



LEWIS & CLARK
COMMUNITY COLLEGE

Empowering People

Financial Aid Award Guide

2018-2019

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 2018 classes begin on August 20, 2018. Spring 2019 Open Registration begins on October 15, 2018.**
- Pay any remaining balance, not covered by your financial aid by the **tuition due date - August 7, 2018** for the **Fall 2018** semester, and **January 2, 2019** for the **Spring 2019** 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. 6, 2018** for **Fall 2018** and on **Jan. 2, 2019** for **Spring 2019**. To expedite purchasing your books, 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 and books and any other institutional charges are applied, you will receive that credit balance via mail during the **sixth week** of the semester (The first disbursement of remaining financial aid funds for the **Fall 2018** semester is **tentatively** scheduled for **Sept. 23, 2018** and **Feb. 23, 2019** for **Spring 2019**).
- *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 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 and is the last day to withdraw with **100 percent tuition refund**. See the current [online catalog](http://www.lc.edu) at www.lc.edu 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 http://www.lc.edu/Costs_and_Financial_Aid/ in Spring 2019 for important Summer 2019 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 www.lc.edu 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 ([http://www.lc.edu/Costs and Financial Aid/](http://www.lc.edu/Costs_and_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 ([http://www.lc.edu/Costs and Financial Aid/](http://www.lc.edu/Costs_and_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 are currently between *\$652 and \$6,095 for a school year.
*(*estimate)*

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 and who are enrolled in six (half-time) or more credit hours.
- The annual award limit at L&C is \$500.
- Funding is limited.

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. The FAFSA is used to determine State Grant eligibility, apply early each year.

Scholarships

- Do not have to be repaid.
- Award amounts and types vary depending on scholarship criteria.
- Please visit www.lc.edu/scholarships for more information. The 2018-2019 Online Scholarship application will be available October 2018

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 \$8.25 per hour.

Please visit the Financial Aid section of L&C's website at 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.

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 only.

Lewis and Clark Community College insures 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

Main Financial Aid Office (618) 468-2223

Reception
(618) 468-5315

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Angela Weaver
Director
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Financial Office Hours

Monday, Thursday, Friday
8 a.m. – 4:30 p.m.

Tuesday, Wednesday
8 a.m. – 7:30 p.m.
