

Financial Aid Handbook

Table of Contents

General Overview	p.2
Application Process	p. 3
Types of Aid Available at College of DuPage	p.6
How Financial Aid Funds Disbursed	p. 7
General Terms and Conditions of your Award	p.8
Understanding your Financial Aid Award	p.9
Minimum Academic Requirements for Financial Aid	p.13
Glossary	p.16

College of DuPage
Office of Student Financial Aid
425 Fawell Blvd.
Glen Ellyn, IL 60137

Title IV School Code: 006656

Hours:

Monday through Thursday 8am to 6pm
Friday 8am to 5pm

e-mail

financialaid@cod.edu

phone

630-942-2251

fax

630-942-2151

Web Address

home.cod.edu/financialAid



General Overview

What type of financial aid is available and where do I begin?

These are two of the most commonly asked questions by college bound students and their families. This handbook is to serve as a guide in answering those questions as they relate to the financial aid process at the College of DuPage. While the general application process may be the same from university to university, each institution has their own internal processing and procedures.

Generally speaking, there are four different types of financial aid available: grants, loans, work-study and scholarships.

Grants These may be federally funded, such as the Federal Pell Grant, or they may be state funded, like the Illinois Monetary Award (MAP) Grant or the Silas Purnell Illinois Incentive for Access (IIA) Grant.

Loans These are low interest, government guaranteed loans like the Federal Stafford Subsidized and Unsubsidized Loans. There are also loans available for parents to borrow on behalf of their dependent student.

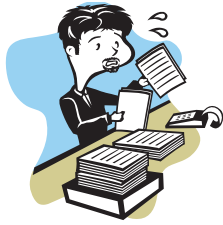
Federal Work Study This program allows students to work as a student aide on campus and receive pay for hours worked.

Scholarships These may be awarded to students based on merit, field of study, or financial need.

No matter what form of financial aid you receive, the process *always* begins with the [Free Application for Federal Student Aid \(FAFSA\)](#). Students are strongly encouraged to apply as soon after January 1st to ensure maximum eligibility. The FAFSA is used to gather income, household, and asset information to determine a family's financial need. Your Expected Family Contribution (EFC) determines your level of financial need. Your EFC is what the federal government calculates based on the income, household and asset information submitted on the FAFSA.

In other words, your EFC represents what the government thinks you can put towards your schooling for the year. Your EFC is then used by the Office of Student Financial Aid in determining your financial aid package. Before we can talk about how the Office of Student Financial Aid determines your financial aid package, it is important to briefly talk about how to start the application process and the types of financial aid available at the College of DuPage and the terms and conditions associated with various awards.

It is important to note that financial aid is awarded per academic school year. Students must re-apply each academic school year for eligibility to be determined.



Application Process

The financial aid process begins with the [Free Application for Federal Student Aid](#), more commonly known as the FAFSA. Prior to filing the FAFSA, a student must first meet **ALL** of the following general eligibility requirements:

- Must be a U.S citizen or an eligible non-citizen with a valid social security number.
- Must have a High School Diploma or GED. If not, must have passed an Ability to Benefit test. *High school students are not eligible to apply for financial aid.*
- Must be enrolled in classes leading to a [U.S. Department of Education approved certificate or degree](#).
- Must not be in default on a Federal Student Loan.
- Must not owe a repayment of a Federal Pell Grant or Federal Stafford Loan.
- Must be registered with [Selective Service](#) (This applies to all males age 18 or older).
- Must not have been convicted of a drug possession while receiving federal aid.
- Must maintain [Satisfactory Academic Progress](#).

Students are strongly encouraged to file their FAFSA electronically at www.fafsa.ed.gov. There is no cost for completing the FAFSA, *so please be wary of any services that charge a fee for completion of your financial aid application.*

As part of the electronic process, you and a parent (if dependent) will need to have a Federal Student Aid Personal Identification Number (PIN). You can apply for a PIN today at www.pin.ed.gov. This will serve as your electronic signature, not only for the FAFSA, but also if you would like to complete a Master Promissory Note, MPN, online for your Federal Stafford Loans. It is **EXTREMELY IMPORTANT** that you do not share your PIN, since it serves as your electronic signature in making binding legal obligations.

The following pages will take you through a step-by-step process from the initial filing of your FAFSA to receiving your notification of awards and acceptance of your awards. If at any time during the application process you would like to discuss your individual financial situation with a financial aid specialist, you may contact our office to schedule an appointment. Our office hours are Monday through Thursday, 8am to 6pm, and Friday, 8am to 5pm. You can contact our office at (630) 942-2251 or e-mail us at financialaid@cod.edu.

HELPFUL HINT: Students are encouraged to also fill out a [College of DuPage Admission Form](#) at the same time. On your Admission Form please be sure to indicate the date you graduated high school or the date you received your GED, as well as your field of study. Leaving these questions blank will cause delays in your financial aid processing. Please be sure this information is updated with the Records Office.

STEP ONE - COMPLETING THE FAFSA

By filing the [FAFSA](#), you automatically apply for the Federal Pell Grant, the Illinois Monetary Award Program (MAP) Grant, the Federal Supplemental Education Opportunity Grant, the Student-to-Student Grant, Academic Competitiveness Grant (ACG) and the Silas Purnell Illinois Incentive for Access (IIA) Grant. With this one single application, your information is processed by both the Federal government and the State government.

If you are only interested in Federal Stafford Loans or Federal Work Study, you must still complete the FAFSA. Please pay close attention to the question when asked your interest in Federal Stafford Loans and Federal Work Study.

HELPFUL HINT: When in doubt, indicate Yes. You can always decline an award. However, the more grants/scholarships and Federal Work Study you receive the less Federal Stafford Loans you may qualify for; loans are always packaged last!

It is important when completing the FAFSA to not leave any questions blank. Sometimes assumptions are made if questions are left blank, possibly affecting your eligibility. Be sure to also list College of DuPage on your FAFSA.

Our Title IV School Code is 006656.

If you are unsure of how to answer a question, you may always contact the Federal Processor at (800) 433-3243 or contact our office at (630) 942-2251.

The Office of Student Financial Aid will receive your results electronically within 7 to 10 days of completing the FAFSA online. If you mailed in the FAFSA, it may take 3 weeks.

What if you don't receive an e-mail from our office in two weeks?
The most common reasons are:

- ✗ You did not list College of DuPage on your FAFSA application.
- ✗ You did not hit the Submit button when applying online and/or adding College of DuPage to your FAFSA.
- ✗ You have not completed an [Admissions Form](#)
- ✗ You did not complete the correct FAFSA and/or you did not renew your FAFSA for the upcoming academic year.

What if your application was rejected by the FAFSA processor?
Our office will send you an e-mail notifying you of your rejected FAFSA application. It is the student's responsibility to make appropriate correction(s) to clear the reject. You can go online to [www.fafsa.gov](#) and make the necessary correction(s).

Most common reasons your FAFSA may be rejected:

- ✗ You did not sign your application.
- ✗ Your parent did not sign your application (if dependent, according to FAFSA).
- ✗ You reported your taxes paid as the same as your adjusted gross income.
- ✗ You left questions blank.

Failure to make the correction(s) will cause a delay in processing your FAFSA. Corrections can be made online at [www.fafsa.gov](#)

STEP TWO - COLLEGE OF DUPAGE PAPERWORK

After the Office of Student Financial Aid receives your results, electronically, you will be contacted via your C.O.D e-mail to turn in additional information based on your results. This information can also be viewed in your [MyAccess](#) under Communication. *It is the student's responsibility to check their C.O.D. e-mail account regularly!*

Some students may be required to submit proof of citizenship, default status, veteran status, verification of Social Security number and/or proof of Illinois residency. In addition, the Federal Processor randomly selects students for "Verification". If your FAFSA is selected for Verification then you will be requested to submit the following documents to our office before your financial aid awards can be determine. This includes, but is not limited to:

- ✓ College of DuPage Financial Aid Data Confirmation Sheet
- ✓ Verification Worksheet
- ✓ Student's signed Federal Tax Return and W-2 Information
- ✓ Spouse's signed Federal Tax Return and W-2 Information (if married)
- ✓ Parent's signed Federal Tax Return and W-2 Information (if dependent, according to FAFSA)

Regardless of Verification, all students are required to submit a signed and completed College of DuPage Financial Aid Data Confirmation Sheet.

The Office of Student Financial Aid will send out three requests for this information, after which, the student will no longer receive notices for missing information.

Once all the completed information has been submitted to our office, it may take 6-8 weeks to process your file. It is strongly suggested that students apply at least 10 weeks before the start of the semester.

HELPFUL HINT: Make sure all paperwork has the required signatures and is filled out completely. Incomplete information will not be accepted and will delay the processing of your financial aid awards.

STEP THREE - THE REVIEW

A financial aid specialist reviews all the paperwork you submitted to our office. During the review, corrections may need to be made to your FAFSA. This may be the result of conflicting information between what you reported to FAFSA and what was reported on your taxes and/or Verification Worksheet. Corrections to tax information is the most common change. If a correction(s) is required, your financial aid specialist will submit the correction(s) to FAFSA. You will also receive an updated Student Aid Report notifying you of the correction(s).

After your file has been reviewed by a financial aid specialist and all necessary corrections have been made, a Notification of Awards will be sent to your C.O.D. e-mail account. Your actual award letter will be available through your [MyAccess](#).

STEP FOUR - NOTIFICATION OF AWARDS

Your Notification of Awards will list the financial aid programs awarded to you based on the information submitted on your FAFSA. Your financial aid package is determined by examining your Expected Family Contribution (EFC) as calculated by FAFSA, in relation to your cost of attendance at the College of DuPage. Your cost of attendance includes allowances for tuition and fees, supplies, transportation, and housing.

Your EFC is subtracted from your cost of attendance leaving an unmet need to possibly be covered by some type of financial aid. There will be instances when the financial aid will not be able to cover all your educational expenses. Unfortunately, federal and state funds are limited and may not cover 100% of your expenses. The Office of Student Financial Aid will try to award the maximum aid possible. To illustrate:

Cost of Attendance
Minus
<u>Expected Family Contribution (EFC) *</u>
Unmet Need
Minus
Grants
Scholarships
Federal Work Study
<u>Remaining Unmet Need</u>
Loans

**If your EFC is greater than your cost of attendance, then you will only be eligible for a Federal Stafford Unsubsidized Loan.*

What if you did not receive your Notification of Award? The most common reasons are:

- ✗ You are on financial aid discontinuance.
- ✗ Your high school information is not updated with the Records Office.*
- ✗ You are currently enrolled in an ineligible degree and/or certificate program.*
- ✗ You have not submitted all the required documents.

*Please update with the Records Office at 630-942-3838.

STEP FIVE - ACCEPTANCE OF AWARDS

Your Notification of Awards will notify you of what types of financial aid you have been offered. Students do not need to notify the Office of Student Financial that they want to accept the grants that have been offered.

However, if you have been offered a Federal Direct Stafford Loan you will need to make sure you complete the Federal Direct Stafford Loan Request Form. The student has the option of:

- ✓ Requesting the amount of loan they wish to borrow.
- ✓ Requesting only the subsidized portion of the loan award.

If a student decides to decline their loan award, and later in the year decides to borrow, then the student must complete a Federal Direct Stafford Loan Request Form and request the loan again. A student must also complete the Stafford Loan Request Form if on the FAFSA the student did not indicate they were interested in Federal Stafford Loans.

Failure to complete the Federal Direct Stafford Loan Request Form will stop the processing the your loan!!

Once the loan has been accepted by the student and Stafford Loan Entrance Counseling has been completed, your loan information will be sent to your lender electronically. You will then receive in the mail your Notice of Guarantee (NOG) providing you with information about your loan.

HELPFUL HINT: All first time borrowers must also complete [Stafford Loan Entrance Counseling](#). Failure to complete Stafford Loan Entrance Counseling will stop your loan processing.

Types of Aid Available at the College of DuPage

Federal Pell Grant*	Awards range from \$5,550 to \$555 per academic school year, for a full-time student. Awards vary depending on your Expected Family Contribution and your actual enrollment status.	Covers tuition charges and, if possible, books and supplies. Any unused funds will be mailed near the mid-term of the semester. <i>Disbursement dates are subject to change.</i>
Federal Academic Competitiveness Grant*	Awarded to Pell grant eligible students who completed a rigorous secondary school program: -After Jan. 1, 2006, <i>if a first year student.</i> (completed 1-24 college level credits) -After Jan. 1, 2005, <i>if a second year student.</i> (completed more than 24 college level credits) First year students may receive up to \$750 per academic school year. Second year students may receive up to \$1,300 per academic school year. Must be a U.S. citizen, or eligible non-citizen enrolled full-time and maintain a 3.0 GPA.	Covers tuitions and fees. Any remaining funds may be used for living expenses. Award amounts are also dependent upon funding approved by the Federal government.
Illinois MAP Grant*	Awards range from \$2,208 to \$300 per academic school year based on 15 semester hours. Awards vary depending on your Expected Family Contribution and your actual enrollment status.	Covers in-district tuition and mandatory fees only and does not include class or lab fees, or books and supplies. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP grants are possible.
IIA Grant*	A one-time award of \$500 awarded by the State of Illinois to eligible students who have a 0 Expected Family Contribution and are classified as a freshman. Students must enroll in a minimum of 6 semester hours for two semesters (Fall and Spring) to receive the full amount.	No funding for the 2010-2011 school year
Student-to-Student Grant*	Awards range from \$1,000 to \$500 per academic school year based on full-time enrollment. Awards vary, depending on your Expected Family Contribution and your actual enrollment status.	Funds are limited so priority is given to students who apply early and demonstrate financial need.
Federal SEOG Grant*	Awards range from \$1,500 to \$500 per academic school year, based on full-time enrollment. Awards vary depending on your Expected Family Contribution and your actual enrollment status.	Funds are limited so priority is given to students who apply early and demonstrate financial need.
Illinois Veteran Grant	Awards vary based on your enrollment status. Students must complete the Illinois Veteran Grant application to determine eligibility.	Covers tuition charges only.
Illinois National Guard Grant	Awards vary based on your enrollment status. Students must complete the Illinois National Guard Grant application to determine eligibility. <i>An application must be completed every academic school year.</i>	Covers tuition charges only.
Illinois MIA/POW Grant	Awards vary based on your enrollment status. Students must complete the Illinois MIA/POW Scholarship application to determine eligibility.	Covers tuition charges only.
Federal Work Study*	Awards range from \$5,000 to \$3,000 per academic school year. Awards vary based on your Expected Family Contribution, enrollment in a minimum of 6 semester hours, and availability of funds.	Funds are limited so priority is given to students who apply early and demonstrate financial need.
Stafford Subsidized and Unsubsidized Loan*	Awards vary based on your Expected Family Contribution, your dependency status, and grade level at the College of DuPage. Freshman level students may borrow up to \$5,500, of which a maximum of \$3,500 may be subsidized. Sophomore level students may borrow up to \$6,500, of which a maximum of \$4,500 may be subsidized. Independent students may borrow an additional \$6,000 (unsubsidized) above these limits. Students must register for a minimum of 6 semester hours for each term of the loan.	Covers tuition charges. Any remaining funds will be mailed to the student to cover other educational expenses.
Parent PLUS Loan	Parents may borrow up to the cost of their dependent student's Cost of Attendance minus any financial aid. Students must register for a minimum of 6 semester hours for each term of the loan.	Covers tuition charges. Any remaining funds will be mailed to the student to cover other educational expenses.
Scholarships	Award amounts and eligibility criteria vary based on the individual scholarship.	Covers tuition and/or books and supplies. Refer to specific scholarship for awarding policies.



How Financial Aid Funds Are Disbursed

1 Federal Stafford Loans

If you are a first time borrower at the College of DuPage - The earliest the Office of Student Financial Aid will receive your loan funds is **30 days into the semester**. The Office of Student Financial Aid will receive your loan funds electronically and take any remaining tuition and fees from your loan funds. Any remaining loan funds will be mailed to you no earlier than 30 days into the semester.*

If you are not a first time borrower at the College of DuPage - Your loan funds will not be disbursed to you prior to the first day of the semester. The Office of Student Financial Aid will receive your loan funds electronically and take any remaining tuition and fees from your loan funds. Any remaining loan funds will be mailed to you. You should receive this check by the start of the semester.

If you are receiving a Parent PLUS Loan - Your PLUS loan funds will not be disbursed to you prior to the first day of the semester. The Office of Student Financial Aid will receive the PLUS loan funds electronically and take any remaining tuition and fees from your loan funds. Any remaining PLUS loan funds will be mailed to you. You should receive this check by the start of the semester.

If you are receiving a loan for one semester only - Your loan funds will be disbursed in two equal payments throughout the semester. This applies to the Federal Stafford Loan and Parent PLUS Loan.*

The following conditions may delay the disbursement of your Federal Stafford or Parent PLUS Loans:

- ✓ The application process is started late. *It is strongly recommended to start this process at least 2 months prior to the start of the semester!*
- ✓ Failure to return the Stafford Loan Request Form to our office
- ✓ Failure to complete **Stafford Entrance Loan Counseling**
- ✓ Failure to complete a **Master Promissory Note (MPN)**

2 Federal Pell Grant

If you are receiving a Federal Pell Grant - Your Pell disbursement is normally based upon your enrollment status after the refund period for your classes that have begun and will be computed accordingly. This date is referred to as the “census date”. With late start classes, your Pell amount will be adjusted to include the late start hours based upon their census date, which may increase your eligibility and enrollment status. For example, a student may be registered for full time status at the start of the term but the Pell amount will not reflect the full time status until the census date of the 2nd 8 week class, at which time the student is considered enrolled full-time for financial aid purposes.*

ADDITIONAL NOTES:

Students **cannot** charge their books to their Federal Stafford Loans or Federal PLUS Loans. If you are only eligible for a loan and you are a first-time borrower you will need to pay for the books on your own. After your loan comes through to pick up your tuition costs - if there is any remaining money from your loan the College of DuPage will mail you a check for the remaining money. You can use that money to refund yourself for the books you purchased out of pocket. PLEASE NOTE: It is only the first semester that you take out a loan you must wait 30 days to receive your loan funds.

NO ATTENDANCE MEANS NO FINANCIAL AID. If you stop attending your classes you may be required to pay back all the financial aid money that was disbursed to you for that semester - this includes grant and loan money.

*Please visit our website at home.cod.edu/financialAid for the actual disbursement dates



General Terms and Conditions of Your Awards

Your financial aid package is determined in accordance with the laws and regulations in effect at the time of the calculation of your award and the availability of funds. The College of DuPage Office of Student Financial Aid reserves the right to reduce, modify, or cancel your award, if these laws are amended or funds are withdrawn or exhausted.

As a recipient of financial aid, you are the beneficiary of monies made available to you by a variety of agencies - federal, state, institutional and private. When you accept your financial aid assistance, you are *personally* agreeing that you have read, understood, and are aware of the following obligations and responsibilities.

1. **I certify** that the information submitted to the Office of Student Financial Aid is current, complete, and true to the best of my knowledge. I am also a citizen or eligible noncitizen of the United States.
2. **I certify** that the information submitted to FAFSA is complete and true to the best of my knowledge. If I purposely give false or misleading information, I may be fined \$20,000, sent to prison, or both.
3. **I certify** that I will not attend two schools at once and receive financial aid from both schools during the same period.
4. **I certify** that I am registered in classes that lead to a [U.S. Department of Education approved certificate or degree](#) for financial aid purposes at the College of DuPage.
5. **I agree** to notify the Office of Student Financial Aid of any financial aid assistance I receive that is not listed on my Financial Aid award letter. This includes, but is not limited to, tuition waivers and/or scholarships from College of DuPage departments/program, receipt or loss of any non-COD financial assistance, any part-time employment other than Federal Work-Study (FWS), and/or Job Opportunity Training Grants (WTA). This also includes any tuition waivers and/or scholarships from outside agencies. *Failure to report additional assistance received can result in the adjustment, cancellation, or required repayment of aid offered by the College of DuPage. The Office of Student Financial Aid is required to adjust all awards in relation to your financial award.*
6. **I understand** that if I have been awarded a scholarship and completely withdraw or fall below the scholarship criteria, I may be responsible for repayment of my scholarship.
7. **I understand** that if I withdraw from all my classes or drop below half-time at any time prior to receipt of my Stafford Loan or PLUS funds, I may not be entitled to receive the funds or subsequent funds.
8. **I understand** that federal financial aid is paid based upon attendance in classes. If withdraw, fail or stop attending all classes prior to completing 60% of the term, I could owe a portion or all of my grant and/or loan funds to College of DuPage and the Federal Government. The amount owed will be based upon grant and/or loan amounts and my last date of attendance in an academically related course activity.
9. **I understand** that I will use my financial aid for the payment of required fees, books and supplies, and for maintenance costs related to my attendance at College of DuPage.
10. **I understand** that I must maintain the [Minimum Academic Requirements for Financial Aid](#). Failure to meet the Minimum Academic Requirements for Financial Aid may result in the discontinuance of my financial aid.
11. **I understand** that I will keep the Office of Student Financial Aid informed of any changes (favorable or unfavorable) in my financial circumstances that occur within the award period including a change of address and/or name. I may request a recalculation of my financial need if there is substantial change in my family's financial circumstances. However, this may not result in an increase in aid.
12. **I understand** if I am admitted to the College of DuPage under the "Ability to Benefit" provision, I must successfully pass the Ability to Benefit Test in order to receive financial aid.

HELPFUL HINT: Adjustments will be made to your financial aid award as the Office of Student Financial Aid becomes aware of the conflicting information. The Office of Student Financial Aid also reserves the right to adjust all awards in relation to your financial need. This may occur after funds have been disbursed, leaving a balance that is owed to the College of DuPage and/or the Federal and State Government.



Understanding Your Financial Aid Award

Your financial aid award is based on your demonstrated financial need. Financial need is determined by subtracting your family's Expected Family Contribution (EFC) as calculated by the Federal Processor, based on the information submitted on your [Free Application for Federal Student Aid \(FAFSA\)](#) from the cost of attending College of DuPage.

The cost of attending the College of DuPage, indicated as the [student budget](#) on your Notification of Awards, includes the Board approved full-time tuition and fees, and an allowance for room and board according to the living arrangements specified on your [College of DuPage Financial Aid Data Confirmation Sheet](#) at the time your file was processed. Your budget also includes an allowance for books, transportation, and personal expenses as dictated by Federal regulations.

Your Financial Aid Award Letter could include grants, loans, and/or work study awarded through College of DuPage. You may accept all, any part, or none of the financial aid awarded.

EXPLANATION OF FINANCIAL AID AWARDS AND PROCESS

The Statement of Fees you obtain from the Cashier will list the estimated Financial Aid Award(s) that were applied to your account. In addition, any changes to your financial aid will be indicated on a revised Financial Aid Award Letter. *If you have any questions about how your award was computed, or if you wish to appeal your award, contact the Office of Student Financial Aid (OFSA). You may schedule an appointment with a Financial Aid Specialist to discuss your financial aid award.*

PELL GRANT CALCULATION

Your expected award is based upon the **average in-district tuition and fee charges** for full-time, full academic year students. The actual disbursement varies, dependent on your Expected Family Contribution (EFC) and your enrollment status. To be considered full-time you need 12 or more credit hours, three-fourths time (nine to eleven credit hours), half-time (six to eight credit hours), or less than half-time (one to five credit hours).

NEW FOR 2009-2010

Your Pell disbursement is normally based upon your enrollment status after the refund period for your classes that have begun and will be computed accordingly. This date is referred to as the "census date". With late start classes, your Pell amount will be adjusted to include the late start hours based upon their census date, which may increase your eligibility and enrollment status. For example, a student may be registered for full time status at the start of the term (see example below) but the Pell amount will not reflect the full time status until the census date of the 2nd 8 week class, at which time the student is considered enrolled full-time for financial aid purposes.

Example:

16 week class - English 1101 (3 Semester hours) – 8/24/09 to 12/18/09

16 week class - Speech 1101 (3 Semester hours) – 8/24/09 to 12/18/09

12 week class - Sociology 1100 (3 Semester hours) – 9/15/09 to 12/13/09

2nd 8 week class - Humanities 1101 (3 Semester hours) – 10/21/09 to 12/18/09

If your file is processed after the census date, your Pell disbursement could be determined by your enrollment hours at that time. If your initial registration occurs after the census date, your Pell disbursement will be based upon those enrollment hours. In addition, if term grades post before your Pell Grant is processed, your Pell disbursement will be based upon your earned hours. Disbursement information can be found on the C.O.D. Financial Aid web page at home.cod.edu/financialAid

ACADEMIC COMPETITIVENESS GRANT

This Federal grant program is available to full-time, Pell eligible, U.S. citizens or eligible non-citizens in approved associate degree programs who graduated high school (a final high school transcript must be on file in the records office) having completed a rigorous academic program as defined by the U.S. Department of Education. The definition for rigorous academic program in the state of Illinois is:

- 4 years of English
- 3 years of Mathematics - two of which must be Algebra I and above.
- 3 years of Science - two of which must be Biology, Chemistry, or Physics
- 3 years of Social Studies
- 1 year of a language other than English

- or -

- Completion of at least two Advanced Placement (AP) courses with passing test scores of 3 or two International Baccalaureate (IB) courses with passing test scores of 4.

A YEAR ONE STUDENT who has earned 24 or less college level semester hours (graduated high school after January 1, 2006) is eligible to receive a one-time grant of \$750 (\$375/semester).

A YEAR TWO STUDENT (graduated high school after January 1, 2005) who has earned a 3.0 grade point average in their first 24 college level semester hours is eligible to receive a one-time grant of \$1,300 (\$650/semester).

Like the Pell Grant, disbursement is normally based upon your enrollment status near the mid-term date of the semester. This date is referred to as the "census date". See the Pell Grant details above.

PAYING FOR TUITION AND BOOKS

After tuition, fees, and other charges are paid, unless otherwise notified, Pell, FSEOG, ACG, and STS checks will be mailed after the "census date" to your address listed on the registration system. You should use these funds towards your remaining educational expenses.

PLEASE REMEMBER: If your classes are held pending financial aid and after evaluation of your application materials and you do not receive financial aid, all deferred costs will be your responsibility.

CHARGING BOOKS AND SUPPLIES

You may be eligible to charge your required books and supplies in the bookstore on the main campus against your scholarships and grants, if an excess amount is available after payment of your tuition charges. The bookstore dates are listed on the C.O.D. Financial Aid web page at home.cod.edu/financialAid. You **MUST** have a credit balance on your student account during these dates in order to charge books.

If you are eligible to charge your books, you must have a Photo ID to show at the Scholarships and Grants table. If you charge your books, the amount charged will be deducted from your remaining credit balance. If charges exceed your financial aid credit balance, you are responsible for immediate repayment of the difference.

ISAC (MAP) AWARDS

The Monetary Award Program (MAP) is available from the Illinois Student Assistance Commission (ISAC) to Illinois residents who are undergraduate students at an approved Illinois college. The award is applied to **in-district tuition and mandatory fees only and does not include class or lab fees**. To receive the MAP Award through College of DuPage, you must list C.O.D. on your [FAFSA](#).

By applying for financial aid and agreeing to share that information with the Illinois Student Assistance Commission (ISAC) you have been considered for the State of Illinois (IL) Monetary Award Program (MAP) Grant. If you were determined to meet the eligibility criteria for the MAP grant, an award is included on your award notification. This award may be an estimate and, if so, is identified as a "State of IL MAP Grant (Est)".

MAP grants are 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.

MAP grant utilization is tracked by the number of semester credit hours of MAP benefits paid on your behalf each term. Payment is made according to the number of credit hours eligible for MAP payment, with a minimum of 3 and a maximum of 15.

PLEASE NOTE: There is a limit on the number of MAP credit hours that are available while you are classified as a freshman and sophomore. This limit is 75 semester hours. If this maximum is reached, you must attain junior status for your MAP grant eligibility to resume. Since the College of DuPage only offers courses through the sophomore level, your remaining eligibility would only be available at an approved Illinois four-year institution beginning at a junior status as defined by the institution. The maximum number of MAP credit hours that can be utilized as an undergraduate is capped at 135 semester hours.

IF A STATE OF IL MAP GRANT (EST) IS NOT INCLUDED ON YOUR AWARD LETTER, YOU ARE NOT ELIGIBLE FOR THE GRANT AT COLLEGE OF DUPAGE.

STS AWARDS

The Student-to-Student (STS) program provides state matching grants for need-based monetary awards. Students, through voluntary contributions, donate money to the program and their contributions are matched by the state, based upon state appropriations. You must be enrolled in a minimum of six (6) credit hours to be eligible for this

award. The actual amount received is based on full time enrollment of 12 hours or more or part time enrollment of 6-11 credit hours.

FSEOG AWARDS

The Federal Supplemental Educational Opportunity Grant (FSEOG) is for needy students with priority given to Pell Grant recipients. You must be enrolled in a minimum of six (6) credit hours to be eligible for this award. The actual amount received is based on full time enrollment of 12 hours or more, or part time enrollment of 6-11 credit hours.

FWS AWARDS

The Federal Work Study (FWS) Program gives you the opportunity to earn money to help pay your educational expenses. The amount of the award represents the maximum amount you may earn under this program. You must be enrolled in a minimum of six (6) credit hours or more to be eligible for on-campus employment.

STS, FSEOG, and FWS awards are based on the institutional awarding policy and available funds.

FEDERAL DIRECT LOANS

Federal Subsidized Stafford Loan is a low interest loan based on financial need as determined by the United States Department of Education when you completed the [FAFSA](#). The federal government pays the interest while you are in school or in the grace period. You must be enrolled in six (6) credit hours or more to be eligible for a Subsidized Stafford Loan.

Federal Unsubsidized Stafford Loan is a low interest loan and not based on financial need. You are responsible for interest payments while in school. You must be enrolled in six (6) credit hours or more to be eligible for an Unsubsidized Stafford Loan.

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS) is borrowed by the parent of a dependent student and not based on financial need. The student must be enrolled in six (6) credit hours or more to be eligible for a PLUS Loan. This is a variable interest rate loan. In addition, the parent begins repaying the principal and interest while you are in school.

GENERAL INFORMATION FOR LOANS

First time Stafford Loan borrowers must complete [Stafford Loan Entrance Counseling](#) before a Stafford Loan will be processed. First-time Stafford Loan borrowers will not receive their first loan funds until 30 days after the term begins.

Stafford Loan funds (Subsidized and Unsubsidized) and Parent PLUS Loan funds generally will not be released by College of DuPage before the first day of classes. In most cases, your funds will be disbursed in two payments during the academic year.

If term grades post before your Federal Stafford Loan funds have been disbursed your loan disbursement will be based upon your earned hours. Disbursement information can be found on the COD Financial Aid web page at home.cod.edu/financialAid

PLUS Loan funds and any refund will be mailed to the student of the parent borrower, unless otherwise requested by the parent, if the student's tuition has been paid.

If you are not enrolled in a minimum of six (6) semester hours of classes that begin within the "census" period when the school receives your funds, your funds will be returned to the lender 3 days from the date that they were received and your loan will be canceled.

Loan recipients must enroll and complete a minimum of six (6) eligible credit hours including approved remedial courses, each term. If term grades post before your Federal Stafford Loan funds have been disbursed your loan disbursement will be based upon your earned hours. Please see the [Minimum Academic Requirements for Financial Aid Policy](#) for additional information. You can also review requirements to receive a Federal Student Loan in the U.S. Department of Education (USDE) Student Guide and/or by visiting USDE online at www.ed.gov

You are required to complete [Stafford Loan Exit Counseling](#) prior to transferring/leaving College of DuPage or if you drop below less than six credit hours.

The College of DuPage does not process Stafford/Plus Loans for students who attend only Summer term classes at the College of DuPage.

REMINDERS AND GENERAL INFORMATION

1. Financial Aid is awarded on an **annual basis**. Returning recipients must reapply by submitting the [FAFSA](#) at least four months before the new academic year.
2. If you owe a refund to College of DuPage due to an overpayment of financial aid or are in default on an educational loan, you will not receive financial aid



Minimum Academic Requirements for Financial Aid

In accordance with the U.S. Department of Education's Higher Education Act, College of DuPage must establish Minimum Academic Requirements for Financial Aid Policy** for students receiving financial aid from the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Academic Competitiveness Grant (ACG)
- Federal Work Study (FWS)
- Federal Stafford Loan (Subsidized and Unsubsidized)
- Federal Parent Loan for Undergraduate Students (PLUS)
- Illinois State Monetary Award Program Plus Grant (MAP Plus)
- Illinois Incentive for Access Grant (IIA)
- Illinois Student-to-Student Grant (STS)
- Illinois Veteran Grant (IVG)*
- Illinois National Guard Grant (ING)*

*Students who are receiving only the Illinois Veteran Grant (IVG) or the Illinois National Guard Grant (ING) must comply with the Standards of Academic Progress Policy as outlined in the current College of DuPage Catalog.

W*hy do we monitor your academic progress?* The purpose of the Minimum Academic Requirements for Financial Aid Policy is to ensure that financial aid recipients are attending College of DuPage to receive an education and not to secure financial aid dollars only.

Students who fail to demonstrate progress towards the completion of their education (i.e., not attending classes, deferring grades, withdrawing from classes, or failing classes) will become ineligible to receive financial aid.

Students must be in an eligible degree program, certificate program, or transfer curriculum to receive financial aid at College of DuPage. Federal regulations require that the Minimum Academic Requirements for Financial Aid be applied to a student's academic performance *regardless of whether or not financial aid has previously been received*. When applying these standards, the student's academic record at College of DuPage and any credit hours transferred to the College of DuPage are taken into consideration.

Students who have previously attended College of DuPage, but have not received financial aid, will have their academic progress reviewed before receiving aid for the first time. The review will determine if they are eligible to receive financial aid and/or if they should be placed on Financial Aid Discontinuance.

Important: *It is the student's responsibility to be aware of the Minimum Academic Requirements and to ensure compliance with these standards.*

**Requirements are subject to revision in the event of any changes to applicable Federal Regulations.

REMEDIAL HOURS /ESL CLASSES: Students who have taken remedial and/or ESL courses that have been approved by the ICCB may receive special consideration. Students are allowed a maximum of 30 attempted hours for remedial course work in addition to the 96 Maximum Credit Hour Limit.

STUDENTS ARE REQUIRED TO MEET ALL OF THE ABOVE CRITERIA, AS DESCRIBED IN SECTIONS 1, 2 AND 3, IN ORDER TO MAINTAIN FINANCIAL AID ELIGIBILITY.

EVALUATION PROCEDURES: Students will be evaluated in accordance with the Minimum Academic Requirements for Financial Aid Policy prior to receiving financial aid and the after the completion of the each semester. Students on Good Standing who do not meet the Minimum Academic Requirements for Financial Aid will be placed on Financial Aid Warning for the next semester attended.

- Students who fail to meet the Minimum Academic Requirements for Financial Aid while on Warning will become ineligible for all federal, state and institutional aid programs and will be placed on Financial Aid Discontinuance. The Financial Aid Discontinuance begins the term following the review, i.e., if the review occurs at the end of Spring semester, then financial aid will be discontinued effective with the Summer semester.
- The discontinuance of financial aid will be in effect until the student meets the minimum of 67 percent Course Work Completion Rate Standard as previously indicated in the Policy and is in compliance with the College's Standard of Academic Progress Policy. Students who have reached the 150 percent attempted hours limit will no longer receive financial aid.
- If while on Financial Aid Discontinuance students comply with the Minimum Academic Requirements for Financial Aid by completing classes at their own expense, *it is their responsibility to notify the Office of Student Financial Aid in writing so that their eligibility for reinstatement can be reviewed.*
- Reinstated students are placed on Warning Status. If students meet the Minimum Academic Requirements for Financial Aid during the period of reinstatement, their status will be changed to Good Standing. Failure to meet the eligibility requirements after reinstatement will again result in Discontinuance of financial aid.
- Students are notified at the end of each semester if their status is Warning and Discontinuance. A student's academic progress is adjusted positively or negatively in one-step increments. Therefore, movement on the policy goes from Good Standing to Warning to Discontinuance and vice versa.

IT IS THE STUDENT'S RESPONSIBILITY TO NOTIFY THE OFFICE OF STUDENT FINANCIAL AID IN WRITING SO THAT HIS/HER REINSTATEMENT ELIGIBILITY CAN BE REVIEWED.

IF THE STUDENT'S FINANCIAL AID IS DISCONTINUED for failure to successfully complete the minimum of 67 percent

(Course Work Completion Rate Standard) of **all** hours attempted, financial aid can be reinstated by:

1. Enrolling at the student's own expense and successfully completing the appropriate number of credit hours needed to achieve the 67 percent standard.
2. Receiving approval for reinstatement based on a successful appeal submitted to the Financial Aid Committee.

Note: *If the student's financial aid eligibility is discontinued for exceeding the maximum attempted hours (Maximum Time Frame Standard), financial aid can only be reinstated by a successful appeal submitted to the Financial Aid Committee.*

APPEAL PROCEDURES

The Office of Student Financial Aid acknowledges that there can be extenuating circumstances that may have caused the student to not meet the Minimum Academic Requirements for Financial Aid. Students on Financial Aid Discontinuance may submit a typed appeal by the specified appeal deadline. The appeal deadline is posted each semester in the Office of Student Financial Aid, or students may call the Office of Student Financial Aid for the deadline date. *Failure to meet this deadline will result in denial of the reinstatement request. Students who miss the deadline date must wait until the next appeal period.*

THE TYPED APPEAL MUST:

1. **Clearly** detail the extenuating circumstances (reasons) for failure to meet the standard.
2. **Describe** the steps that have been taken to resolve those circumstances.
3. **Submit** the appeal with appropriate documentation to support the extenuating circumstances. Circumstances can include medical reasons related to the student; immediate family crises as they relate to the student; personal reasons related to the student, such as divorce, separation, employment problems; call to military service, or other circumstances which adversely affected academic performance. It is the student's responsibility to provide all necessary documentation of these circumstances. The Committee will not review incomplete appeals.

Note: If the student is appealing the Maximum Time Frame Standard, the student must request and submit a degree audit and a counselor's or academic advisor's statement indicating student's remaining courses and expected date of completion.

The Financial Aid Committee reviews appeals approximately four weeks after the end of each semester. The Financial Aid Committee will not consider appeals with insufficient documentation. The student is notified by mail of the Committee's decision as promptly as possible. **THE COMMITTEE'S DECISION IS FINAL.**

Students whose initial appeal is denied cannot submit a subsequent appeal until successful completion of at least one additional term. If the student is placed on Financial Aid Discontinuance again after the committee approves a subsequent appeal, no additional appeals will be considered.

If you have any questions or need additional information regarding this Policy or Appeal Procedures, please contact the Office of Student Financial Aid, SRC 2050, (630)942-2251.

ACADEMIC PROGRESS is monitored using the standards listed below. Failure to meet *any one* of the standards will result in the student being ineligible for financial aid.

1 GRADE POINT AVERAGE (QUALITATIVE) STANDARD

Students who have earned 1 or more credit hours must comply with the College's Standards of Academic Progress Policy concerning grades and grade point average as defined in the current College of DuPage Catalog. If the student is "Dropped for Low Scholarship" under the College's Standards of Academic Progress Policy, financial aid will be discontinued. The discontinuance of the student's financial aid will remain in effect until the student is reinstated under the College's Standards of Academic Progress Policy.

If after financial aid is discontinued and the student successfully complies with the College's Standards of Academic Progress Policy and is in compliance with the Minimum Academic Requirements for Financial Aid, the student must submit a written request for financial aid eligibility to be reinstated.

2 COURSE WORK COMPLETION RATE (QUANTITATIVE) STANDARD

Students will be measured for the quantitative standard at the end of the each semester. Students must successfully complete and receive credit for a minimum of 67 percent of all hours attempted. The number of credit hours needed to reach the 67 percent minimum is rounded up to the nearest whole credit hour, e.g., 14.6 credit hours calculated to reach 67 percent results in 15 credit hours being needed to meet the quantitative standard.

If at the end of a semester, the student has not successfully completed a minimum of 67 percent of all credit hours attempted, the student will be placed on **Financial Aid Warning** for the next semester attended.

If at the end of the "Warning" semester, the student has not successfully completed a minimum of 67 percent of all credit hours attempted, the student will be placed on **Financial Aid Discontinuance** and financial aid will be canceled.

CREDIT HOURS ATTEMPTED is defined as enrolled hours (college level courses, and remedial courses approved for financial aid purposes) on or after the first day of classes.

Students should obtain an unofficial copy of their transcript from the Records Office in order to calculate credit hours attempted. **ALL** grades of A, B, C, D, F, W, I, R and S are included in the calculation of credit hours attempted. Students who are enrolled in *on-line courses* should be aware that the class(es) must be completed by the end of the term of enrollment, or the end of the subsequent term if enrolled in extended class(es). Students enrolled in extended courses, or courses not within the standard term dates, which have not been completed at the time of the satisfactory progress review could be placed on Financial Aid Warning or Discontinuance because the courses will be counted as hours attempted within the semester being reviewed. *It is the student's responsibility to notify the Office of Student Financial Aid*

in writing when an extended and/or incomplete course has been completed.

CREDIT HOURS SUCCESSFULLY COMPLETED is defined as completion of a course (college level courses and remedial courses approved for financial aid purposes) by the end of the enrollment term in which a grade of A, B, C, D, or S is received.

Final course grades of "I", "W", "F" and/or "R" equal zero credit hours earned for the course.

REMEDIAL CLASSES/ESL CLASSES: Students planning to register for remedial and/or ESL courses should check with the Office of Student Financial Aid prior to registration to make certain that the course(s) are approved by the Illinois Community College Board (ICCB) for financial aid purposes.

INCOMPLETE GRADES: Students receiving an Incomplete ("I") grade that places them on Financial Aid Warning or Discontinuance must complete the course in accordance with the Standards of Academic Progress Policy as outlined in the current College of DuPage Catalog. Financial Aid is **NOT** notified when a student finishes an incomplete class or receives a grade change. *Therefore, it is the student's responsibility to notify the Office of Student Financial Aid in writing when an "I" grade has been completed and posted to the grade record and/or there has been any other grade change posted to the grade record.* The Incomplete grade change must be reported to the Office of Student Financial Aid within the financial aid year that the grade was received in order to have financial aid reinstated before the end of the award year.

3 MAXIMUM TIME FRAME STANDARD

Students' maximum attempted hours of eligibility for financial aid at College of DuPage are determined by multiplying the length of the Academic Program by 150 percent. Included in attempted hours are credit hours transferred to College of DuPage from other institutions and "Prior" hours attempted at College of DuPage, **regardless of whether or not the student has previously received financial aid.** Examples are as follows:

Certificate Program requiring 20 Credit Hours
 $20 \times 150\% = 30$ Maximum Credit Hours Attempted.

Certificate Program requiring 31 Credit Hours
 $31 \times 150\% = 47$ Maximum Credit Hours Attempted.

Degree or Transfer Program requiring 64 Credit Hours
 $64 \times 150\% = 96$ Maximum Credit Hours Attempted.

If your financial aid is discontinued under this Maximum Time Frame Standard and you are enrolled in a degree program that requires more than 64 hours in general education and program requirements, please submit a written request for reinstatement to our Office. You must also include a statement from a counselor or an academic advisor indicating your completion date. **The review of the Maximum Time Frame Standard will occur at the end of each semester.** Once a student reaches 150 percent of the standard program hours, financial aid will be discontinued.



Glossary

Discontinuance: Student has failed to meet the Minimum Academic Requirements for Financial Aid and are no longer eligible to receive federal and state financial aid. Students do have the option of appealing.

EFC: Expected Family Contribution. This number is the amount of money expected from your family to be used in meeting your educational expenses and is used in determining your level of financial need for the various grants, student loans and work study.

FAFSA: Free Application for Federal Student Aid. This is the federal application that all students must complete to apply for financial aid.

ISIR: Institutional Student Information Record. This is the electronic version of your Student Aid Report that your school will receive after you have filed your FAFSA.

MPN: Master Promissory Note. This is your legal binding contract between you and your lender. An MPN must be completed before your lender will disburse any funds.

PIN: Personal Identification Number. This PIN is issued by the Department of Education to allow students to e-sign and check on the status of their FAFSA and loan information. Your Federal Student Aid PIN is **not** the same as your College of DuPage PIN.

Return of Title IV: This is the Federal Government refund policy. Students who stop attending all classes prior to the 60% date of the term may owe a refund of their federal grant and/or stafford loans to the Federal Government, lender and/or school. This also applies to students who receive a failing grade or withdrawal in class for failure to attend. The date used for this determination is the last date of attendance at an academically related activity.

SAR: Student Aid Report. This is the results from your FAFSA.

SOP: Standards of Academic Progress. Each year students receiving financial aid are reviewed to determine academic progress. This is evaluated based on your completion rate and number of hours attempted overall. *(Refer to p.8 for more information.)*

Subsidized Loan: This is a need based loan where the Federal Government will pay the interest while you are in school and during your 6 month grace period.

Unsubsidized Loan: This is a non-need based loan where the student is responsible for the interest.

Verification: After submission of your FAFSA application, the federal processor randomly selects students for verification. This means you need to submit copies of tax information, as well as verify other untaxed income and household size before your financial aid package can be determined.