



# Financial Aid Handbook 2011-12



*Kankakee Community College*

# Introduction

The process of receiving financial aid is a united effort among the student, the Office of Financial Aid and those who award the aid. Kankakee Community College (KCC) is concerned for its students' financial circumstances while pursuing an education. We will make our best effort to assist our students toward the most prudent plan. We encourage anyone to arrange for an appointment to discuss individual needs, plans and finances. While our staff will do everything they can to assist you in meeting your college costs, it is important for you to:

- File all applications as early as possible.
- Make sure you meet eligibility requirements.
- Maintain satisfactory progress toward your degree.
- Respond quickly to all requests for information.

The information in this handbook is subject to change based on KCC school policy and/or state and federal regulations.

## Helpful phone numbers and websites

- ◆ **KCC Office of Financial Aid**, 815-802-8550
- ◆ **KCC Office of Financial Aid fax**, 815-802-8551
- ◆ **KCC Accounting Office**, 815-802-8140
- ◆ **KCC Office of Admissions and Registration**, 815-802-8520
- ◆ **Federal Student Aid**, 800-433-3243  
For general information about Federal Student Financial Assistance Programs, to obtain federal student aid publications or to add a school to your Student Aid Report (SAR)
- ◆ **Illinois Student Assistance Commission (ISAC) programs**, 800-899-4722
- ◆ **www.collegezone.com**  
For general information about college
- ◆ **www.pin.ed.gov**  
To apply for a pin number for federal financial aid purposes
- ◆ **www.fafsa.gov**  
To complete the Free Application for Federal Student Aid
- ◆ **www.kcc.edu**  
For information about financial aid at KCC
- ◆ **www.college.gov**  
For general information about college

## Office of Financial Aid - Hours

Monday - Friday: 8 a.m. to 5 p.m.

Extended hours on Thursdays, 8 a.m. - 7 p.m.

The office is closed most Fridays in May, June and July.

To make an appointment or for general information call 815-802-8550.

## Acronyms used in this handbook and their meanings

- COA** – Cost of Attendance in college
- ED** – The United States Department of Education
- EFC** – Expected Family Contribution (from the federal methodology formula)
- FAFSA** – The Free Application for Federal Student Aid
- FWS** – Federal Work Study
- GED** – The General Educational Development certificate
- GPA** – Grade Point Average
- ISAC** – The Illinois Student Assistance Commission
- KCC** – Kankakee Community College
- MAP** – The Monetary Award Program Grant
- SAR** – Student Aid Report (output document resulting from the FAFSA)
- SEOG** – Supplemental Educational Opportunity Grant

**KCC costs:** As of July 1, 2011, the following budgets can be used by full-time students enrolled in 15 semester hours each semester. Tuition is currently \$97 per credit hour and fees are \$10 per credit hour. These budgets are for nine months or two full-time semesters.

<b>KCC costs chart</b>	<b>Dependent or independent student living with parents</b>	<b>Dependent or independent student not living with parents</b>
Tuition and fees	\$3,210	\$3,210
Books and supplies	\$1,090	\$1,090
Transportation	\$1,800	\$1,800
Room and board	\$2,800	\$6,000
Personal and misc.	\$1,350	\$2,550
<b>TOTAL</b>	<b>\$10,250</b>	<b>\$14,650</b>

Total expenses may increase by \$2,920 if child care expenses are incurred to attend classes.

## Financial aid eligibility

To receive Title IV and related financial aid, a student must be a high school graduate or have a GED certificate. Documentation of high school graduation or GED completion must be in the student's academic file before he/she is eligible to receive financial aid. Home schooled students should check with the Office of Admissions and Registration to determine how to meet this requirement.

In addition, the student must ...

- have a valid Social Security number.
- be a U.S. citizen or eligible non-citizen.
- be registered with Selective Service (if required).
- attend a participating college, and attend all classes for which he/she has enrolled.
- be working toward a degree or certificate in an eligible program.
- be making satisfactory academic progress.
- not owe a refund on a federal grant or be in default on a federal educational loan.
- have financial need (except for Federal Unsubsidized Stafford Loans and KCC regular student employment).

Other items to note:

- Federal student loans must be repaid.
- Less-than-half-time students may be eligible for the Federal Pell Grant and the Illinois Student Assistance Commission Monetary Award Program Grant.
- Students who have received a bachelor's degree may only be eligible for federal work study or federal student loans.
- Students attending two schools in the same enrollment period must inform both schools' financial aid offices. Students can receive federal or state assistance only from the school from which the student will receive his/her degree/certificate.
- Conviction of drug distribution or possession may make the student ineligible to receive financial assistance.

## Applying for financial aid

1. Complete all admissions requirements for your program of study as specified in the KCC catalog "Code of Campus Affairs and Regulations – Section 2.0" and be admitted to an eligible program of study.
2. Make sure that your current mailing address is on file at KCC. This address is maintained by the Office of Admissions and Registration at KCC.
3. Submit a FAFSA to apply for federal and need-based state and institutional assistance. Students are encouraged to submit the FAFSA as soon as possible after the new year. The FAFSA may be completed and submitted via the internet at [www.fafsa.gov](http://www.fafsa.gov). Signatures for a FAFSA submitted via the internet may be provided using a Department of Education assigned PIN number. A separate PIN number is required for each person required to sign the FAFSA (Dependent Student – the student and one parent; Independent Student – the student). A PIN number may be requested during the completion of the online FAFSA or at [www.pin.ed.gov](http://www.pin.ed.gov).

Returning students who have completed a FAFSA for the prior award year will have access to a Renewal FAFSA at [www.fafsa.gov](http://www.fafsa.gov). Returning students may submit the renewal FAFSA online. They also may submit a new paper FAFSA to the processor (to obtain a paper FAFSA call the Federal Processor 1-800-433-3243).

Students who do not have access to the internet in their homes may access the internet at several locations on the KCC campus. Inquire at the Office of Financial Aid.

FAFSA forms submitted before June 24 for the upcoming award year, with all subsequently requested information provided by July 14, will receive priority consideration.

4. In one to two weeks from filing date, the processing center will provide to the student a Student Aid Report (SAR). Check the SAR for errors. If the information is correct, retain the SAR for the student's records. If there is incorrect information, the student will make the necessary changes on the paper SAR (to be signed and mailed in) or online (to be submitted with a signature page or PIN).
5. When the results of the FAFSA application are received by the Office of Financial Aid, a packet of materials will be sent to the student regarding aid eligibility.
  - a. Student files not selected for verification will be processed by staff. Other information will be requested by the Office of Financial Aid if needed.
  - b. Some students will be selected by the federal processor for a process called verification. These students must complete a verification worksheet and submit all documentation requested. Documentation for state residency and independent student status also may be required. Other information will be requested by the Office of Financial Aid if needed.

**The awarding of financial aid will be delayed if the student fails to respond to requests for documentation or does not provide a response to all questions on the form(s) in a timely manner. When all requested documents have been returned, the Office of Financial Aid will process the student's file. If there are no errors or corrections necessary, awards will be assigned to the student and an award letter will be sent to the student.**
6. Whether the student is selected for verification or not, he/she needs to review the award letter. The student must sign and return the award letter to the Office of Financial Aid *only* if
  - a) declining one or more awards or
  - b) the student receives a Stafford/PLUS loan.
7. If you will attend for a semester/term that does not have an amount on the award letter, you will need to inform the Office of Financial Aid so that appropriate adjustments can be made.
8. If the award total on the award letter plus the student's resources (and parent's resources if applicable) is insufficient to cover the student's educational costs, the student may request a Federal Stafford Student Loan or a parent may request a Parent PLUS Loan. Loan policy and application forms are available at the Office of Financial Aid. **Per Federal regulations, loan checks are not disbursed until after the semester/term begins. It is imperative that students/parents plan accordingly.**

## Calculating financial aid

Pell Grants are considered to be the first source of aid to the student, and packaging FSA funds begins with Pell eligibility. The Department of Education issues Pell payment schedules that base the award solely on the student's cost of attendance, EFC and enrollment status. Once Pell eligibility has been determined, MAP and SEOG are awarded.

In contrast to Pell, other aid must be taken into account when awarding campus-based aid, Stafford or PLUS loans. The other aid that must be considered is called "estimated financial assistance" (EFA). In general, the term *estimated financial assistance*, as defined for the campus-based programs, refers to aid from the FSA programs, as well as grants, scholarships, loans and need-based employment that you can reasonably anticipate at the time aid is

awarded, whether the assistance is awarded by the school or by an individual or organization outside the school.

Estimated Financial Assistance includes any educational benefits paid because of enrollment in postsecondary education, such as:

- The student's Pell Grant eligibility;
- Unsubsidized and subsidized Stafford and PLUS loans;
- Chapter 1607/REAP benefits;
- Long-term loans made by the school (short-term emergency loans are not considered to be EFA);
- Grants, including SEOG, MAP;
- Scholarships, including athletic scholarships and scholarships that require future employment but are given in the current year;
- Waivers of tuition and fees, for example WIA (Workforce Investment Act);
- Fellowships or assistantships;
- Net income from need-based employment; and
- Veterans educational benefits.

### Example:

Cost of attendance	\$14,650
Expected Family Contribution	- 3,000
Need	\$11,650
Pell	- 2,500
SEOG	- 600
MAP	-1,320
Rotary Club Scholarship	- 500
Remaining need	\$6,730
Stafford Subsidized Loan	-3,500
Remaining need	\$3,230

The example above assumes full time enrollment for both fall and spring semesters for an independent student not living with parents. The remaining need of \$3,230 could be met with FWS or an Unsubsidized Stafford Loan.

## How to use the assistance

After the student has turned in all required documents and the information provided on the FAFSA has been confirmed, an award letter is sent to the student. Title IV and related awards always appear on the award letter based on full-time attendance.

**The actual amount of the award that the student will receive is based on the student's actual enrollment status.** For the fall and spring semesters 12 or more semester hours constitutes **full-time status**, 9-11 semester hours constitutes **three-quarter-time status**, 6-8 semester hours constitutes **half-time status** and 5 semester hours or fewer constitutes **less-than-half-time status**. Accepted awards are usable for tuition and fee expenses based on the student's enrollment status.

If the combination of grants and scholarships exceeds all direct costs to the college, a refund check will be issued to the student by the Accounting Office. Refer to the Financial Aid Calendar (on Page 8) for specific dates for refund check availability. A student may use his/her Pell award to purchase books and supplies in the college bookstore after their financial aid is complete and activated. See calendar for dates.

## Important considerations in using financial assistance

- Title IV and related grants are paid based on your enrollment status. Your enrollment status is influenced by each of the following:
  - Registration for all included courses must be completed prior to the end of the earliest refund date for the term (referred to as the census date for the term).

- Only college credit courses will be included.
  - The 10th day class roster, completed by the instructor and recorded by the Records Office, must indicate you are attending the class.
  - Only completed courses are included for terms already completed.
  - Remedial/developmental courses, beyond a total of 30 semester hours attempted, will not be included.
  - Courses taken for an "Audit" grade will not be included.
  - Proficiency credit courses will not be included.
- Repeated courses for which you have received a grade of D or higher cannot be used to determine your enrollment status for federal Title IV assistance.
  - You may receive federal Title IV assistance for a maximum of 30 semester hours of remedial course work. Remedial coursework beyond 30 semester hours of credit cannot be used to determine a student's enrollment status.
  - Refunds issued after the completion of a semester or term will include only completed course work to determine the student's enrollment status for that semester or term. Any course for which a "W" grade is issued is not considered a completed course.
  - The census date does not apply to state grants. A student may enroll after the census date and still receive a State of Illinois Monetary Award Program (MAP) grant for that semester or term, as long as state funds remain available.
  - The census date does not apply to KCC Foundation Scholarships. A student may enroll after the census date and still receive a KCC Foundation Scholarship for which the student is otherwise eligible.

## Withdrawals

When it is necessary to withdraw from a course or from the college, a student may do so without receiving a punitive grade any time before the end of the 10th week of the semester for a full semester course (this date is pro-rated for shorter length courses). If the withdrawal occurs prior to 10 percent of the course passing, the student will receive a 100 percent tuition refund. All tuition and fee expenses are incurred once the refund date for a class has passed. The withdrawal and refund dates are printed on the student's schedule given at the time of registration.

If circumstances prevent a student from coming to the college to submit a withdrawal form, the student may withdraw by mailing a signed request to the Office of Admissions and Registration by the withdrawal deadline for the course(s).

If the college is notified of a withdrawal through the mail, the letter must be postmarked no later than the date of the last day on which withdrawals are allowed for the course(s) involved. Withdrawals received by mail after the last date to withdraw from a course that are postmarked on or before the last date to withdraw will be honored.

## Return of Title IV funds

Withdrawing from all enrolled courses during the refund period will cause a Return of Title IV funds calculation to be performed. The results of this calculation will determine the actual amount of funds the student was eligible to receive through his/her last day of attendance. If a refund to the student is due, he/she will be informed by letter and will have the option of accepting or declining the post-withdrawal disbursement.

Withdrawing from all enrolled courses before 60 percent of the semester or term has expired will cause a Return of Title IV funds calculation to be performed. The results of this calculation will determine the actual amount of funds the student was eligible to

## Return of Title IV funds (cont.)

receive through his/her last day of attendance. If the student has not received a disbursement, and a refund to the student is due, the student will be informed by letter and will have the option of accepting or declining the post-withdrawal disbursement. If the student has already received a disbursement for the semester or term, the calculation will determine if he/she owes a refund of any funds already disbursed. If a refund is owed, the Accounting Office will inform the student. Any amount owed back to a Title IV program must be repaid prior to receiving any further Title IV funds from any institution. **Students are expected to manage any refund check they receive to ensure that funds will be available to repay any amount they owe, including books, in the event they must withdraw.**

## Financial aid satisfactory progress

The Department of Education requires the satisfactory progress standard to include both a qualitative and quantitative measure that is consistently applied to all students. Satisfactory progress will be evaluated at the end of each semester or term. Each occurrence of enrollment in a course is used in determining a student's satisfactory progress. In order to maintain Financial Aid Satisfactory Progress, a student must:

1. **Maintain an academic standing above "Warning" status based on the student's grade point average (GPA).** This standard is defined in the KCC catalog Code of Campus Affairs and Regulations. If a student's status is "warning," the student does not meet the academic standard. Students not meeting this standard may be academically suspended. A student who is academically suspended also is suspended from receiving Title IV and related financial assistance. However, a student whose status is "academically suspended" may be allowed to attend classes at KCC, but without an approved Financial Aid Satisfactory Progress appeal, he/she would not be able to receive Title IV assistance.
2. **Complete at least two-thirds of the credit hours he/she has attempted cumulatively at KCC.** Credit hours for which the student remains enrolled through the last day to receive a refund are considered "attempted credit hours." Each occurrence of enrollment in a course is used in determining satisfactory progress. All semester hours attempted, even though the student is not receiving financial assistance for the semester or term, will be used in calculating the two-thirds success rate and will be included in the measurement of the total time frame.
3. **Complete his/her program of study within 150 percent of the minimum number of credit hours required to complete the program.** For example, the Registered Nursing program requires 69 semester hours for completion. The maximum time frame for a student pursuing this program is 104 semester hours. Students who have earned a degree or certificate will be considered to have exhausted the maximum program time frame. The maximum time frame includes (and is not extended for) all semesters of enrollment in which a student is not making Satisfactory Progress and/or is not receiving financial aid as well as semesters/terms for which Satisfactory Progress is achieved. **Semester hours for which a student has been awarded credit by the Office of Admissions at KCC that transferred from another institution will count in the attempted hours to determine the maximum time frame.**

A student who does not maintain Financial Aid Satisfactory Progress at the end of his/her first semester or any semester immediately following a semester of Good Standing, shall be placed on Financial Aid Satisfactory Progress Warning for the next semester. During

this warning semester, financial aid eligibility may be continued. However, a student who does not remove his/her warning status by the end of this semester shall be considered as failing to make Financial Aid Satisfactory Progress and will be placed on Financial Aid Satisfactory Progress Suspension. Unless he/she successfully appeals this determination, he/she shall be ineligible for financial aid until re-establishing good standing. **A student whose status is "Suspended" is not eligible to receive any Title IV (Pell and SEOG grants, Federal Work Study or Stafford or PLUS loans) or state of Illinois (MAP grant) assistance.** Students granted appeals to extend the program time frame must request a review of their appeal after each semester or term until they complete the program. Student granted appeals relative to the 67 percent completion rate may have to request a review of their appeal after each successful semester or term until they meet or exceed the 67 percent standard.

## Types of awards

### KCC scholarships

The KCC Foundation sponsors a scholarship program to recognize academic excellence and outstanding achievements.

Each year the KCC Foundation publishes a list of available scholarships. Scholarship applications and descriptions are available in early February in the Office of Financial Aid. For the fall semester, most scholarships have an application deadline of April 8, 2011.

Scholarships are awarded on the basis of previous academic and/or other achievements. Scholarships that have financial need as one of the selection criteria require FAFSA results to be on file with the Office of Financial Aid. Scholarships do not have to be repaid.

Scholarship amounts vary widely.

### KCC student employment

Regular student employment provides jobs for students who are not eligible for financial aid or for those who are eligible for some financial aid but not for the Federal Work Study (FWS) program. Students work in a variety of campus departments. All positions are on campus. Students are paid hourly wages and work a maximum of 20 hours per week during regular semesters or terms.

### Title IV assistance

**Federal Pell Grant (PELL)** – Federal grant assistance awarded to undergraduate students on the basis of financial need as determined by the U.S. Department of Education (ED).

**Federal Supplemental Educational Opportunity Grant (SEOG)** – Federal grant assistance awarded to students with exceptional financial need. Priority for these grants is given to those who receive Pell Grants.

**Federal Work-Study (FWS)** – Federal Work-Study provides jobs for students who have applied for financial aid and are eligible to work as part of their financial aid award package. The student works on or off campus and the money earned is paid to the student. The amount a student is eligible to earn is called an "award." The student may not receive more in awards than the difference between his/her educational budget, any aid received and their EFC. The program encourages work that is related to the student's course of study and community service work.

Community service jobs with local nonprofit agencies are off campus and generally provide an opportunity for students to work in their field of interest. Students are directly involved with improving the quality of life of community residents, particularly low-income individuals. Community service workers must be eligible for the

FWS program. Community service also includes reading and math tutoring at elementary schools.

**Federal Stafford Subsidized Loan** – This loan is awarded to students with financial need determined by filing the online Free Application for Federal Student Aid (FAFSA). The government pays the interest while the student is enrolled at least half-time (6 hour minimum) and during grace and deferment periods. The interest rate is 3.4%. Repayment begins when the student ceases to be enrolled at least half-time for six (6) consecutive months. This six month period is referred to as a grace period. A student may be eligible for different repayment options. (See “Stafford Loan repayment”)

Maximum annual amounts for Federal Stafford Subsidized loans:

- Freshman (less than 30 credit hours) - \$3,500 for each award year
- Sophomore (30 or more credit hours) - \$4,500 for each award year

**Federal Stafford Unsubsidized Loan** – This loan is awarded to students regardless of financial need. The student is responsible for paying the interest that accrues. The interest rate is 6.8%. Repayment begins when the student ceases to be enrolled at least half-time for six (6) consecutive months. This six month period is referred to as a grace period. A student may be eligible for different repayment options. (See “Stafford Loan repayment”)

Maximum annual amounts for Federal Stafford Unsubsidized loans (includes any subsidized loan eligibility):

- Dependent freshman:  
\$5,500 for each freshman award year
- Dependent sophomore:  
\$6,500 for each sophomore award year
- Independent freshman:  
\$9,500 for each freshman award year
- Independent sophomore:  
\$10,500 for each sophomore award year

Mandatory online **entrance** loan counseling sessions are required for all new student borrowers at KCC. Additional online **entrance** loan counseling sessions will be required for all students who have either borrowed consistently for three or more award years or a student who has not borrowed within the past three award years. Mandatory online **exit** loan counseling sessions are required for all graduating students and students dropping below half-time enrollment who have borrowed a Federal Stafford loan or their parent borrowed a Federal PLUS loan. If a student fails to attend an exit loan counseling session, a hold is placed on all academic transcripts and diplomas.

**Federal PLUS Loan** – This loan is for parents of dependent undergraduate students who want to assist with educational expenses. There is no aggregate limit for PLUS loans, but the annual limit may not exceed the student’s cost of attendance minus other financial aid received. All PLUS loans are subject to credit approval. Repayment begins 60 days after the loan is received; however, under certain circumstances a deferment or forbearance may be arranged. The interest rate for the PLUS loan is 7.9%.

## Stafford Loan Repayment

**Standard Repayment Plan** – With the standard plan, you’ll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you’ll have up to 10 years to repay your loans. Your loan servicer will send you information about repayment, and you’ll be notified of the date

repayment begins. You are responsible for beginning repayment on time even if you don’t receive this information. Failing to make payments on your loan can lead to default.

**Graduated Repayment** – With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to 10 years. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

**General Information** – For more information on loan repayment plans and to use the interactive calculators, go to [www.studentaid.ed.gov/repaying/](http://www.studentaid.ed.gov/repaying/).

If you can’t find your servicer information or have questions about your student loans, you can look up your federal student loan history through the U. S. Department of Education’s National Student Loan Data System (NSLDS) at [www.nsls.ed.gov](http://www.nsls.ed.gov). You will need your Federal Student Aid PIN to access the database.

## Repayment Examples

The following table shows examples of typical Direct and FFEL Stafford Loan and PLUS Loan repayment plans, by initial amount of debt and type of repayment plan

The table shows estimated monthly payments for various loan amounts under the repayment plan. It assumes the student is making regular monthly payments on any unsubsidized loans and he/she is not capitalizing the interest while in school. If interest is capitalized (added to the outstanding principal balance) the cumulative payments and total interest charges will be higher than shown in the chart.

Initial debt when you enter repayment	Standard (not to exceed 10 yrs.)	
	Per month	Total repaid
\$3,500	\$50	\$4,471
\$5,000	\$58	\$6,905
\$7,500	\$83	\$10,357
\$10,500	\$121	\$14,500
\$15,000	\$173	\$20,714
\$40,000	\$460	\$55,239

Note on interest rates: payments are calculated using the fixed interest rate of 6.8%.

## Title IV related assistance – Illinois Student Assistance Commission (ISAC) Programs

**Monetary Award Program (MAP)** – This award is given on the basis of financial need as determined by ISAC. MAP funds are limited and will not be available later in the year. Award amounts are limited by the number of semester hours for which a student enrolls. The full award amount is available for 15 semester hours or more of enrollment. A minimum of 3/15 of the award amount is available for 3 semester hours of enrollment. Students are limited to 75 credit hours of eligibility for the entire freshman and sophomore years regardless of the institution attended. A maximum of 135 semester hours of eligibility is available to obtain a baccalaureate degree.

## Outside scholarships and other educational assistance

Student's receiving assistance from an external source of assistance must notify the Office of Financial Aid of the source, semester or terms applicable, amount and restrictions associated with the assistance they will receive. Examples of external assistance for educational expenses include, but are not limited to:

- Scholarship awarded by external organizations such as the Rotary Club or a church
- Employer reimbursed tuition assistance
- Workforce Investment Act assistance for tuition, books, transportation or child care

## Special circumstances

Financial aid awards are generally based on the parent's and/or student's income for the prior year. If the family has an extenuating set of circumstances that warrant special attention, the federal and state governments and KCC allow the Office of Financial Aid to use "professional judgment" in making adjustments that adequately reflect the family's ability to support the student's educational expenses.

An example of a circumstance that would affect the family's ability to contribute is that one parent had income from a job during the year reported on the FAFSA, but lost his/her job in the following year.

The minimum general guidelines to be applied in each student's case are:

- The family circumstances in question must be documented. Required documentation will be determined on a case-by-case basis.
- The college cannot make across-the-board professional judgments for entire groups of people with similar circumstances (such as all employees laid off by a particular employer). The professional judgment must be exercised on a case-by-case basis.
- The expenses or loss of income in question must be of such a nature that they are beyond the control of the family.
- The adjustment that can be made is to use the income for the current year instead of the income for the preceding year. If a projection is used, copies of the current year tax return will be required when they are available and may impact eligibility.

## Federal methodology formula

The federal methodology formula is mandated by the United States Congress, and subsequently by the U.S. Department of Education, as the way colleges and universities are required to measure a family's expected contribution (EFC) toward a student's educational expenses. The formula can assess the family's "ability" to pay, but it cannot assess the family's "willingness" to pay. Many families have consumed discretionary funds for purchases such as vehicles, furniture or vacations which make it difficult or impossible to contribute the EFC. The federal and state agencies that provide funding believe that the full EFC should come from the family before educational expenses should be subsidized by other taxpayers. While the fairness of the Federal Methodology Formula may be debated, it is required by law that KCC use the results of this formula to determine a student's eligibility for federal Title IV and related assistance.

## Rights and Responsibilities

### You have the right to ask a school:

- A. The names of its accrediting and licensing organizations. You also have the right to ask for a copy of the documents describing the institution's accreditation or licensing.
- B. About its programs, its instructional, laboratory and other physical facilities and its faculty.
- C. About its job placement rates for programs preparing students for a particular vocation, trade or career field.
- D. About the cost of attending and its policy on refunds to students who drop out.
- E. What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs.
- F. Who its financial aid personnel are, where they're located, and how to contact them for information.
- G. What the procedures and deadlines are for submitting applications for each available financial aid program.
- H. How it selects financial aid recipients.
  - I. How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal and miscellaneous expenses are considered in your cost of education. It also includes the resources considered in calculating your need (such as parental contribution, other financial aid, assets, etc.).
  - J. How much of your financial need, as determined by the school, has been met.
  - K. How and when you'll receive your financial aid.
  - L. To explain each type and amount of assistance in your financial aid package.
- M. What the interest rate is on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.
- N. If you're offered college student employment – what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you'll be paid.
- O. To reconsider your package if you believe a mistake has been made or if there is a change in your enrollment or financial circumstances.
- P. How the school determines whether you're making satisfactory progress, and what happens if you're not making satisfactory progress.
- Q. What special facilities and services are available to the disabled.

## You have the responsibility to:

- A. Review and consider all information about a school's program before you enroll.
- B. Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the correct location. Errors can delay or prevent your receiving aid.
- C. Know and meet all the deadlines for applying or re-applying for aid.
- D. Provide all documentation, corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- E. Notify the Office of Financial Aid if any information has changed since you applied for financial aid.
- F. Read, understand, and keep copies of all forms you're asked to sign.
- G. Ensure you repay your student loans. When you sign a promissory note, you are agreeing to repay your loan.
- H. Complete an exit interview at your school if you have a Federal Student Loan.
- I. Notify your school of a change in your name, address or attendance status (half-time, three-quarters-time or full-time). If you have a loan, you also must notify your lender of these changes.
- J. Satisfactorily perform the work agreed upon if you are a college student employee.
- K. Understand your school's refund policy. You may be able to get a part of your educational expenses returned to you if you drop out of school within a short time after you start. But after a certain date, you won't receive a refund. Check with your school to find out what expenses you may have to pay if you withdraw from classes.
- L. Report to the Office of Financial Aid any assistance that you receive for any expense item listed in the Student Budgets section.

## Avoid delays in processing your application for financial assistance

Pay particular attention to the following points:

- Ensure the Office of Admissions and Registration has your current address. This way the Office of Financial Aid will send correspondence to an address where you will receive it.
- Ensure that you have completed all admission requirements and have received a letter of acceptance into an eligible program at KCC.
- Have selected and be admitted to an eligible program; one that leads to an associate degree or an advanced certificate and requires 24 semester hours. Paramedic and paramedic-related programs are currently not eligible programs.
- Return all forms within two weeks of receiving your packet to optimize processing.
- Respond to every item on each form. If asked for a dollar amount, provide the amount. If you did not have any dollar amount to report, answer \$0. If a non-dollar item is not applicable, answer N/A.
- Report only whole dollar amounts. If the actual amount is 50 cents or more, round up to the next dollar; if less than 50 cents, round down (drop the cents).
- Provide all documentation as requested by the Office of Financial Aid. Photocopies of tax returns, marriage license, birth certificates, etc., may need to be provided by the applicant.
- Be sure that all signature blocks are completed with the required signatures.
- Read and keep all informational items.
- Several priority dates are listed on the Financial Aid Calendar that will guarantee aid being available for upcoming semesters. Please reference the Financial Aid calendar.

### **EQUAL OPPORTUNITY/AFFIRMATIVE ACTION**

KCC is an equal opportunity/affirmative action employer and complies with applicable federal and state laws prohibiting discrimination, including Title IX of the Educational Amendments of 1972, Section 540 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

It is the policy of the college that no person on the basis of race, gender, sexual orientation, creed, religion, color, marital or parental status, veteran status, age, national origin, political affiliation and/or beliefs, mental or physical handicap or disability shall be discriminated against. This includes, but is not limited to admissions, employment, financial assistance, placement, recruitment, educational programs, or activities. Lack of English skills is not a barrier to admission and participation in educational programs.

Inquiries or complaints may be addressed to David Cagle, Affirmative Action officer; Julia Waskosky, Title IX coordinator; or Kimberlee Harpin, Section 504 coordinator; Kankakee Community College, 100 College Drive, Kankakee, IL 60901-6505; 815-802-8100. TTY users may phone 711. Outside of Illinois, dial 1-800-526-0844.

Waskosky, the Title IX coordinator, ensures that the college is in compliance with the federal law by handling complaints, answering questions, organizing information and relevant statistics and staying informed regarding laws which affect these areas.

Harpin, the Section 504 coordinator, coordinates the college's services/programs for disabled student/staff populations that allow access to education.



## Kankakee Community College 2011-12 Financial Aid Calendar

### 2011

<b>Jan. 1</b>	2011-12 Free Application for Federal Student Aid (FAFSA) may be filed.
<b>Mid-January</b>	Foundation Scholarship applications available in the Office of Financial Aid.
<b>April 8</b>	Scholarship application deadline for most foundation awards.
<b>June 24</b>	Priority date: Required documentation for grant or loan assistance must be completed and submitted to avoid being dropped at the fall preregistration payment date.*
<b>July 14</b>	Deadline date: Required documentation for grant or loan assistance must be completed and submitted for grant/loan processing. *File must be processed and awards activated before students can register for fall classes without payment due.
<b>July 21</b>	Fall preregistration payment due date.
<b>Sept. 2</b>	Last day to enroll for Fall 2011 classes (including 8-week and late-starting classes) and have them included in student's enrollment status in determining PELL grant eligibility for the Fall 2011 semester.
<b>Sept. 9</b>	Last day to purchase all books and supplies in the bookstore using an eligible PELL grant, including all 8-week and late-starting fall classes.
<b>Sept. 28</b>	Fall 2011 PELL and SEOG disbursed to students with completed files and activated awards.
<b>Nov. 11</b>	Priority date: Required documentation for grant or loan assistance must be completed and submitted to avoid being dropped at the Dec. 9, 2011 spring preregistration payment date.*
<b>Nov. 16</b>	Fall PELL and SEOG grants disbursed to students with completed files and activated awards.
<b>Nov. 30</b>	File must be complete and awards activated for a fall MAP award to be processed.*
<b>Dec. 1</b>	Fall 2011 disbursement date for Excess Funds in student's account associated with scholarships for the Fall 2011 semester.
<b>Dec. 2</b>	Deadline date: Required documentation for grant or loan assistance must be completed and submitted for grant/loan processing. *File must be processed and awards activated before students can register for spring classes without payment due.
<b>Dec. 14</b>	Fall 2011 PELL and SEOG disbursed to students with completed files and activated awards.

### 2012

<b>Jan. 11</b>	Fall 2011 PELL and SEOG disbursed to students with completed files.
<b>Jan. 20</b>	Last day to enroll for Spring 2012 classes (including 8-week and late-starting classes) and have them included in student's enrollment status in determining PELL grant eligibility for the Spring 2012 semester.
<b>Jan. 27</b>	Last day to purchase all books and supplies in the bookstore using an eligible PELL grant, including all 8-week and late-starting spring classes.
<b>Feb. 15</b>	Spring PELL and SEOG disbursed to students with completed files and activated awards.
<b>March</b>	Student should contact the Office of Financial Aid to request calculation of Summer 2012 aid. File must be processed and awards activated before 2012. Students can register for summer class without payment due.
<b>April 11</b>	Spring PELL and SEOG grants disbursed to students with completed files and activated awards.
<b>April 19</b>	Disbursement date for Excess Funds in student's account associated with scholarships for the Spring 2012 semester.
<b>April 27</b>	Deadline date: Required documentation for grant or loan assistance must be completed and submitted for grant/loan processing. *File must be processed and awards activated before students can register for 6-week summer classes without payment due.
<b>May 9</b>	Spring 2011 PELL and SEOG disbursed to students with completed files and activated awards.
<b>May 17</b>	Deadline date: Required documentation for grant or loan assistance must be completed and submitted for grant/loan processing. *File must be processed and awards activated before students can register for 8-week summer classes without payment due.
<b>June 8</b>	Last day to enroll for Summer 2012 classes (including 8-week and late-starting classes) and have them included in student's enrollment status in determining PELL grant eligibility for the Summer 2012 term.
<b>June 15</b>	Last day to purchase all books and supplies in the bookstore using an eligible PELL grant, including all 6- and 8-week summer classes.
<b>June 30</b>	Last day to file a 2011-12 FAFSA; it must have a valid expected family contribution (EFC) amount from the federal processor.
<b>July 18</b>	Summer 2012 PELL and SEOG disbursed to students with completed files and activated awards.
<b>July 26</b>	Disbursement date for Excess Funds in student's account associated with scholarships for the Summer 2012 term.
<b>Aug. 8</b>	Summer 2012 PELL and SEOG disbursed to students with completed files and activated awards.
<b>Sept. 12</b>	Final disbursement date for Fall 2011, Spring 2012, and Summer 2012 from all award sources.

\*Free Application for Federal Student Aid (FAFSA) information must have been received by KCC and all supporting documents must have been submitted with accurate information.

These dates subject to change - check [www.kcc.edu/financialaid](http://www.kcc.edu/financialaid) for the most accurate information.