

John A. Logan College



2017-2018 Financial Aid Booklet

inside:

**Applying for Financial Aid
Definitions**

**Types of Financial Assistance
Satisfactory Academic Progress
Students Rights and Responsibilities**

John A. Logan College

Mission Statement

We are a diverse learning and teaching community committed to improving individual life and society through high-quality, accessible educational programs and engaged learning opportunities.

John A. Logan College Office for Student Financial Assistance

Mission Statement

The Financial Aid Office at John A. Logan College is committed to providing quality financial aid services to all eligible students. We aim to assist and counsel students and families in identifying the necessary financial resources to support them in their pursuit of a college education. We are committed to providing exemplary services not only to our students, but to their families, and to the John A. Logan College community. We will serve our students in a timely, equitable, accurate, and courteous manner adhering to all federal, state, and institutional regulations.

Vision

The Office of Financial Aid strives to establish ourselves as a leader in financial aid services. We seek to accomplish this by providing exemplary customer service, creating a student-centered culture, and utilizing innovative technologies to streamline financial aid processes for the purpose of exceeding the expectations of our students, staff and community.

Goal

The primary goal of the John A. Logan College Office of Financial Aid is to make it possible to attend college for students who might otherwise be deprived of a college education because of inadequate funds. Consequently, John A. Logan College promotes grant, scholarship, and employment opportunities for deserving, qualified students who must find the funds to attend.

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. You will need to set up your FSA ID which consists of a username and password. 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 federal IRS tax transcript and state taxes for the respective year required for the FAFSA (the IRS tax transcript is not needed if the IRS tax information has been downloaded into the FAFSA application.
2. Copies of W-2's from all employers unless the information is downloaded into FAFSA application from the IRS.
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 aid to match your calculated needs.

Enrollment Requirement:

The actual amount of grant funds a student is entitled to receive will be determined by the number of credit hours they are enrolled in at the end of the 100% drop period each semester. Students may not receive aid for additional courses added after this date. Students that are eligible for grant funds and enroll in all late block courses will receive aid also because all courses begin during the late block period. Courses dropped at 100% will reduce hours enrolled and will reduce the aid awarded. Audit hours and tested out hours are not counted in the total number of credits for financial aid purposes.

If any refundable 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 of the semester. Refunds after the first disbursement will not be processed on a biweekly basis. Any courses that are dropped at a 100% refund because of non-attendance will reduce your hours enrolled and will reduce your award amount.

Verification Policies and Procedures:

Frequently, the U.S. Department of Education selects Pell Grant applications for review in a process called verification. Applicants selected for verification will be informed of their verification requirements by means of an instructional statement on their Pell Grant Student Aid Report and/or by the Financial Aid Office. A verification worksheet must be obtained from the College Financial Aid Office to assist the student with the process of verification.

Verification is required to reduce errors in the information reported by applicants on their applications for financial assistance under the Pell Grant, campus-based, and Illinois State Monetary Award programs. That information is used to calculate an applicant's student aid index and expected family contribution in order to determine the applicant's financial

need for assistance. In addition to those Pell Grant Student Aid Reports selected for verification by the U. S. Department of Education, the College may require verification of the information on a student aid report or application.

The College's policies and procedures for verification include, but are not limited to, the following:

1. Applicants selected for verification must submit to the Student Financial Assistance Office appropriate documentation. No financial assistance will be awarded until appropriate documentation has been submitted and the verification process has been completed. The deadline to submit all verification requirements: July 31 of the applicable academic year or 120 days after the last day of the student's enrollment, whichever is earlier. Failure to submit required documentation will render an applicant ineligible to receive financial assistance.
2. Applicants selected for verification will be informed of verification results verbally if the applicant submits the verification worksheet and required documentation in person. If inaccurate information is detected, all documents will be returned to the applicant immediately for correction and reprocessing. Instances in which the applicant submits the worksheet and documentation by mail will warrant communication either by mail or by telephone in order to inform the applicant of verification results.
3. Each applicant selected for verification will receive a clear and timely explanation concerning the documentation needed to satisfy verification requirements. Those documents most commonly requested are signed copies of state tax returns from the previous year, W-2 forms from all employers, and verification worksheet. In some instances, students may be

required to submit documentation of Social Security benefits, child support, or unemployment. The verification process may not be limited to these items only.

4. All applicants are required to submit accurate information when completing the Federal Student Aid Form and the application for part-time student employment.
5. Applicants who submit fraudulent information to obtain financial assistance will be reported to the U. S. Department of Education Inspector General's Regional Office or to the appropriate state or local law enforcement agency.

Fraudulent activities to obtain financial assistance include, but are not limited to, forged or falsified documents such as financial aid forms, transcripts, or signatures; false or fictitious names or aliases, addresses, or Social Security numbers (including multiple numbers); stolen or fraudulently endorsed financial aid checks, unreported previous loans or grants, and receipt of concurrent full grants during one year.

To file a complaint or report fraud contact:

Inspector General Hotline
Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202-1500
Phone: 1-800-MIS-USED
Fax: (202) 245-7047

Return of Title IV Funds Policy Withdrawal

The Higher Education Amendment of 1998 requires schools to implement The Return of Title IV Refund Funds policy when a Title IV funds recipient withdraws from school. A Title IV recipient is defined as a student who has received Title IV funds (excluding Federal Work Study funds) OR has met the

conditions that entitle the student to a late disbursement.

This applies to a student who begins instruction at John A. Logan College, receives federal financial aid, and then withdraws from all classes or receives all E's because of nonattendance.

Student Financial Aid must complete a Return to Title IV Funds worksheet to determine if a portion of the student's Title IV aid must be returned to the Federal programs or if the student is due a post-withdrawal disbursement.

Official notification to the school occurs when a student notifies the Admissions Office of intent to withdraw. Unofficial withdrawal is when a student leaves school and does not notify the school of intent to withdraw. The Admission's Office will determine the unofficial withdrawal date by contacting the instructor for a last date of academic activity. If no unofficial date can be determined by the instructor, the Office for Student Financial Assistance will use the midterm date as the unofficial date of withdrawal.

Withdrawals Prior to 60% Completion Point

Students that stop attending before the 60% point in a semester are reported by the instructor to the Admission's Office, along with a last date of attendance. It is also reported by the instructor if a student receives a failing grade and has stopped attendance before the end of the semester. The most accurate date in admissions will be used to determine the Return of Funds calculation if there is an official student withdrawal date and an instructor reported last date of attendance.

If the student withdraws prior to the 60% completion point, the Return to Title IV Funds calculation will determine the amount of funds which must be returned to the programs. The student will be responsible

for this amount and must repay these funds to the institution before he or she will be allowed to register for classes or receive a transcript from the college.

Before withdrawing from the college, the student who has received financial aid should notify the Student Financial Aid Office of his or her decision. The Financial Aid Office will perform the Return of Funds calculation and send notification to the student of funds refunded back to Title IV funds by the college and in turn owed by the student to his or her account with John A. Logan College. A notification is sent within 30 days of the school's determination of the student's withdrawal. The institution must return these funds within 45 days.

Post Withdrawal Disbursements

In some cases, a student may be eligible to receive a "post-withdrawal" disbursement after the student completely withdraws from the school. This is possible when the amount of aid awarded and processed is less than the amount of aid disbursed. In such cases, the Student Financial Aid Office will notify the student within 30 calendar days of the "post-withdrawal" disbursement by mail. The student must respond within 14 days from the date the school sends notification to deny a post-withdrawal disbursement.

Order of Return of Title IV Funds

Federal funds are returned in the following order:

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. Federal Perkins loans
4. Federal PLUS (Graduate Student) loans
5. Federal PLUS (Parent) loans
6. Federal Pell Grants for which a return of funds is required
7. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required

8. Other assistance under this Title for which a return of funds is required

In general, new Federal regulations assume that students "earn" Federal financial aid awards directly in proportion to the number of days of the term that the student attends until he or she withdraws. If the student completely withdraws from school during a term, the school must calculate according to a specific formula the portion of the total scheduled financial assistance the student has earned and are therefore entitled to receive up to the time of withdrawal. If the student or John A. Logan College receives more assistance than the student earned, the unearned excess funds must be returned to the Department of Education. On the other hand, if the student or the college receives less assistance than the amount the student has earned, the student may be able to receive those additional funds.

The portion of the student's Federal student aid he or she is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days the student completed before the student withdrew. For example, if the student completes 30% of the semester, he or she earns 30% of the assistance he or she was originally scheduled to receive. This means that 70% of the scheduled awards remain unearned and must be returned to the Department of Education.

Once the student has completed more than 60% of the semester, you have earned all (100%) of your assistance. If the student withdraws from John A. Logan College before completing 60% of the semester, he or she may have to repay any unearned financial aid funds that were already disbursed.

If the student received excess funds based on this calculation, JALC must return a portion of the excess equal to the lesser of:

- The student’s institutional charges multiplied by the unearned percentage of funds, or
 - The entire amount of the excess funds.
- If John A. Logan College is not required to return all the excess funds, the student must return the remaining amount. The order in which the funds must be returned by the student and the college is as follows:
- Unsubsidized Federal Stafford Loan
 - Subsidized Federal Stafford Loan
 - Federal Perkins Loan
 - Federal PLUS Loan
 - Federal Pell Grant
 - Federal SEOG Grant
 - Other Title IV Programs

If you are required to repay loan funds, this is done in accordance with the terms of your loan promissory note. If you must repay any grant funds, the law states that you are not required to repay 50% of the grant assistance that you were calculated to repay. Any grant amount that a student must repay is considered a grant overpayment and therefore must be repaid to John A. Logan College within 45 days.

Example:

1. A student receives the following financial aid:

Subsidized Stafford Loan	\$1,275.00
Federal Pell Grant	<u>\$ 325.00</u>
Total	\$1,600.00
Minus Institutional Charges	<u>\$1,177.00</u>
Student’s Refund Check	\$ 423.00

2. The student withdraws from John A. Logan College after completing 10.4% of the total semester.
 - The semester began on Aug. 19; ended Dec. 7
 - The student totally withdraws on Aug. 29
 - This is the 11th day of a semester that is 106 days long (or 10.4%)

3. Federal law states that this student has “earned” 10.4% of federal aid disbursed:

100% of aid disbursed	\$1,600.00
10.4% of aid earned	\$ 166.40
89.6% unearned aid	\$1,433.60

4. John A. Logan College and the student will share the 89.6% of unearned aid to be returned. The college’s portion is determined by multiplying total institutional charges by the unearned aid percentage.

Total Institutional Charges	Unearned Aid %	Amount Due to Subsidized Loan Program from College
\$1,177	89.6%	\$1,054.59

5. The student will be responsible for the remaining balance:

Unearned Aid	\$1,433.60
Minus Institutional Share	<u>\$1,054.59</u>
Student Share	\$ 379.01

6. The balance of the subsidized Stafford loan, \$220.41, will be returned by the student in accordance with terms of the promissory note.

The remaining \$158.60 would be returned at a 50% rate to the federal Pell Grant program:

Pell Grant Overpayment	\$ 158.60
Multiply the total amount by	<u>x .50</u>
Amount the student owes Pell	\$ 79.30

7. This student must make arrangements with the college Business Office to repay \$79.30 to the Federal Pell Grant program within 45 days. Students are also responsible for any institutional charges they owe on their account as a result of withdrawals.

Similar information about John A. Logan College's Return of Title IV Federal Aid Policy is also available from the John A. Logan College Financial Aid Office.
 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). The student would also be responsible for any institutional charges they owe on their account as a result of withdrawals.

Limitations:

Drug Conviction Policy Disclosure

Federal regulations require that we provide this information to all students who enroll at John A. Logan College. Although penalties are only imposed when students are receiving Federal Title IV student financial aid, including student loans, we must make this notification to all students.

Please take a moment to read and understand this information. You may direct any questions to the Office for Student Financial Assistance.

Students convicted of possession or sale of drugs

A federal or state drug conviction can disqualify a student from receiving financial aid.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid – they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when

they were a juvenile, unless they were tried as an adult.

The chart below illustrates the period of ineligibility for financial aid, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

Period of Ineligibility for Financial Aid		
	Possession	Sale
1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3+ Offenses	Indefinite period	

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

For questions please contact the Office for Student Financial Assistance at (618) 985-3741.

Notice after loss of eligibility

After loss of eligibility, you are no longer eligible for Title IV financial aid due to a federal or state drug conviction.

How to Regain Eligibility

The information that follows describes the methods by which you may regain eligibility. A student regains eligibility the day after the period of ineligibility ends or when they successfully complete a qualified drug rehabilitation program. Further drug convictions will make them ineligible again.

Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program of if a

conviction is reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to certify they have successfully completed the rehabilitation program.

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 required 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 ID. 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. **Any courses that are dropped at 100% refund will reduce your hours enrolled and will reduce your award amount.**

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.

How Do I Get a Student Work Job?

Students may inquire about student employment by contacting the John A. Logan College Career Center 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 or (618) 985-4116

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><u>Amount</u></i>
Tuition (based on 15 credits x 2 semesters x \$115.00 per credit hour)	\$ 3,450.00
Fees	316.00
Books and supplies	<u>1,526.00</u>
	\$ 5,292.00

Indirect Costs

Dependent

Room and board	\$ 2,774.00
Transportation	3,488.00
Personal expenses	<u>1,622.00</u>

Total \$ 7,884.00

Direct and Indirect Costs for Dependent **\$ 13,176.00**

Indirect Costs

Independent

Room and board	\$ 5,528.00
Transportation	3,488.00
Personal expenses	<u>1,622.00</u>

Total \$ 10,638.00

Direct and Indirect Costs for Independent **\$15,930.00**

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.

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.

*Effective on July 1, 2012, you can receive the Federal Pell Grant for no more than 12 semesters or the equivalent. You'll receive a notice if you're getting close to your limit. If you have any questions, contact your financial aid office.

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. The student must qualify for Pell Grant. All categories of the student population will be considered for funding.

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.

*There is a limit on the number of MAP Paid Credit Hours that can be paid while you are classified by your school as a freshman and sophomore. This limit is the equivalent of 75 MAP Paid Credit Hours. If this maximum is reached, you must attain junior status for your MAP Grant eligibility to resume. The maximum number of MAP Paid Credit Hours that can be received is capped at 135.

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 Career Services at (618) 985-3741, ext. 8424.

Students are paid on the 7th and 22nd of each month for hours actually worked. All categories of the student population will be considered for funding.

*A conviction for any drug offense, during a period of enrollment for which a student is receiving Title IV, HEA program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance (HEA Sec. 484(r)(1)); (20 U.S.C. 1091(r)(1)).

Types of Financial Assistance at John A. Logan College

Iraq and Afghanistan Service Grant:

Students whose parent or guardian was a member of the US Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant.

Eligibility:

Applicants must meet the following criteria to qualify for an Iraq and Afghanistan Service Grant:

- The parent/guardian of the student was member of the US Armed Forces and died during operation in Iraq or Afghanistan after September 11, 2001.
- The student must be ineligible for a Federal Pell Grant because he/she has less financial need than is required to receive Pell funds.
- The student must have been 23 years old or younger when the parent/guardian died, OR if he/she was over 23 years old at the time, must have been enrolled in an undergraduate institution at the time.
- Student must be enrolled in college at least part-time.
- Must not possess a bachelor's degree yet.
- Must complete the FAFSA.

John A. Logan College Foundation:

The JALC Foundation is a 501©(3) not-for-profit corporation that provides financial support to the educational programs and services at John A. Logan College; to assist in increasing and enhancing the physical and cultural environment of the College; to broaden the educational opportunities and

services for its students, alumni, and citizens of the District; and to provide funds to implement scholarships and various awards. Through the generosity of our donors, the Foundation has helped build new facilities, purchase computers for classrooms, replace equipment, buy interactive software for students, and award scholarships, which help students pay for tuition, books, and other expenses.

We impact a diverse group of individuals who believe in the value of an education and the opportunities knowledge brings. Our students go on to continue their education at four-year universities or do important work in our community.

The JALC Foundation is located in the B wing across from O'Neil Auditorium on the campus of John A. Logan College, 700 Logan College Road, Carterville, IL 62918. Phone: 618-985-3741 Ext: 8355

http://foundation.jalc.edu/wwd_available_scholarships_external.php

http://foundation.jalc.edu/pdfs/selected_scholarships.pdf

Study Abroad

Enrollment in a program of Study Abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal student financial aid.

Loan Information

John A. Logan College does not participate in the Federal Direct Student Loan Program. A student who wishes to obtain a loan while attending John A. Logan College will have to obtain a loan through the Private Alternative Education Loan Program. All students who apply for private alternative loans must first submit a FAFSA with John A. Logan's federal school code 008076.

John A. Logan College Financial Aid Office does not recommend lenders to students for the Private Alternative Education Loan Program. Students need to contact a bank, credit union, other qualified lenders, or initiate a search on the Internet to obtain information concerning the Private Alternative Education Loan Program. Private Alternative Education Loans are offered by private lenders and there are no federal forms to complete.

Financial Aid Policy for Private Alternative Loans

Any student that is interested in applying for a private alternative student loan must follow the financial aid policy and procedure guidelines for receiving a loan:

1. Submit a FAFSA
2. Search online for a lender or use a lender of choice
3. Make an appointment with Financial Aid Loan Coordinator to meet one on one to discuss their student eligibility.
4. Financial Aid Loan Coordinator will advise student about eligibility for grant and scholarship aid available to the student.

5. Financial Aid Loan Coordinator will advise student about their debt and its consequences in order for the student to have a full understanding of their debt and its consequences.
6. The Financial Aid Loan Coordinator will certify the loan after discussing the amount the student will require for the academic year.
7. The student is informed that they can cancel the loan at any time by notifying the financial aid office in writing. The student is informed that the loan will be disbursed once eligibility is determined unless the financial aid office receives notice in writing from the student that they want to cancel the disbursement.
8. The Financial Aid Loan Coordinator will process the loan through the ELM System.
9. The ELM system will notify the Financial Aid Loan Coordinator when the loan money is ready to be drawn down.
10. The Financial Aid Loan Coordinator will check the computer system to verify eligibility at the time of disbursement.
11. The loan funds are released to the Bursar Office and Higher One.
12. The student is notified of the loan disbursement and loan funds are sent to student's designated account.

13. Students who are unable to meet with the Loan Coordinator in person, may opt for phone or email communication to complete loan counseling. The Loan coordinator will keep a copy of counseling communication in the student's file.

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
Email: pals@isac.org
www.idapp.com

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.

JALC Satisfactory Academic Progress (SAP) Policy & Procedures

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by the College and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. Satisfactory Academic Progress (SAP) standards also apply to state aid. Progress is measured throughout the academic program by the student's cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program. The College Financial Aid Office will evaluate satisfactory academic progress after grades are posted for every term, starting with their first term of enrollment. Some certificate programs (i.e., shorter than 16 credits in total length) are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe, and Developmental Maximum) if the student later enrolls in an eligible program. The policy will become effective with the fall of 2015 semester which means that it will first be applied when fall 2015 grades are posted in December 2015.

I. STUDENT FINANCIAL AID STATUS

A. Financial Aid Good Standing – Students who are meeting all aspects of the satisfactory academic progress policy.

B. Financial Aid Warning Status – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that

term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid Ineligible status. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility.

C. Financial Aid Probation Status – Students who have successfully appealed financial aid Ineligible Status are placed in Probation Status. Students in Probation Status are eligible to receive financial aid for one (1) semester, after which they MUST be in Good Standing or meeting the requirements of an academic progress plan. Any student who does not follow the Academic Plan and any additional requirements state in writing by the Appeal Committee will be placed on Ineligible status. (See “IV. Appeals” for additional information.)

D. Financial Aid Ineligible Status – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, or who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Ineligible Status. Students in Ineligible Status are not eligible to receive financial aid.

E. 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 2.0 and their cumulative completion rate up to at least 67%.

Students who have been ineligible for academic reasons and are attempting reinstatement should request in writing that they be reinstated after the semester in which reinstatement conditions have been met. The Financial Aid Office is not responsible for automatically reinstating a student who may have met the reinstatement conditions. Students will not 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 be reinstated only if an appeal for reevaluation of maximum time frame has been submitted and approved.

F. Academic Suspension – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted on financial aid pages. Any student suspended from the College for academic or behavioral reasons is automatically ineligible for financial aid.

II. EVALUATING PROGRESS

A. Quantitative Standards or Pace of Completion

Completion Rate (67% Rule): Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned.

B. Maximum Hours (150% Rule): In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental course work are included in this calculation. Attempted credits from all enrollment periods

at the College plus all accepted transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence. Students have 93 attempted hours in which to complete a degree program and 45 attempted hours for a one year or less certificate program. Students who have received a bachelor's degree are also considered to have exceeded the maximum time frame for completion at John A. Logan College.

B.1. Transfer Students: Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility.

B.2. Second Degree Students: Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

B.3. Developmental Studies: Developmental courses are considered when evaluating SAP requirements. Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met.

Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student's permanent academic transcript will be included as credits attempted and will have an adverse effect on the student's ability to meet the requirements of the completion rate for financial aid.
- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits

attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.

- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student's ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade but for only one additional attempt. Only the latest attempt will count toward the cumulative grade point average.

C. Qualitative Standards

Cumulative GPA Requirements (GPA Rule): In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements. All courses with grades of A, B, C, D, and E are included in this calculation. Transfer credits are excluded.

III. REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

Unless extenuating circumstances exist and an appeal is granted (see "IV. Appeals" for additional information), a student in financial aid ineligible status should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met.

Students who fail to meet these Satisfactory Academic Progress Standards and who

choose to enroll without benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should contact the Financial Aid Office for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

IV. APPEALS

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid ineligibility status. Students must clearly state what caused the ineligible status and must also clearly indicate what has changed that will now allow the student to succeed.

Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student's serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another.

Students appealing an ineligible status must:

- Complete the College's SAP Appeal Form in entirety online and submit. The Financial Aid Appeal Form is available on the college's website at:

<https://www.jalc.edu/financial-aid/appeal-form>

Appeal for Reinstatement

Students who are ineligible for 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.

*Extenuating circumstances: injury, death, illness, accident, catastrophic event.

Associate General Studies (AGS) Appeals

Degrees

Appeals will not be accepted for students on ineligible status who have earned over 30 hours of credit in a major and then change their major to the (AGS) Associate in General Studies Degree. These students must be in an Associate of Arts/Science, Associate in Applied Science Degree or Certificate Program in order for an appeal to be processed.

Students on Ineligible Status 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 ineligible 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 ineligible status. (See process for "How to Submit Appeal Form.")
2. The John A. Logan College Financial Aid Office publishes important 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 four times each fall semester, four times each spring semester and two times 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 3-5 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 have been granted an appeal for financial aid will remain on Probation status until the degree or certificate they are approved for has been completed. Students on Probation status will be eligible to receive Title IV funding. All students will be required to follow the Academic Plan established by their advisor. Any student who does not follow the Academic Plan and any additional requirements stated in writing by the Appeal Committee will be placed on Ineligible status.
 9. Students who were denied their appeal and are dissatisfied with the decision are directed to make an appointment with the Director for Student Financial Assistance.
 10. If the Director feels it necessary, the student will be allowed to submit additional information, in writing, to support a second review of their appeal.
 11. The VP for Student Services will then evaluate the additional information provided to the Director for Student Financial Assistance, and if necessary, may override the denial, or will submit the student's appeal back to the Financial Aid Appeal Committee for further evaluation.
 12. The Financial Aid Appeal Committee will reevaluate the additional information and make a final decision concerning the student's status.
 13. The Financial Aid Appeal Committee's decision will be FINAL.
3. Students must be enrolled in classes for the semester reinstatement is requested.
 4. 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.
 5. 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 the college system. 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.
 6. Students will be notified via the email 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.
 7. 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.
 8. Only one appeal is allowed per semester.
 9. 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.

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. Students must have a completed Financial Aid file with all required documents prior to an appeal being submitted.

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:

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 discuss withdrawals prior to the 60% completion point. The return of Title IV Funds Policy will be made available to all students in the Financial Aid Booklet, in the Financial Aid Office, and online.
- 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.