



LEWIS & CLARK
COMMUNITY COLLEGE
— DISCOVER —



**Financial Aid
Award Guide**

24-25

2024-2025

Now that I have received my Award Letter, what do I do next?

- Register for classes that are **Required** for your academic program, if you are not currently registered. **Fall 2024 classes begin on August 26, 2024. Spring 2025 classes begin on January 21, 2025.**
- Pay any remaining balance, not covered by your financial aid by the **tuition due date - August 13, 2024**, for the **Fall 2024** semester, and **January 8, 2025**, for the **Spring 2025** semester.
- *If the Financial Aid office has received notification of funding for you from an outside source (i.e. outside scholarships/grants), those funds may be reflected on your award letter.*

What happens next?

- If you have remaining financial aid after tuition charges, you may charge your books to your remaining balance beginning on **Aug. 12, 2024**, for **Fall 2024** and on **Jan. 7, 2025**, for **Spring 2025**. Federal student aid recipients can purchase books online at the [College Bookstore](#). If purchasing in person, to expedite the process, bring a valid picture ID and a copy of your schedule to the bookstore.
- Prior to the first tuition billing each term, your financial aid awards will be re-calculated based on your actual hours of enrollment.
- If you have any remaining aid on your student account after tuition/fees, books, and any other institutional charges are applied, you will receive a refund. We begin disbursing remaining financial aid funds by mail at the end of the sixth week of each semester (The first disbursement of remaining financial aid funds for the **Fall 2024** semester is **tentatively** scheduled for **Oct. 4, 2024**, and **March 7, 2025**, for **Spring 2025**).
- *If you have a course(s) that is not out of the tuition refund period, a portion, or all of your account credit balance will be withheld until after the tuition refund period of that course(s) (i.e. 2nd 8 week courses that begin in October for Fall terms and March for Spring terms).*

Tuition Refund Period

The tuition refund period is the **second Friday** after the start of each Fall and Spring semester, or the second Friday after courses with later start dates and is the last day to withdraw with **100 percent tuition refund**. See the current [online catalog](#) for the Lewis & Clark's tuition refund policy. If you withdraw within the tuition refund period, your aid will be recalculated based on your new enrollment status/credit hours. *Please view the [Financial Aid Homepage](#) in late Spring 2025 for important Summer 2025 financial aid dates.*

Determination of Your Need

Your financial need is determined by a specific formula:

Your Student Aid Index (SAI) is calculated based on your and your parents' (if applicable) income, asset, tax, and demographic information on the FAFSA. Financial Need = COA – SAI – EFA, where COA is total college costs, and EFA is estimated financial assistance from non-federal sources. Eligibility for need-based financial aid is based on Financial Need. Your SAI is not necessarily the amount your family will have to pay for college out of pocket; it is the number used by L&C and other colleges to determine the types and amounts of federal student aid you can receive.

L&C develops an award offer based on your eligibility but cannot always meet all of your unmet costs. The college's Cost of Attendance (COA) is an annual estimation of your educational expenses. The college calculates a COA for dependent and independent students. See the current [online catalog](#) for more information.

Satisfactory Academic Progress Standards (SAP)

In order to continue to receive financial aid, you must meet satisfactory academic progress standards. To be considered in financial aid good standing, you must have a **67 percent** cumulative pace of progression, a **2.0 cumulative Grade Point Average (GPA)**, and not have exceeded the maximum timeframe for your program. Log into your [Financial Aid Self Service Portal](#) and select **Satisfactory Academic Progress** to see a more detailed explanation

of your SAP status. SAP information is also available in the College's current online catalog and on the [Eligibility for Aid webpage](#).

Enrollment Status

You must be seeking a degree/certificate at Lewis and Clark and be enrolled in an eligible program to receive financial aid. You also **MUST** be enrolled in courses that are **REQUIRED** for the program in which you are enrolled.

Treatment of Federal Student Aid If You Completely Withdraw

When you withdraw from all courses during a semester, the amount of federal aid that you have earned up to that point is determined by a specific formula. The Financial Aid office will calculate your federal aid eligibility at this point (the date you withdraw or stopped attending classes- whichever is earlier). You may receive a post-withdrawal disbursement of earned federal aid or you may owe funds back to L&C and/or the U.S. Department of Education. Visit the [Eligibility for Aid webpage](#) to see a more detailed explanation of this policy. Information is also available in the College's current [online catalog](#).

Types of Financial Aid

Grants and Scholarships

Grants and scholarships are awards that do not have to be repaid. The following grants are based on financial need as determined by the FAFSA.

Federal Pell Grant (need-based)

- The amount you receive depends on your financial need as determined by the FAFSA.
- Annual award limits are based on a student's eligibility and enrollment hours and could be between *\$750 and \$7,395 for the 2024-2025 school year. (*estimate)

Federal Supplemental Educational Opportunity Grant (FSEOG)

(need-based)

- Priority is given to students with the lowest EFC numbers as determined by the FAFSA who are Federal Pell Grant recipients.
- The maximum award amount is \$250 per semester for students enrolled in 6 or more credit hours, and \$125 if enrolled less than half-time.
- Funding is limited; summer FSEOG is awarded if there are available funds.

State of Illinois Monetary Award Program (MAP) Grant (need-based)

- MAP Grants are applied towards tuition and mandatory fees only.
- Estimated annual award limits are based on a student's eligibility, enrollment hours and is determined by the State of Illinois.
- Information reported on the FAFSA is also used to determine MAP Grant eligibility; apply early each year.
- Students must meet Illinois residency requirements.

Scholarships

- Do not have to be repaid.
- Award amounts and types vary depending on scholarship criteria.
- Please visit [Lewis & Clark's Scholarships](#) page for more information. The **2025-2026** Online Scholarship application will be available **October 1, 2024**.

Federal Work Study (need-based)

Money is earned while you attend school by working part-time in one of the college's departments.

- Students must be eligible for federal aid and show need as determined by the FAFSA.
- Eligible students must be enrolled in at least six credit hours.
- Students are paid the minimum wage rate of \$14 per hour through December 31, 2024/\$15 per hour beginning January 1, 2025.

Please visit the [Work Study](#) page to apply and view a listing of current job openings. Please contact the Financial Aid Office at (618) 468-5311 or kallen@lc.edu if you have additional questions.

Federal Direct Student Loans

Federal student loans must be repaid. There are three types:

Subsidized Loan (need-based)

- Students must be eligible for federal aid.
- U.S. Department of Education does not calculate interest while you are enrolled at least half-time.
- You must be enrolled in at least six credit hours (half-time).

Unsubsidized Loan

- Students must be eligible for federal aid.
- You, the borrower, are responsible for the interest during the life of the loan. Interest starts accruing once the loan is disbursed.
- You must be enrolled in at least six credit hours (half-time).

Loan award amounts are determined by FAFSA results, your Cost of Attendance, and your current Enrollment Status.

Parent Plus Loan

- Is available to parents of dependent undergraduate students who are enrolled in at least six credit hours (half-time).
- The maximum award amount is the student's cost of attendance minus any other financial aid the student receives.
- For more information, please contact your Financial Aid advisor.
- Students must maintain Satisfactory Academic Progress Standards.

Federal student loans are for educational expenses in relation to your Cost of Attendance.

Lewis and Clark Community College ensures equal opportunities are offered in the admission, education, and employment of individuals regardless of sex, race, ethnicity, color, creed or religion, national origin, disability, age, marital status, military status, sexual orientation, and other protected categories. Any inquiries concerning the application of Title VII of the Civil Rights Act, Title IX of the Education Amendments, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, the Age Discrimination Act, and the Illinois Human Rights Act may be made to: Gary Ayres, Vice President of Administration and Community Services, Erickson Hall, Room 103, Lewis and Clark Community College, Godfrey, IL 62035 • (618) 468-3000.

Financial Aid Office Contacts

Financial Aid Office

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Financial Aid Office Hours

Monday – Friday

8 a.m. – 4:30 p.m.

Summer Schedule *(mid-May through the end of July)*

Monday – Thursday
8 a.m. – 4:30 p.m.

Friday
8 a.m. – noon