest financial need (\$0 EFC) will be given priority. If funds are remaining after the awards to the highest need, students with financial need who were eligible for but did not receive the Pell grant will be awarded.

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. Apply for a student worker position at: <https://employment.jjc.edu/>

### **Student Employment Frequently Asked Questions**

#### **If I am awarded federal 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 <https://employment.jjc.edu/>. 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. There are also off campus internship opportunities.

#### **How many hours a week can I work?**

Students can work up to 20 hours per week while school is in regular session, and up to 28 hours over the summer session and when classes are not in session. FWS is a program designed to provide part-time employment.

## 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 1.059 percent (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 2.75 percent (subject to change). The Direct Subsidized Student Loan has an origination fee of 1.059 percent (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 2.75 percent (subject to change). The Direct Unsubsidized Student Loan has an origination fee of 1.059 percent (subject to change).

### **Direct Loan Limits for Undergraduate Students:**

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

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

The first year Independent Student base (grade level 1, 0-31 earned hours) subsidized/unsubsidized annual loan limit will be \$ 9,500.

The first year Independent Student base (grade level 2, 32 or more earned hours) subsidized/unsubsidized annual loan limit will be \$10,500.

**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 5.3 percent (subject to change). The Parent Plus Loan has an origination fee of 4.236 percent (subject to change). Parents must complete a credit check as well as a promissory note before this loan is processed.

### **New Borrower Information**

The purpose of the New Borrower presentation 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 [jjc.edu/financialaid](http://jjc.edu/financialaid) for additional information regarding the New Student Loan Borrower Packet process.



## **Important Loan Information**

- Loans are not automatically awarded to students. To apply for a loan, complete a Loan Application Packet available at [jjc.edu/financialaid](http://jjc.edu/financialaid). Loans must be repaid with interest.
- To request a change to your loan, or to reject your loan, request a Loan Adjustment Form From the Office of Financial Aid.
- A New Student Loan Borrower Application Packet is **required** to be completed by a first year, first time borrower, transfer student, a continuing student who has not borrowed a student loan in the past from JJC, or a continuing student who has not borrowed within the past 2 award years.
- Deadlines for file completion dates still apply, as noted on the financial aid website.
- Complete a Master Promissory Note, if needed, at [studentaid.gov/mpn](http://studentaid.gov/mpn).
- Be aware that a student loan is financial aid and that you are bound by the Satisfactory Academic Progress policy. In case of financial aid termination, you are responsible for payment of tuition and fees.
- Non-credit classes, G credit classes, NA classes, such as NA 101, and courses not required for your program 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. If a student has late starting classes, time of disbursement could change. 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, grants or scholarships, 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. Complete entrance counseling at [studentaid.gov](http://studentaid.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. Exit counseling is required for graduation candidates. Complete exit counseling at [studentaid.gov](http://studentaid.gov).

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.

**Refusing or Reducing a Loan**

Financial Aid Administrators may choose to refuse or reduce a Direct Loan (DL) request 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.

# 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 course or lab fees. It is extremely important to complete your FAFSA 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 the list for eligible degree/certificates at [jjc.edu/financialaid](http://jjc.edu/financialaid);
- Not be in default on a federal student loan;
- Maintain Satisfactory Academic Progress (SAP). Review the SAP policy at [jjc.edu/financialaid](http://jjc.edu/financialaid);
- Have resided in Illinois for at least one year prior to the start of the academic school year. You may 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 [fafsa.ed.gov](http://fafsa.ed.gov) as soon as possible after it becomes available each October 1 as only a limited amount of funds are available for the Illinois MAP Grant.

## Notification of your award

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

## 75 MAP Paid Credit Hours - \*applies to 2019 Fall and prior

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. (*the limit for freshman and sophomore students will no longer be in effect starting on January 1, 2020.*) 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.

## 135 MAP Paid Credit Hours - \*applies to 2020 Spring and beyond

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 135 MAP paid credit hours, you will no longer be eligible to receive the MAP grant.

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;

You submitted incomplete or incorrect documentation;

You have reached the maximum number of MAP paid credit hours; or

The information submitted on your FAFSA application indicates ineligibility.

## **Process for Purchasing Books/Supplies with Financial Aid/Scholarships**

If your financial aid funds exceed the amount that you owe, there will be a credit balance amount (indicated by a negative (-) sign on Student Finance Account Summary) 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 some 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 Financial Aid Self-Service account to determine if you have been awarded financial aid and/or a scholarship. Choose the applicable award year from the drop down menu.  
my.jjc.edu > Pay Bill & View Financial Aid > Financial Aid Self-Service
2. Click on the link titled Student Finance Account Summary. Choose the applicable term. A credit balance (indicated by a negative (-) sign) is 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 are 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/direct deposited 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 2020-2021:

Fall 2020	Spring 2021	Summer 2021
09/24	02/19	06/24

**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 any installment of your Direct Loan you must be registered, and attending, at least six eligible hours at the time of the disbursement of the loan.

## 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 been awarded 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 2020	Spring 2021	Summer 2021
10/16	03/19	07/29

## Late-Start Classes

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

# Rights and Responsibilities

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

## Student Rights

You have the right to:

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

## Student Responsibilities

You are responsible for:

- Understanding if your financial aid does not completely cover your tuition bill, you are responsible for making payment immediately to the 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.
- Making copies of all documentation that is requested in advance of submitting them to the Financial Aid Office.
- Being admitted into a degree-seeking program during the term(s) that you wish to receive financial aid. **Not all classes or majors are eligible for financial aid, including student loans.** Refer to the Financial Aid web site for a list of eligible 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, an award notification, and a signed promissory note must be on file in the Financial Aid Office two weeks prior to the start of the semester or you will be responsible for payment.
- Understanding if you completely withdraw from school, receive all Fs, or the combination of the two 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 eligible credit hours.
- Understanding that a financial aid advisor may request additional documentation at any time.
- Not being in default on any loan previously received at any institution.
- Obtaining the information on when and how your financial aid funds will be disbursed.
- Providing all requested documentation to the Financial Aid Office accurately and in a timely manner.
- Completing an entrance and exit interview for any student loans received at JJC.
- Understanding the college's refund policy.
- Paying any balance from a prior semester 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 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.



## **Financial Aid Satisfactory Academic Progress**

In order to comply with Title IV Department of Education regulations, JJC Financial Aid Office (FAO) has set a Satisfactory Academic 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 Satisfactory Academic 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.

Read the policy, qualitative and quantitative measures, and appeal process in our [Satisfactory Academic Progress \(SAP\) policy](#), located at [my.jjc.edu/fa](http://my.jjc.edu/fa) under “Documents & Forms” and “Policies and Handbooks”.

## 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 2016-17, 2017-18, 2018-19 and 2019-20), the student received a Pell Grant/Direct Loan at the institution that is performing the review for 2020-21. For 2014-15 and prior only three award years are 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 2015-16 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. Please take advantage of these services which are available to JJC students to help you complete your college degree.

<b>OFFICE</b>	<b>LOCATION</b>	<b>PHONE</b>	<b>EMAIL</b>
Testing Services	A1138 – RMA1039 – JCTR6002	(815) 280-2261	<a href="mailto:testingservices@jjc.edu">testingservices@jjc.edu</a>
Career Services	A1175	(815) 280-2756	<a href="mailto:careers@jjc.edu">careers@jjc.edu</a>
Student Advising Center	A1155 – RMA1029	(815) 280-2673	<a href="mailto:academicadvising@jjc.edu">academicadvising@jjc.edu</a>
Project Achieve / TRIO	A1115	(815) 280-2456	
Disability Services	A1125	(815) 280-2230	<a href="mailto:disabilityservices@jjc.edu">disabilityservices@jjc.edu</a>
Tutoring & Learning Center	C2010 – RMB1080 – JCTR6004	(815) 280-2730	<a href="mailto:tutoring@jjc.edu">tutoring@jjc.edu</a>
Mental Health & Wellness Office	A1100	(815) 280-2936	<a href="mailto:mentalhealthservices@jjc.edu">mentalhealthservices@jjc.edu</a>

## **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 1<sup>st</sup> 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 or direct deposit. 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.

[www.jjc.edu/scholarships](http://www.jjc.edu/scholarships)

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](http://www.fastweb.com)

[www.collegeboard.org](http://www.collegeboard.org)

### **Summer Aid**

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

Pell Grant; Federal Supplemental Educational Opportunity Grant; Federal Work-Study; Federal Direct Loan.

You do not need to complete a separate application for Summer Pell Grant. Summer Pell Grants are calculated in early Spring and, if eligible, you will receive a new award notification email. 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 beginning of July.

## **Veterans Educational Benefits**

The JJC Veterans Affairs Office is located in the Veteran Resource Center, 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 at [www.jjc.edu/veterans](http://www.jjc.edu/veterans). You may also contact our office by phone at (815) 280-2966 or email [VeteransBenefits@jjc.edu](mailto:VeteransBenefits@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 at (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 Pell Recalculation 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](http://www.jjc.edu/info/duedates)).** After this point, financial aid will not be adjusted unless it falls into one of the following categories:

1. 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 not automatically adjust. An instructor will need to complete an attendance revision form or the student will need to complete a Census Appeal form (see financial aid office). 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 Pell Recalculation date without an approved appeal.
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 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 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 2020-2021 award year determines your eligibility. The EFC is based on a formula derived from the federal government.

PROGRAM	DESCRIPTION	AWARD AMOUNTS	DEADLINE DATE	DISBURSEMENT
<b>Pell Grant</b>	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 – \$5711) and enrollment for the semester. Maximum annual award is \$6,345.	June 30, 2021	Refund checks are released around the 10 <sup>th</sup> 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.
<b>Federal Supplemental Education Opportunity Grant (FSEOG)</b>	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 award year and enrollment. Maximum annual award \$300. Must be enrolled in 6 credit hours or more.		Same as Pell grant guidelines.
<b>Federal Work Study (FWS)</b>	See Federal Work Study in handbook 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.
<b>Illinois Student Assistance Commission Monetary Award Program</b>	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 complete their FAFSA as early as possible each year 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 homosexual

**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. Students who submit an Income Adjustment or Dependency Override appeal will be selected for verification. In addition to verification documentation, additional documents may be requested based on 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 of Financial Aid.**

### **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, waive the requirement for the student to submit another statement of situation and documentation 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.

## **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 Third Step Verification, the institution must:

- Title IV schools will access the U.S. Department of Homeland Security (DHS) Systemic Alien Verification for Entitlements (SAVE) system to submit documentation received by the student.
- 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 Office Information**

**Office Locations: Campus Center Building - Room A-1020, Enrollment Center  
Office Phone Number: (815) 280-2528**

**Office Hours:**

Monday through Thursday – 8:00am – 6:00pm

Friday\* 8:00am - 4:30pm

**Romeoville Campus – Room RMA-1024**

**Office Phone Number: (815) 280-2528**

**Office Hours:**

Monday through Thursday – 8:00am – 6:00pm

Friday\* 8:00am - 4:30pm

\*Closed on Fridays during Summer session

Hours are subject to change. Some hours may be provided virtually.