



**LEWIS  
& CLARK**  
COMMUNITY  
COLLEGE

DISCOVER

# Financial Aid Award Guide

# 2023-2024

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## 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 2023 classes begin on August 21, 2023. Spring 2024 classes begin on January 16, 2024.**
- Pay any remaining balance, not covered by your financial aid by the **tuition due date - August 8, 2023** for the **Fall 2023** semester, and **January 2, 2024** for the **Spring 2024** 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. 7, 2023** for **Fall 2023** and on **Jan. 2, 2024** for **Spring 2024**. Federal student aid recipients can purchase books online at <https://www.lc.edu/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, 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 2023** semester is **tentatively** scheduled for **Sept. 29, 2023** and **Mar. 1, 2024** for **Spring 2024**).

*If you have a course(s) that is not out of the tuition refund period for that course, a portion or all of your account credit balance will be withheld until after the tuition refund period of that course(s) (i.e. 2<sup>nd</sup> 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 courses with later start dates and is the last day to withdraw with **100 percent tuition refund**. See the current [online catalog](https://www.lc.edu/home/) at <https://www.lc.edu/home/> 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 [https://www.lc.edu/financial\\_aid/](https://www.lc.edu/financial_aid/) in late Spring 2024 for important Summer 2024 financial aid dates.*

## Determination of Your Need

Your financial need is determined by a specific equation:

Your Cost of Attendance (COA) – your Expected Family Contribution (EFC) = your need.

L&C develops an award package based on your eligibility, but is not always able to meet all of your need. The college's COA is an annual estimation of your educational expenses. The college calculates a COA for dependent and independent students. See the current [online catalog](#) at <https://www.lc.edu/home/> for more information. Your EFC number is determined by the information reported on the Free Application for Federal Student Aid (FAFSA). Your EFC is not necessarily the amount of money your family will have to pay for college but is the number used by L&C to determine the amount of federal student aid you are eligible to receive.

## 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 and a **2.0 cumulative Grade Point Average (GPA)** and not have exceeded the maximum timeframe for your program. Select **Financial Aid Awards** on <https://blackboard.lc.edu> to see a more detailed explanation of SAP in your Financial Aid Self-Service account. SAP information is also available in the College's current online catalog and Financial Aid web page ([https://www.lc.edu/financial\\_aid/](https://www.lc.edu/financial_aid/)).

## Enrollment Status

You must be seeking a degree/certificate at Lewis and Clark enrolled in an eligible program to receive financial aid. You **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. Select **Financial Aid Awards** on <https://blackboard.lc.edu> to see a more detailed explanation of this policy in your Financial Aid Self-Service account. Information is also available in the College's current online catalog and Financial Aid web page ([https://www.lc.edu/financial\\_aid/](https://www.lc.edu/financial_aid/)).

## 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

- 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 will be between \*\$750 and \$7,395 for the 2023-2024 school year. (*estimate*)
- Year-Round Pell is available for those who meet the eligibility criteria.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

- 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 \$250 per semester of 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

- 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 and information reported on the FAFSA).
- Students must meet Illinois residency requirements.
- Funding is limited. Information reported on the FAFSA is used to determine MAP Grant eligibility; apply early each year.

### Scholarships

- Do not have to be repaid.
- Award amounts and types vary depending on scholarship criteria.

- Please visit <https://www.lc.edu/Scholarships/> for more information. The **2024-2025** Online Scholarship application will be available in **October 2023**.

## Federal Work Study

- 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 \$13.00 per hour through December 31, 2023/\$14.00 per hour beginning January 1, 2024.

*Please visit the Financial Aid section of L&C's website at [https://www.lc.edu/Work\\_Study\\_Programs/](https://www.lc.edu/Work_Study_Programs/) for an application and a listing of current job openings. If you were not initially interested in Federal Work Study and have since reconsidered, please contact the Financial Aid Office at (618) 468-5311 or [kallen@lc.edu](mailto:kallen@lc.edu).*

## Federal Direct Student Loans

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

### Subsidized Loan

- 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 conjunction with your Cost of Attendance.***

If a Federal Student Loan was not part of your Financial Aid Package or Award Offer and you need to utilize student loans to pay for additional educational expenses or your costs associated with attending Lewis & Clark Community College, such as rent or childcare, or technical needs, such as a computer or Internet access, please contact the Financial Aid office to speak with your Financial Aid Advisor about your student loan borrowing options.

**Financial Aid Office Contacts**

**Main Financial Aid Office**

**(618) 468-2223 phone/text**

[finaid@lc.edu](mailto:finaid@lc.edu)

Shanika Huddleston  
Financial Aid Advisor  
Caseload A-E  
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Financial Aid Advisor  
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Angela Weaver  
Director  
(618) 468-5300  
[aweaver@lc.edu](mailto:aweaver@lc.edu)

## **Financial Office Hours**

**Monday – Friday**

**8:00 am – 4:30 pm**

## **Summer Schedule**

(mid-May through the end of July)

**Monday – Thursday**

**8:00 am – 4:30 pm**

**Friday**

**8:00 am – 12:00 pm**

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.