

# Physical or Financial Hardship Policy

## Background

The Illinois Student Debt Assistance Act (the “Act”) was signed into law on May 27, 2022. Section 20 (a) of the Act requires that institutions of higher education have a policy regarding its financial or physical hardship withdrawal process. According to the Act, the process must work to limit debt owed by students who have to withdraw from the institution due to a significant financial or physical hardship and to assist those students if and when they choose to re-enroll.

## I Purpose

The purpose of this policy is to demonstrate Lewis and Clark Community College’s (the “College”) compliance with Section 20 (a), Section 15, Section 30, and Section 35 of the Act. This policy should also be read in conjunction with other College policies and requirements related to student financial aid and student accounts.

## II Scope

The policy applies when a student completely withdraws from their academic enrollment at the College due to a significant financial or physical hardship and such withdrawal occurs after the tuition refund date has passed. The tuition refund date for each course is available at [www.lc.edu](http://www.lc.edu) via Schedule of Classes. (Please see the College catalog [Withdrawing from a Course](#) for more information.) The policy addresses the impact such significant hardship withdrawal has on the student’s account balance owed to the College on the significant hardship withdrawal effective date. The policy does not address the impact of a significant hardship withdrawal on the student’s academic record or ability to complete their degree.

## III Definitions

Certain terms used in this policy are defined as follows:

- Withdraw / Withdrawal: A complete withdrawal from all courses in which a student is enrolled during an academic term. Such withdrawal is noted on the student’s official academic record by the College Registrar.
- Withdrawing Student: Refers to the individual enrolled in courses at the College in pursuit of a degree and who is requesting a significant hardship withdrawal.
- Significant financial or physical hardship shall include, but not be limited to:
  - (1) Serious injury or illness of the withdrawing student;
  - (2) Chronic illness of the withdrawing student;
  - (3) A medical issue of a family member in which the withdrawing student has to become a part-time or full time caretaker of that family member;

(4) A mental health condition of the withdrawing student;

(5) A sudden or consistent lack of transportation which affected the withdrawing student's ability to meet in person attendance course requirements; and

(6) A significant cost of living increase of the withdrawing student

(7) Other situations, at the College's sole discretion, which are deemed to result in significant hardship to the withdrawing student

- **Significant Hardship Withdrawal:** Combines the defined terms "Withdraw/Withdrawal" and "Significant Financial or Physical Hardship" into one reference.
- **Significant Hardship Withdrawal Effective Date:** Requests for a significant hardship withdrawal are effective immediately and without delay to limit debts owed to the College and for the benefit of the withdrawing student. At the sole discretion of the College, the effective date may be back-dated.
- **Student Account Balance:** Refers to the balance of the withdrawing student's account, as of the significant hardship withdrawal effective date, after adjustments in accordance with College published tuition refund dates and student financial aid requirements.

## **IV Significant Hardship Withdrawal Process**

a) A student who believes they are experiencing a significant physical or financial hardship and who feels it may be in their best interest to withdraw must contact their Academic Advisor.

b) If after speaking with their Academic Advisor the withdrawing student wishes to make a request for a significant hardship withdrawal, the request must be made in writing by the withdrawing student including any evidence/verification of said hardship and provided to the Director of Student Affairs & Transfer Outreach.

c) The Director of Student Affairs & Transfer Outreach will review all documentation and determine whether a significant hardship withdrawal is appropriate. The granting of hardship withdrawals is subject to the College's discretionary approval. If granted, the Director of Student Affairs & Transfer Outreach and/or their designee will reach out to the appropriate faculty to determine the last date of participation to assist in determining the date of withdrawal.

d) The Financial Aid Office will review the date of withdrawal and determine if any Financial Aid adjustments are required based upon College policies or Department of Education regulations.

e) The withdrawing student's account will be rebilled by the Bursar's Office to determine the impact of the Withdrawal on the student's account balance.

## **V Withholding of Official Transcripts**

- a) The College must provide an official transcript of a current or former student, even if the current or former student owes a debt if the student requests the official transcript to:
  - I. Complete a job application;
  - II. Transfer from one institution of higher education to another;
  - III. Apply for State, federal, or institutional financial aid;
  - IV. Join the United States Armed Forces or Illinois National Guard; or
  - V. Pursue other postsecondary opportunities

## **VI Contact Information**

Questions regarding this policy should be directed to the Registrar at [enroll@lc.edu](mailto:enroll@lc.edu).