

John A. Logan College

Financial Aid Booklet 2010-2011

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John A. Logan College – Applying for Financial Aid

How do I apply?

Complete the Free Application for Federal Student Aid (FAFSA) on-line at www.fafsa.gov. After completing the FAFSA, you will receive a Personal Identification Number (PIN). Retain this PIN for all future financial assistance. All students who have previously filed a FAFSA are eligible to file a renewal form for the upcoming school year. Renewal forms are available on-line at www.fafsa.gov.

The FAFSA **must** be signed for the application to be processed.

Be sure to use John A. Logan College's Title IV code: 008076

What am I applying for?

By filing the Free Application for Federal Student Aid (FAFSA), you will be considered for all state and federal grants, work study, and loans, depending on your designated aid preference.

When should I apply?

Apply as soon after January 1 as possible.

What happens after I file my FAFSA?

After the U.S. Department of Education receives your information, they will calculate your expected family contribution (EFC). They will send you a Student Aid Report (SAR) and provide the same data to John A. Logan College. Be sure to keep the SAR for your records.

If selected for verification, all students are required to submit the following information to John A. Logan College Financial Aid Office:

1. Copies of signed federal and state taxes for the respective year required for the FAFSA
2. Copies of W-2's from all employers
3. Other documents as needed and provided by John A. Logan College Financial Aid Office

Your award is based on full-time enrollment and will be adjusted if you enroll in less than 12 credit hours.

- < United States Department of Education Regulations also define full-time status as 12 semester hours for fall, spring and summer semesters. JALC admissions policy states six hours is full-time for summer semester; however, financial aid **must** and **will** adhere to the 12 hour requirement for full-time status.
- < Pell Grant awards are **generally** 75% for 9-11 hours, 50% for 6-8 hours and 25% for 1-5 hours.
- < All financial aid awards are posted based on eligibility and number of hours enrolled.

We reserve the right to modify your award(s) at any time due to changes in your financial aid eligibility or on the availability of funding. ***If you wish to decline any of these awards or you receive additional sources of aid, you must notify the financial aid office in writing.*** If aid from outside sources causes you to exceed your calculated financial need, we are required to reduce your FWS, SEOG, or Stafford Loan.

Enrollment Requirement:

Pell Grant: The actual amount of Pell Grant you are entitled to receive will be determined by the number of credit hours you are enrolled in at the end of the 100% drop period. **You may not receive aid for courses added after this date, even if the course(s) you add begins late in the semester.** Classes dropped at 100% will reduce hours enrolled and will reduce your aid. Audit hours and tested out hours are not counted in the total number of credits for financial aid purposes.

Return of Funds:

Students who receive Federal Title IV Funds (Pell Grant, SEOG Grant, Stafford Loans) and stop attending classes, withdraw from classes, receive all failing grades, or a combination of withdrawals and failing grades are subject to a Return of Title IV Funds. This may result in the student owing a refund to the College, the Federal Student Aid Program or both.

Example: A student's financial aid consists of a Pell Grant of \$1,500, and the student's tuition is \$672. The student withdraws on the 26th day of a 118-day semester. The student is eligible for 22% of \$1,500 or \$330. The College would return \$1,170 (\$1,500 - \$330) to the U.S. Department of Education, and the student would owe the College \$342 (\$672 - \$330).

FACTS Payment Plan: Students not eligible for financial assistance but not able to pay their tuition in full by their due date, may utilize the FACTS payment plan. This program allows students to make monthly payments that are automatically withdrawn from a designated account of your choice.

If financial assistance eligibility is established, it is the student's responsibility to request cancellation of the FACTS payment plan.

Limitations:

Financial aid will not be awarded for courses not required for degree/certificate programs. Financial aid will be awarded for the total number of hours for courses that are listed on the curriculum guide for their degree/program. Students will be responsible to cover any costs associated with courses they choose to take but are not required for their degree/program.

Financial aid does not apply to students who are not seeking a degree at John A. Logan College. Courses such as MAT 052H, 062H, orientation courses (ORI), business and industry courses, as well as adult and continuing education courses are **not** eligible for financial assistance. The nursing assistant program (NAD 101), pharmacy technician, and short term certificate programs are also **not** covered by financial assistance.

How do I use my financial aid to buy books?

If you have a completed file prior to late registration beginning and if your estimated financial aid exceeds the cost of tuition and fees, the excess will be available in the form of a book voucher, available in the Bookstore. Book vouchers can only be used at the bookstore on the John A. Logan College campus for books and required supplies by presenting a photo i.d. Time periods for usage of book vouchers will be provided by the John A. Logan College Financial Aid Office.

Refunds:

If financial aid remains after your tuition, fees, books and required supplies are paid, the remaining funds will be disbursed to you approximately the 5th week after the semester begins. **Refunds for late-block classes will not be disbursed until after the 100% add/drop period has ended for late-block courses.**

What if my awards do not cover my expenses?

Responsibility for meeting unmet need and family contribution belongs to you and your family. You may wish to look into private scholarships or alternative loan programs.

Students may inquire about student employment by contacting the John A. Logan College Placement Office at (618) 985-3741, ext. 8424.

What if my or my parent's financial situation has changed?

Contact the John A. Logan College Financial Aid Office to obtain a special circumstance form.

Who do I call with questions?

The Financial Aid Office is located in the west wing Room C-210. Office hours are from 9 a.m. to 4:30 p.m. during the academic year.

Financial Aid Information
(618) 985-3741, ext. 8308

Fax number

(618) 985-9751

Email address: financialaid.info@jalc.edu

Definitions

Free Application for Federal Student Aid (FAFSA)

A FAFSA is a federal financial aid form completed by the student and parent(s). It is used to determine how much a family is expected to contribute toward the cost of education. A federal formula is applied, and the results are sent to the student and the school indicated. This form must be completed in order to receive most types of financial aid.

Student Aid Report (SAR)

The SAR is the result of a FAFSA that has been processed by a federal processor and is sent to the student.

Cost of Attendance

The cost of attendance is also referred to as cost of education. This is the total average amount it will cost a student to go to school.

It is usually expressed as a total for a nine-month academic year.

<i>Direct Costs</i>	<i>Amount</i>
Tuition (based on 15 credits x 2 semesters x \$84.00 per credit hour)	\$ 2,520.00
Fees	100.00
Books and supplies	<u>1,317.00</u>
	\$ 3,937.00

Indirect Costs

Dependent

Room and board	\$ 3,554.00
Transportation (75 miles x 32 weeks) x .445 =	1,277.00
Personal expenses	<u>658.00</u>

Total \$ 5,489.00

Direct and Indirect Costs for Dependent \$ 9,426.00

Indirect Costs

Independent

Room and board	\$ 5,925.00
Transportation (75 miles x 32 weeks) x .455 =	1,277.00
Personal expenses	<u>878.00</u>
Total	\$ 8,080.00

**Direct and Indirect Costs
for Independent** **\$12,017.00**

The Cost of Attendance has been adjusted by the average rate of inflation for 2009 (2.72%). Inflation Rate figures were obtained from (Inflationdata.com).

Expected Family Contribution (EFC)

The EFC is determined by a federal formula, the combined amount of money the parent(s) and the student are expected to contribute toward the cost of education during a school year. The federal government believes that the student and family are primarily responsible for financing the student's education.

The family contribution might be made in the form of clothing, money for miscellaneous expenses, weekend trips home, and help with tuition, housing payments, and other costs.

It is possible to borrow an Unsubsidized Federal Loan or Federal PLUS Loan to assist in meeting this contribution.

Grant

A grant is the type of financial aid that does not have to be repaid.

Scholarship

A scholarship is a type of financial assistance that most often does not have to be repaid. Funds are provided by a variety of state and civic organizations, professional groups, etc., and by colleges. Scholarships can be based on need, academic excellence, personal skills, or family affiliations.

Types of Financial Assistance at John A. Logan College

Pell Grant: (Federal Pell Grant Program)

Eligibility for this federal grant is based on family income and assets. The amount awarded is based on full-time enrollment. Students will generally receive a partial award if they enroll less than full-time (12 credits). If the student does not attend full-time both fall and spring semesters, eligibility will remain for summer enrollment.

SEOG: (Supplemental Education Opportunity Grant)

This is a federal grant where the funds are received by the College and distributed to students based on financial need and date of application. The student must qualify for Pell Grant, and awards are prioritized based on application date and income. Minimum enrollment is 6 credit hours per semester.

ACG: (Academic Competitiveness Grant)

This is a federal grant for eligible students who complete a rigorous secondary school program of study. The ACG is available during a student's first and second academic years of undergraduate education in an eligible undergraduate program. A student must be receiving a Federal Pell Grant to be eligible for ACG. Students must be enrolled full-time and be U.S. citizens. To qualify for the first year grant, students can have no more than 30 hours of undergraduate coursework complete. Those students with 30-60 hours, can be considered for the second year grant and must have a cumulative 3.0 or higher GPA.

MAP: (Illinois Student Assistance Commission - Monetary Award Program)

This grant is provided by the State of Illinois. Eligibility is based on the family's income and assets. MAP funds **may not** be used to purchase books. If the student enrolls less than full-time, the award is reduced. Students receiving a letter from the Illinois Student Assistance Commission (ISAC) indicating eligibility for a MAP Grant, does **not** mean they are **guaranteed** the award. Illinois residency, hours of enrollment, and eligibility of the program enrolled in are just some of the items the College **must** verify prior to awarding the state grant. The letter basically informs students that they **may** be eligible based on the income and household size provided on the Student Aid Report. Schools must determine final eligibility. If documentation is required for MAP eligibility, it must be submitted to the Financial Aid Office by the following dates: December 1 – fall and April 1 – spring.

IIA: (Illinois Incentive for Access)

This program provides grant assistance to freshmen students (those who have earned

less than 31 credit hours at John A. Logan College) based on financial need. The student must qualify for the maximum Pell Grant and be eligible for MAP funding. The grant provides \$500 divided between fall and spring semesters. Funds may be used for tuition, fees, books, supplies or other educational costs. Minimum enrollment is 6 credit hours per semester.

Federal Work Study: (Federal Work Study)

This is a program funded by the federal government that allows students to work on campus and earn funds to help them meet their educational costs. To obtain a job, contact the John A. Logan College Placement Office at (618) 985-3741, ext. 8424.

Students are paid on the 5th and 20th of each month for hours actually worked. Minimum enrollment is 12 credit hours per semester for fall and spring and 6 credit hours for summer.

Federal Direct Loan Program

John A. Logan College participates in the Federal Direct Loan Program. In this loan program, the funds are provided by the federal Government. Students who have loans through the FFELP will be given the opportunity to consolidate their loans into the Federal Direct Loan Program to ease repayment.

Federal Stafford Loan Program:

A loan that offers freshmen students up to \$3500 and sophomores up to \$4500 per year. **This money must be repaid.** The interest rate changes annually, but will never exceed 8.25%. You may qualify for a Subsidized Stafford Loan and/or an Unsubsidized Stafford Loan up to the maximum amounts listed above. First time John A. Logan loan recipients must complete entrance via <http://www.dl.ed.gov>

Subsidized Stafford Loans:

These loans are based on financial need; therefore, some students may not qualify. With a Subsidized Stafford Loan, *no interest accumulates and no repayment is required as long as the student is enrolled in college at least half-time.* Students have six months after they graduate or drop below half-time enrollment before repayment begins and interest accrues.

Unsubsidized Stafford Loans:

Students who do not qualify for maximum Subsidized Stafford Loans may borrow up to the maximum amounts listed above less subsidized loans, or the cost of their college education through the Unsubsidized Stafford Loan Program. The interest rate is the same, but *interest will accrue or must be*

paid by the borrower while he/she is in school and during the grace and repayment period. Repayment of principal begins six months after the student graduates or drops below half-time enrollment.

John A. Logan College's Default Reduction Plan adds some additional restrictions to the student loan program.

1. Students that have not completed 12 hours at John A. Logan College with a cumulative GPA of 2.0 ("C" average) or higher will not receive a loan disbursement until November for fall semesters and April for spring semesters.

2. Students having completed 6 hours at John A. Logan College with a cumulative GPA below 2.0 will not receive their loan disbursement until November for fall semesters and April for spring semesters.

3. First-time borrowers who have not completed twelve (12) hours at JALC with a cumulative 2.0 GPA or borrowers on financial aid probation may be issued loan funds in more than two (2) disbursements.

4. Students not completing 6 hours their last semester enrolled in college will not be eligible for a Federal Stafford Loan.

5. **All** students requesting loans **must** complete entrance each academic year at: <http://www.dL.ed.gov>.

Entrance counseling and your financial aid file must be completed prior to the Financial Aid Office accepting the loan request form **(no exceptions)**.

- T Loans will not be distributed until the 5th week of the semester.
- T Students on financial aid suspension or default are not eligible for student loans.
- T Students that have previously been in default and since resolved the debt will be required to complete an appeal and

be approved prior to a loan being disbursed.

Federal Plus Loans:

This is a loan in which parents of dependent students may borrow to pay for educational expenses. Family income is not taken into consideration; therefore, the program is open to almost any family who qualifies based on credit. The parent can borrow up to the cost of education, less other aid received. Interest rate is variable not to exceed 9%. Repayment begins immediately. To determine eligibility, you must apply for federal student aid. Funds are made available in multiple disbursements and given to the parent(s) **after** tuition and fees have been paid.

Services

Questions regarding student loan issues such as collection procedures, loan term and amounts, and delinquency matters may contact for William D. Ford Direct Loans:

Office of the Ombudsman
Student Financial Assistance
U.S. Department of Education
Room 3012, ROB #3
7th and D Streets, SW
Washington, DC 20202-5144

or

<http://sfahelp.ed.gov> **or**
<http://ombudsman.ed.gov>

or

1-877-557-2575

For Federal Family Education Loan Program (FFELP):

IDAPP
PO Box 707, 1755 Lake Cook Road
Deerfield, IL 60015-0707
1-800-961-IDAP (4327)
Fax: 1-847-831-8625
E-mail: pals@isac.org
www.idapp.com

Interest Rates and Borrowing Limits

Federal Stafford Subsidized and Unsubsidized Loans variable rate not to exceed 8.25%

- < Freshman up to \$3,500.00
- < Sophomore up to \$4,500.00

(Limits are for either all subsidized, all unsubsidized loans, or a combination of both).

Note: Independent students may borrow additional Federal Stafford Unsubsidized Loans with the following limits:

- < Freshmen up to \$4,000.00
- < Sophomore up to \$4,000.00

Federal Parent PLUS Loans
Interest rate not to exceed 9.0%

- < Parents may borrow the cost of education minus any financial aid
- < Credit check required to demonstrate good credit history

Note: You are obligated to repay your loan even if:

- < You do not complete your educational program
- < You are not satisfied with the education or other services you purchased from a school
- < You cannot find employment, (although you may apply to defer payment for a specified time)

Prudent Borrowing Limits Debt

Student loans can be a useful tool in funding your higher education. But to use them wisely, you should be aware of the responsibilities that borrowing money entails. Here are some fundamental but important facts.

1. Principal is the face value of a loan, the amount upon which interest is charged.
2. Interest is the fee charged for the use of borrowed money. It is computed as a percentage of the principal for a given period of time (5 years, 10 years, etc.).
3. Interest can be paid regularly, accrued, or capitalized. Note that accrued interest accumulates alongside the unpaid balance of your loan principal, but capitalized interest is accrued interest that is added to your principal—so you pay interest on the accrued interest.
4. Repayment is set up on a schedule. Your credit rating will be adversely affected if the repayment schedule is not maintained. In cases with a legitimate reason for not being able to repay according to schedule (illness or loss of employment), most lenders will make necessary adjustments to the schedule. However, in these cases you must notify the servicer immediately.
5. Payment amount due each month—can be lowered by extending payments for a period of time; however, that means the total interest paid will be greater.
6. Default means failure to repay a loan according to your promissory note. If you default on your student loan, before or after obtaining your degree, the federal government can take action to recover the money. Default may affect your credit rating, and you may not be

able to receive additional federal aid if you return to school.

7. The amount of money a student chooses to borrow to pay for college expenses can affect the amount of

money he or she might borrow after completing school. Because you may need to borrow money later on, borrow now only what you need to cover school expenses.

Satisfactory Academic Progress for Financial Assistance Recipients

According to the United States Department of Education regulations, and the Illinois Student Assistance Commission policy, all students applying for federal and/or state assistance must be pursuing a degree and must maintain satisfactory progress in his/her course of study to receive these funds.

Students must be making academic progress regardless of whether the student had previously received assistance or benefits. All prior terms of attendance are included in the evaluations. Courses from other colleges that have been accepted for credit by John A. Logan College will be considered in determining eligibility. Students who have not previously received financial aid may not be notified of their status until they have applied for assistance.

1. Progress Requirements

A student is considered to be making satisfactory academic progress if **both** of the following conditions are met.

- a. Cumulative GPA is at least 2.0.

- b. Cumulative completion rate (hours earned divided by **all** hours attempted) is at least 67%. **(See Item 4.)**

A student who fails to maintain the required cumulative GPA or cumulative completion rate, or both, will be placed on financial aid probation.

2. Probation

If, after the probation semester, the student achieves a cumulative GPA of 2.0 or above **and** a cumulative

completion rate of at least 67%, the student will be making satisfactory academic progress.

If, after the probation semester the student does not have **both** the required cumulative GPA of 2.0 or above **and** a cumulative completion rate of at least 67%, the student will be placed on suspension and all financial assistance will be terminated.

3. Suspension

Students may regain satisfactory academic progress after they have enrolled in, paid for, and completed enough courses to bring their cumulative GPA up to a 2.0 **and** their cumulative completion rate up to 67%. Students may appeal suspension status if extenuating circumstances contributed to their lack of academic progress.

4. Completion of Classes.

Courses graded with "A," "B," "C," "D," or "P" are considered to be completed. Courses graded with "INC," "W," "E," "AB," "DEF," "WE," or "WP" are not considered to be completed. Courses that have been repeated remain in the completion rate, but the original grades are excluded from the GPA.

Developmental courses that are taken to prepare students for required courses are used in the GPA calculation, completion rate, and in the maximum timeframe calculation.

This calculation is based on all hours attempted regardless of whether a student receives financial aid for those hours.

5. Maximum Time Frame

Students have 93 attempted hours in which to complete a degree program at John A. Logan College. Students who have received a Bachelor's degree may also be considered to have exceeded the maximum time frame for completion at John A. Logan College. Students that have received a Bachelor's degree must contact Financial Aid if they feel the hours transferred to John A. Logan College are not applicable to the current program they are seeking. The student's records will be reviewed by an admissions counselor to verify appropriate transfer hours for current program.

Students who have changed programs and/or have obtained prior degree(s) or certificate(s) may make a written request for additional time in which to complete their current program of study.

John A. Logan College understands that students may change their educational goals and program of study, and that additional education is often needed to enhance career opportunities. These students may complete the request for a reevaluation to document these situations.

Suspension

Students who have been suspended from financial aid for academic reasons lose their eligibility for all federal, state, and most other types of aid, including grants, scholarships, student work, and loans. Students may re-establish eligibility for financial aid, by reinstatement or the appeal process.

Reinstatement

Students may regain satisfactory academic progress **after they have enrolled in, paid for, and completed enough courses** to bring their cumulative GPA up to at least a 2.0 and their cumulative completion rate up to at least 67%.

Students who have been suspended and are attempting reinstatement should request, in writing, that they be reinstated after the semester in which these conditions have been met. The Financial Aid Office is not responsible for automatically reinstating a student who may have met the reinstatement conditions.

Under no condition will a student be granted reinstatement if the maximum time frame to complete a program has been exceeded. Financial aid eligibility for students who have exceeded the maximum time frame can only be reinstated if a request for reevaluation of maximum time frame has been submitted and approved.

Appeal for Reinstatement

Students who have been suspended from financial aid may make a written appeal for reinstatement of eligibility if extenuating circumstances have contributed to their inability to meet the requirements for satisfactory progress.

Appeals must be submitted during the semester in which reinstatement is requested. Only one appeal is allowed per semester. Appeals are not retroactive to previous semesters.

Students will be allowed two appeal denials. After two denials, students will have reached the maximum allowable limit for appealing and no further appeals will be reviewed by the Appeal Committee.

Students **must** have a completed file with the Financial Aid Office prior to their appeal form being submitted to the Appeal Coordinator. A completed file for financial aid consists of completing **all** required documents necessary to verify the financial data submitted to the United States Department of Education.

Extenuating circumstances must exist and be addressed for all semesters in which the student failed to meet satisfactory academic progress standards.

Students under suspension or out of hours status will NOT be eligible for book vouchers. Students who do not meet the above criteria and/or cannot thoroughly document such situations, must reestablish satisfactory academic progress through reinstatement before any additional federal, state, or institutional aid will be disbursed.

The Appeal Process for Financial Aid

1. A student that does not maintain the Financial Aid Office Satisfactory Academic Progress Policy will be notified that he/she is suspended from receiving future financial aid. The notification will provide steps to follow, along with information on how to submit an appeal form, should the student decide to appeal the suspension status. (See process for "How to Submit Appeal Form.")
2. The John A. Logan College Financial Aid Office publishes deadline dates for appeals. The dates are posted on the web and given in paper form to all students who apply for financial aid.
3. Students must complete his/her file in the Financial Aid Office **before** submitting an appeal to the Appeal Coordinator.
4. The appeal is then submitted to the Financial Aid Appeal Committee for evaluation.

5. The Appeal Committee meets two times each semester and one time in the summer semester to evaluate appeals.
6. The Appeal Committee consists of faculty and staff from different areas of the campus. The committee has seven voting members outside of the Financial Aid Office.
7. Once the Appeal Committee has voted, the Appeal Coordinator in the Financial Aid Office is responsible for notifying students of their status. Information will not be given over the phone.
8. Students who were denied their appeal and are dissatisfied with the decision are directed to make an appointment with the Appeal Coordinator.
9. If the Appeal Coordinator feels it necessary, the student will be allowed to submit additional information, in writing, to support a second review of their appeal.
10. The VP for Administration will then evaluate the additional information provided to the Appeal Coordinator, and if necessary, will submit the student's appeal back to the Financial Aid Appeal Committee for further evaluation.
11. The Financial Aid Appeal Committee will reevaluate the additional information and make a final decision concerning the student's status.
12. The Financial Aid Appeal Committee's decision will be FINAL.

How to Submit Appeal Form:

1. The appeal form is available online at www.jalc.edu by clicking on "Financial Aid" then "Financial Aid Forms." Students will need to select "Financial Aid Appeal Form."
2. The appeal form is available online at www.jalc.edu by clicking on "Financial Aid" then "Financial Aid Forms." Students will need to select "Financial Aid Appeal Form."

3. Students must have a completed Financial Aid file with all required documents prior to an appeal being submitted.
4. Students must be enrolled in classes for the semester reinstatement is requested.
5. Completely answer each item on the appeal form. Be sure to click on the Submit Button and keep a copy of the appeal for your records.
6. All official transcripts from previously attended institutions (after high school) must be available in the Admissions Office.
7. Students are encouraged to contact the Admissions office or your Academic Advisor to ensure an updated curriculum guide for the degree program you are requesting is scanned in WebX. If this is not done, the Appeal Committee reserves the right to deny the appeal based on inconclusive information. The Financial Aid office will no longer be accepting copies of curriculum guides.
8. Students will be notified via the e-mail address provided on the appeal form if deficient in any of the above areas, as well as the results of the Appeal Committee's decision once the appeal has been reviewed. Please be advised that the Financial Aid Office reserves the right to request a photo I.D. to release appeal results in person. No appeal results will be given out over the phone.
9. Students must submit appeals during the semester in which reinstatement is requested. If the appeal is submitted after the last meeting date for that semester, the appeal will not be considered. No aid will be processed for the current semester and appeals are not retroactive to previous semester.
10. Only one appeal is allowed per semester.
11. Students will be allowed two appeal denials. After two denials, students will have reached the maximum allowable limit for appealing and no further appeals will be reviewed by the Appeal Committee.

Students Rights and Responsibilities and Information

Confidentiality Policy: The Family Educational Rights and Privacy Act of 1974 provides student access to educational records and limits dissemination of such information without the student's consent. Under this act students have the right to inspect their financial aid file. Students may review information in John A. Logan College's financial aid file and receive copies of information within 30 days of receipt of a written request. This act limits the information that can be released to parents and spouses.

Release of Financial Assistance Information to another Agency:

A student's signature on the Financial Aid Institutional form provides us with the right to

release enrollment information and financial aid application status information to agencies such as JTPA, DORS, etc. Other information will be released upon written request from the student. On the release form, students must indicate the term of enrollment and the type of data they wish to be provided. Allow 10 days for this processing. A student's signature on the loan application gives John A. Logan College the authority to release any requested information pertinent to student loan(s) to the lending institutions, subsequent holder, the guarantor, US Department of Education, or their agents.

Other Information: Students have the right to:

- < Know how financial need is determined, including the cost of attendance, and how family contribution is determined.
- < Know how and when student assistance will be received.
- < Request an explanation of the type and amount of financial assistance being received.
- < Students with a loan: know the type, the interest rate, amount to be repaid, when repayment must begin, and other cancellation and deferment provisions.
- < Students offered a Federal Work Study job: know the kind of job, hours of work, duties, terms and dates for payment.
- < Discuss financial aid package with a representative of the Financial Aid Office.
- < Know how the College determines satisfactory progress and what happens if satisfactory progress is not being made.
- < Students have the right to submit a written letter of appeal to the Financial Aid Office if they feel there have been circumstances that warrant consideration.

Student Responsibilities: Students are required to:

- < Report any scholarship, fee waiver, loan, grant, or other financial benefits received from any source other than John A. Logan College. Such benefits, if not already taken into consideration, may result in a revision or cancellation of other financial aid benefits.
- < Provide all documentation requested by the Financial Aid Office or other agencies.
- < Read and understand all forms requiring a signature and maintain copies of them.
- < Know and comply with all deadlines for application and re-application for financial aid.
- < Complete the Free Application for Federal Student Aid (FAFSA) correctly and submit it two to three months prior to the semester of attendance.
- < Follow-up on any corrections or adjustments as requested.
- < Accept responsibility for all loan promissory notes and other agreements that have been signed.
- < Understand loan obligations and make repayment as required.