

# University of Illinois at Springfield Office of Financial Assistance Student Guide

University of Illinois at Springfield • Office of Financial Assistance, University Hall, One University Plaza, MS UHB 1015  
Springfield, IL 62703 • (217) 206-6724 • (888) 977-4UIS • Fax (217) 206-7376 • <http://www.uis.edu/financialaid>

## Dear University of Illinois at Springfield Student:

This guide is designed to help you understand the financial aid process from initial awarding through delivery of financial aid. Please keep this guide to assist you in answering questions that may arise regarding correspondence from the Office of Financial Assistance.

It is important that you respond promptly to all requests for information. Any questions regarding your financial aid should be directed to the University of Illinois at Springfield Office of Financial Assistance. The Office of Financial Assistance staff is committed to providing you with the best service possible and we will make every effort to respond to your requests promptly. **However, please note that during peak processing periods**, the Office of Financial Assistance receives a large volume of mail, email, and telephone calls, so it may take additional time to meet your needs.

## Terms of Your Award

- You must be classified as a degree-seeking student at the University of Illinois at Springfield to be eligible for financial aid. Unclassified students, non-degree-seeking students and provisionally admitted students are not eligible for financial aid. If you are a graduate student, you must be fully admitted to your program. Conditionally admitted graduate students may be eligible for aid, but you need to check with the Office of Financial Assistance to determine if you are eligible and to find out what limitations exist. Provisionally admitted graduate students are not eligible for financial assistance.
- Your financial assistance is awarded based on merit and/or calculated need as determined from the information provided on your financial aid application forms. Financial aid awards are subject to adjustments or cancellations due to changes in laws, regulations, appropriations, changes in your financial situation, discovery of data errors or changes in your enrollment status.
- If you receive any financial assistance from an outside source (e.g., a private scholarship) that is not included on your Award Letter, you must inform the Office of Financial Assistance.
- Dated material requiring a timely response will be either e-mailed or sent to the mailing address on file with the Office of Records and Registration.

## Enrollment

- If you are enrolled hours are less than those indicated on your Award Letter, your financial aid may be affected. You must be enrolled in a minimum of six hours each semester to maintain eligibility for most federal financial aid programs. You must inform our office of any change in your enrolled hours.
- Dropping courses or withdrawal from the University of Illinois at Springfield will affect your current and future aid eligibility. Contact your Financial Aid Advisor prior to dropping courses or withdrawing from the University.
- For purposes of awarding all forms of financial assistance, the following definitions apply for all students, regardless of degree level, for the fall, spring and summer semesters:
  - Full time = 12+ credit hours of enrollment in one semester
  - Three-quarter time = 9 – 11 credit hours of enrollment in one semester
  - Half time = 6 – 8 credit hours of enrollment in one semester
  - Less than half time = < 6 credit hours of enrollment in one semester
- Classes taken for audit are not eligible for financial assistance and do not count toward enrollment for purposes of financial assistance. It is the student's responsibility to inform the UIS Office of Financial Assistance if he/she enrolls in a class for an audit grade.

## Satisfactory Academic Progress

- As a financial aid recipient, you must satisfy the academic requirements as defined by the Satisfactory Academic Progress Policy of the University of Illinois at Springfield. This policy is listed in the last section of this guide.

**Please feel free to contact our office if you have any additional questions regarding your financial aid. Our financial aid staff is available to assist you Monday through Friday, from 8:30 a.m. to 5:00 p.m.**

Sincerely,  
Office of Financial Assistance

## Financial Assistance E-Award Letter

Upon completing the Free Application for Federal Student Aid (FAFSA), the United States Department of Education (DOE) transmits an Institutional Student Aid Report (ISAR) to the UIS Office of Financial Assistance. This report allows us to award you financial aid when completed fully and correctly. In the cases of conflicting information, the DOE in the comments section of your Student Aid Report (SAR) will notify you. In the case of the conflicting information or other requirements, after all requirements have been satisfied by both the DOE and UIS the awarding process may begin.

The Office of Financial Assistance is pleased to inform you that beginning with the 2009-2010 academic year students applying for financial assistance will receive their financial aid award letter electronically through the Financial Aid section of the [Student Self Service](#). You can also access your E-Award Letter by going to the Financial Assistance homepage and then clicking on "Check Your Financial Aid Status" (<http://www.uis.edu/financialaid/forms/financialaidstatus.html>).

You will be notified via e-mail once your E-Award Letter is available for you to review. Once you have accessed your E-Award Letter, thoroughly review, and complete all requested actions. You can report any external financial aid awards and request financial aid processing changes throughout the year via the E-Award Letter functionality. You will still be able to call, e-mail or stop by the office to request changes but our preference would be for you to do so via the E-Award Letter functionality.

The top section of your E-Award letter provides an introduction containing specific financial aid information. The next section provides your Cost of Attendance and financial need calculation based upon the information you submitted on your FAFSA. The third section provides information on the awards that you have been offered and/or are receiving. The fourth section provides information on additional instructions as to tasks or steps that must be completed to receive the awards you have been offered. The bottom section contains buttons for you to navigate the E-Award Letter functionality.

Beginning with Fall 2009 all students accepting Federal Stafford Loan(s) must complete a [Federal Direct Loan Master Promissory Note](#) and complete [Federal Direct Loan Entrance Counseling](#). This requirement only needs to be completed once as long as you stay enrolled at UIS.

The amount of the Federal Stafford Loan(s) we have determined you are eligible to receive is stated on your Award Letter. If you desire to borrow less than the amount(s) indicated, you may use the "Partial Accept" field to request a lower award amount. The UIS Office of Financial Assistance must receive this information from you before your loan(s) can be processed.

## Financial Assistance Programs

### Federal Pell Grant

Federal Pell Grants are awarded to help undergraduates pay for the pursuit of their first baccalaureate degree. For many students, these grants provide a "foundation" of financial aid to which aid from other federal and non-federal sources may be added. The maximum annual award will depend on program funding.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant is a federally funded program. Recipients must demonstrate exceptional financial need as determined by the federal formula. Funds are limited and Federal Pell Grant recipients are given priority.

### Teacher Education Assistance for College and Higher Education (TEACH) Grant

The Teacher Education Assistance for College and Higher Education (TEACH) grant is a new federally funded program beginning with the 2008-2009 academic year. Students who plan to begin a career in teaching may qualify for up to \$4,000 each year, based on meeting program conditions. In exchange for this grant, a student must sign an Agreement to Serve (ATS) as a full-time teacher at certain low-income schools and within certain high-need fields for at least four academic years within eight years after completing (or ceasing enrollment) the course of study for which the candidate received the grant.

Failure or refusal to carry out the obligations of this program will convert the grant(s) into a Federal Direct Unsubsidized Loan(s) with interest dated back to the time of disbursement.

### Academic Competitiveness Grant (ACG)

The Academic Competitiveness Grant (ACG) is a federally funded grant program. Awarded for the first two years of undergraduate study, eligible recipients must be U. S. citizens or beginning 2009-2010 eligible non-citizens who are eligible for the Federal Pell Grant and enrolled in a degree program for at least six (6) credit hours each term. Additional qualifications include the completion of a rigorous secondary school program, as defined by the state of Illinois or as evaluated by UIS.

Students may receive \$750 toward their first year of undergraduate education if these requirements are met. During the second year of undergraduate study, \$1,300 may be awarded under the ACG program if the student maintains a minimum cumulative grade point average of 3.0 and continues to be an eligible Pell Grant recipient.

### **National Science and Mathematics Access to Retain Talent (SMART) Grant**

The SMART Grant is a federally funded grant program. Awarded for up to two years, eligible students must be enrolled in either the third or fourth year of a four-year degree program in science, computer science, technology, math or certain designated foreign languages. A minimum cumulative grade point average of 3.0 must be maintained. Additionally, eligible students must be U. S. citizens or beginning 2009-2010 eligible non-citizens who are eligible for the Federal Pell Grant and enrolled in a degree program for at least six (6) credit hours each term. The maximum award amount is \$4,000 per year.

### **State of Illinois Monetary Award Program (MAP)**

The Monetary Award Program (MAP), a grant funded by the state of Illinois, provides need-based grants for undergraduate students pursuing their first baccalaureate degree to help pay for tuition and mandatory fees. Independent students must be Illinois residents and parents of dependent students must be Illinois residents who are enrolled at least half time in a degree or certificate program.

### **Silas Purnell Illinois Incentive for Access (IIA) Program**

The Illinois Incentive for Access (IIA) award, a grant funded by the state of Illinois, provides need-based grants for freshmen undergraduate students with a \$0 Expected Family Contribution (EFC) pursuing their first baccalaureate degree to help pay for educational costs. Independent students must be Illinois residents and parents of dependent students must be Illinois residents who are enrolled at least half time in a degree or certificate program.

## **Veterans Benefits**

The following provides information on the Illinois Veterans Grant and the Illinois National Guard Grant programs. For details on other forms of veterans assistance, such as the MIA/POW Grant, the Montgomery GI Bill, etc., please contact the Office of Financial Assistance. All veterans wishing to use any VA benefits must complete a UIS Request for Veteran Program Benefits form available in the Office of Financial Assistance.

### **Illinois Veterans Grant**

A student is eligible to use the Illinois Veterans Grant (IVG) for tuition, mandatory fees (these do not include online fees) and student insurance (if applicable) if the following requirements are met:

- The student must have served in active military service for at least one year, unless discharged for medical reasons. (All discharges must be honorable.)
- The student must have resided in Illinois for six months before entering the service and must return to Illinois within six months of leaving the service.
- The student must be residing in Illinois and attending an Illinois-supported educational institution.

To apply, the student must complete the *Illinois Veteran Grant (IVG) Application*. This application is a one-time requirement and must be filed with the Illinois Student Assistance Commission (ISAC). Qualified applicants will receive an *Eligibility Letter* from ISAC notifying them of their eligibility. A copy of this letter must be provided to the UIS Office of Financial Assistance.

Changes of address or name with the Illinois Veterans Grant or institution of attendance must be reported in writing to ISAC. A copy must also be submitted to the UIS Office of Financial Assistance.

### **Illinois National Guard**

A student is eligible to use the Illinois National Guard (ING) Grant for tuition and activity fees if the following requirements are met:

- The student is enrolled at an ISAC-approved Illinois public two- or four-year college or university on a full- or part-time basis as an undergraduate or graduate student. (There is no minimum enrollment requirement.)
- The student must be on active duty status in the Illinois Army or National Guard and have served for at least one year in the Illinois National Guard. Any enlisted person or officer up to and including the rank of Captain may receive the grant benefits.
- The student must neither be in default on any educational loan nor owe a refund or repayment on any state or federal grant.
- The student must maintain an acceptable Grade Point Average (GPA) as determined by the college or university in accordance with its published policy.

To apply for the Illinois National Guard (ING) Grant at UIS, you must have completed a one (1) year commitment with the guard and be enrolled at the university. To apply, you must file an *Illinois National Guard Grant Application* annually indicating the institution you plan to attend. Eligibility in one academic year does not automatically carry over into future years.

The deadline dates for applications are:

- October 1<sup>st</sup> – fall semester
- March 1<sup>st</sup> – spring semester
- June 15<sup>th</sup> – summer semester

Qualified applicants will receive an *Eligibility Letter* and a *School Change Request Form* from the Illinois Student Assistance Commission (ISAC) for each academic year following the filing of the application. A copy of the *Eligibility Letter* must be submitted to the Office of Financial Assistance each academic year. Ineligible applicants will receive written notification from ISAC and the Illinois Department of Military Affairs.

Changes of address, name and status with the Illinois National Guard or institution of attendance must be reported in writing to ISAC. A copy must also be submitted to the UIS Office of Financial Assistance. Members of the National Guard wishing to use their Montgomery GI Bill will also have to complete a Request for Veteran Program Benefits form available in the Office of Financial Assistance.

### **Undergraduate Tuition Waivers**

If at any time during the award year you receive an institutional or external undergraduate tuition waiver or internship, your financial aid will be revised to exclude any institutional grants. However, if you receive more than one tuition waiver, be it institutional or an external tuition waiver, the total amount of the waivers cannot exceed the cost of tuition.

### **Graduate Tuition Waivers**

If at any time during the award year you receive a graduate assistantship or internship, your financial aid will be revised to exclude any institutional grants and waivers. However, if you receive more than one tuition waiver, be it institutional or an external tuition waiver, the total amount of the waivers cannot exceed the cost of tuition.

### **Federal Work-Study**

Federal Work-Study (FWS) is awarded to undergraduates and graduates with the highest financial need after their eligibility for grants and need-based scholarships has been considered. The FWS program is a form of financial aid that allows you to earn money to pay for a portion of your educational expenses. The program encourages both community service work and work related to your course of study. FWS is one of the few types of financial aid awarded by the Office of Financial Assistance that does not credit directly to your University account. Rather, you must work to earn the amount of FWS for which you may be eligible. Student employees are paid every two weeks. Salaries vary depending on the type of work involved.

If your Award Letter includes an FWS award, you may search CareerConnect for available positions. CareerConnect may be accessed through the Office of Financial Assistance's home page at <http://www.uis.edu/financialaid>. This site will direct you to all the Federal Work-Study job listings. A complete description of the position and pay rate is included in each job listing.

If you wish to decline your FWS award or reduce your award, (minimum FWS award is \$1,000.00) and request additional Federal Stafford Loan monies please call or visit the Office of Financial Assistance. An advisor will be able to determine if you have additional loan eligibility.

If your Award Letter did not include an FWS award but you would like to work on campus as an FWS student, please call or visit the Office of Financial Assistance. An advisor will be able to determine your eligibility for an FWS award. If you have been awarded a student loan, your student loan eligibility may be reduced.

### **Other Employment Opportunities**

Most student employment opportunities are not restricted to Federal Work-Study recipients. If you are interested in seeking part-time employment either on or off campus and you are NOT eligible for FWS, you may wish to check out CareerConnect. It will direct you to other job listings available on and off campus. There are many non-FWS jobs available each semester.

Students interested in utilizing Federal Work-Study or student employment are responsible for ensuring the proper paperwork necessary for payment is complete. A first-time student employee must complete an I-9 form and submit it to the Office of Financial Assistance. Once hired, the student employee will receive an e-mail explaining where to go online to complete other required information such as tax and check distribution forms, as well as ethics training.

## Federal Perkins Loan

The Federal Perkins Loan is a campus-based, federally funded, low-interest loan. To be eligible for the Federal Perkins Loan, you must demonstrate financial need. Interest does not accrue and payments are not due while you are enrolled at least half time. Repayment of principal, with a 5 percent interest rate, will begin nine months after you cease to be enrolled at least half time. You will be required to complete a Master Promissory Note (MPN) and an entrance counseling session prior to funds being disbursed. A copy of the MPN will be mailed to you from the Office of Financial Assistance, along with information regarding how to complete the entrance counseling session. Remember this is a loan and must be repaid.

## Federal William D. Ford Direct Loan Program (DL)

A part of your financial aid award may include your eligibility to participate in the William D. Ford Direct Loan Program (DL). The federal government created this program to provide low-interest loans to assist students and their families in financing postsecondary education.

To begin the application processes for either a Federal Direct Loan or a Federal Direct Parent Loan for Undergraduate Students (PLUS) go to the UIS website and begin the process of completing your Federal Stafford Loan Master Promissory Note or Federal Direct Parent Loan for Undergraduate Students (PLUS) Master Promissory Note on-line.

Once you have completed the MPN, Entrance Loan Counseling, and accepted your aid electronically, your financial assistance file will be considered complete. Please allow at least 4-5 business days for the funds to be disbursed and credited to your student account at the University. The Office of Student Financial Services and Cashiering Operations will process any excess funds and electronically deposit these funds into your designated bank account. However, please note that during peak processing periods this process may require additional processing time.

## Federal Direct Stafford Loans

The subsidized Federal Direct Loan is based on financial need as determined by the government from the results of the FAFSA. If you qualify for a subsidized Federal Direct Loan, the government will pay the interest on your loan for you during the following periods:

- While you are enrolled in school at least half time.
- During the six-month grace period after you graduate or drop below half-time enrollment.
- During authorized periods of deferment.

The unsubsidized Federal Direct Loan is not based on financial need. The government does not pay the interest on your behalf. You are responsible for payment of all interest that accumulates while you are in school, during grace periods and deferment periods. You have the option of making interest payments while you are still in school, or you may defer interest payments until you begin repayment. All other terms and conditions of the unsubsidized Direct Stafford Loan are the same as the subsidized Direct Stafford Loan.

An unsubsidized Federal Direct Loan is available for independent students and for dependent students whose parents cannot obtain a Federal PLUS Loan. Check with your Financial Aid Advisor for more details on how to qualify for this loan.

## Some Terms of Federal Stafford Loans

**Interest Rate:** Federal Stafford Subsidized loans disbursed between July 1, 2006 and June 30, 2008 have a fixed rate of 6.8%. The interest rate for Federal Direct Subsidized loans disbursed on or after July 1, 2006 until June 30, 2008 is fixed at 6.8%. For undergraduate students, Federal Direct Subsidized Loans disbursed from July 1, 2008 until June 30, 2009 have a fixed interest rate of 6.0% and from July 1, 2009 until June 30, 2010 have a fixed interest rate of 5.6%. For graduate/professional students, Federal Direct Subsidized loans have a fixed interest rate of 6.8%. The interest rate for Federal Direct Unsubsidized loans disbursed on or after July 1, 2006 is fixed at 6.8%.

**Loan Fees:** Upon disbursement, you will receive a disclosure statement from the Direct Loan Borrower Services detailing your loan information. Effective July 1, 2009, the government pays 1.00% of your origination fee at disbursement, commonly called the loan rebate benefit. You are eligible to keep this benefit as long as you make the first 12 monthly payments of your student loan on time. The net disbursement of your loan will be 99.5% of the principal.

**Repayment:** Repayment of your Federal Direct Stafford Loans begins automatically six months after you graduate, leave school or drop below half-time attendance. The maximum standard repayment term is 10 years.

**Loan Disbursement:** According to federal regulations, loans borrowed for full academic year periods will be paid to you and to the University of Illinois at Springfield in two installments called "disbursements." There typically will be one disbursement in the

fall and one in the spring. For loans processed for only one semester (e.g. Fall only loan), the funds will be issued in one disbursement.

**Entrance Loan Counseling:** Federal regulations require all first-time borrowers at the University of Illinois at Springfield to complete Entrance Loan Counseling prior to loan disbursement. Your funds cannot be obtained until you have completed mandatory entrance counseling. You may complete your entrance counseling online at <http://www.dl.ed.gov/borrower/EntrCounselingStart.do?cmd=initializeContext>. Failure to complete this requirement will delay the delivery of your loan proceeds.

**Exit Loan Counseling:** Federal regulations require all students graduating at the end of the fall semester or the spring semester to complete the Exit Loan Counseling session. You must complete this requirement prior to the disbursement of loan proceeds during your last semester of attendance. This requirement can be fulfilled online at <http://www.dl.ed.gov/borrower/BorrowerLogin.jsp>

## PLUS Loans for Parents

The PLUS Loan is a federally funded program for the **parents(s)** of a dependent undergraduate student. Eligibility is not based on financial need; however, applicants are required to have their credit checked. An approved applicant can borrow up to the anticipated expenses (cost of attendance) minus other financial aid awarded. The PLUS loan is an unsubsidized loan, meaning the borrower will be charged interest from the time the loan is disbursed until it is paid in full. The interest rate is fixed at 7.9%.

When you borrow through the PLUS Loan Program, the **parent who borrows** must sign a promissory note agreeing to pay back the loan with interest, according to the terms of the program.

If a PLUS loan is part of your financial aid package, it will appear on your Award Letter as a **“Direct PLUS Loan.”**

## Private PLUS Lender Not Accepted

You may receive information about the PLUS program offered through private lenders. However, the University of Illinois at Springfield participates in the Federal Direct Plus Program; therefore, you cannot use a private PLUS lender.

## Aggregate Loan Amount

The federal government has set strict limits on the amount of Stafford Loan funds a student may borrow within a given year and throughout their educational career. The lifetime aggregate limits listed below are calculated by including **all** Stafford Loan funds borrowed from **all** schools attended. Once a student reaches their aggregate limit, they are **no longer eligible to borrow** under the Stafford Loan Program (subsidized and/or unsubsidized).

	Lifetime Aggregate Maximums	
	<i>Total subsidized Stafford Loan funds borrowed cannot exceed</i>	<i>Combined subsidized and unsubsidized Stafford Loan funds borrowed cannot exceed</i>
Dependent Undergraduate	\$23,000	\$31,000
Independent Undergraduate	\$23,000	\$57,500

If you have questions about your Stafford Loan eligibility or other options available to you, please contact your financial aid counselor to arrange an appointment to review your loan status. You may also view your borrowing history online at <http://www.nsls.ed.gov>. You will need your PIN to access your account information.

## Other Options - Alternative Loan Programs

Alternative Loans were designed to bridge the gap between college costs and traditional financial aid resources. These loans are typically borrowed in the student's name and are not based on financial need. Rather, lenders examine the student's – or cosigner's– creditworthiness, and the student's ability to repay the loans after finishing school; however, the Office of Financial Assistance must certify enrollment.

## Delivery of Funds

Delivery of financial aid funds is the function of the Office of Student Financial Services and Cashiering Operations. Scholarships, grant awards, and loan proceeds are applied directly to your student account at the University. Loan proceeds will only be credited to your account after you have completed the required Entrance or Exit Loan Counseling. **Students are required to enroll for direct deposit at <http://www.usfsco.uillinois.edu/> so that their excess funds can be electronically deposited into their designated bank accounts.** Your financial aid file must be complete before this process can take place. Thus, it is imperative that you follow up promptly on any information requested by our office.

## Summer Financial Assistance

Students who plan to attend the University of Illinois at Springfield during the summer semester must complete a UIS Financial Assistance Summer Application. This application can be obtained via the Web at <http://www.uis.edu/financialaid>, or can be picked up in our office. You must be **enrolled** for **SUMMER 2009** semester before your summer application can be processed. The last date paperwork may be submitted for summer is June 15<sup>th</sup>. In order to receive financial assistance for the summer semester, undergraduate students must be enrolled in no fewer than six (6) credit hours at UIS and graduate students must be enrolled in no fewer than three (3) credit hours at UIS.

## Students' Rights and Responsibilities

### You have the right to:

- Be advised of what financial aid programs are available and how to apply for them.
- Be advised of requirements in the case of withdrawal, refunds and repayment of financial aid.
- Have all application information treated with the highest professional confidentiality.
- Be advised of the procedures and deadlines for submitting application(s) for financial aid.
- Be advised of the selection criteria for financial aid recipients.
- Be advised of how and when financial aid funds are disbursed.
- Request a review of your aid package if you believe a mistake has been made or if your enrollment status or family and/or financial circumstances have changed.
- Be advised of how the school determines whether you are making satisfactory progress for financial aid, and what happens if you are not.
- Be advised of campus security and crime statistics.

### You have the responsibility to:

- Establish plans to meet your educational and living expenses.
- Apply for financial aid early if you need financial assistance.
- Submit all forms required to complete the application process in a timely and accurate manner.
- Read, understand and retain copies of all information and/or forms that are sent to you, or that you must sign.
- Keep UIS informed of any changes of address, name or marital status while you are a student and until all loans have been repaid in full.
- Notify the Office of Financial Assistance of all sources of funds you receive that are not already showing on your Award Letter.
- Maintain Satisfactory Academic Progress.
- Satisfactorily perform any work assignments accepted through student employment programs.

## Satisfactory Academic Progress

In accordance with the Higher Education Act of 1965, as amended by Congress, the University of Illinois at Springfield has established a minimum Satisfactory of Academic Progress (SAP) policy.

ALL federal, state and institutional aid programs administered by the University of Illinois at Springfield's Office of Financial Assistance are covered by this policy. Examples of these programs include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Perkins Loan, Federal Work-Study, Federal Direct Loan Program (i.e., subsidized and unsubsidized Stafford Loans and PLUS Loans), Monetary Award Program (MAP) grant, all institutional scholarships and Illinois National Guard Grant, Illinois Veterans Grant, MIA/POW Grant, as well as other veterans assistance programs.

Students will be considered to be making Satisfactory Academic Progress if they meet ALL of the following requirements. Failure to comply with any ONE may result in a loss of financial aid eligibility.

**Rate of Completion Requirement**

A student must earn a minimum number of credit hours each year to graduate within a specified timeframe. A maximum number of semesters allowed for students to complete work toward a degree. Withdrawing from the University or repeatedly dropping courses will affect the student's ability to maintain this minimum academic progress and will jeopardize financial aid eligibility. The following chart illustrates the minimum acceptable percentage of hours completed to maintain Satisfactory Academic Progress for financial aid purposes for both graduate and undergraduate students. (Note: Completion Rate refers to the percentage of hours completed in relation to hours attempted.)

<b>Undergraduates</b>				
Hours Attempted (Including transfer and repeated hours)	0-30	31-60	61-90	91+
Percentage of Hours Completed (Completion Rate)	50%	60%	70%	80%

<b>Graduates</b>			
Hours Attempted (Including transfer and repeated hours)	0-12	13-24	24+
Percentage of Hours Completed (Completion Rate)	50%	60%	75%

**Grade Point Average Requirement**

Undergraduate students must remain in good academic standing by earning a minimum cumulative grade point average (GPA) of 2.00 (C) or better on a 4.00 scale as determined by the University.

Graduate students must remain in good academic standing by earning a minimum cumulative grade point average (GPA) of 3.00 (B) or better on a 4.00 scale as determined by the University.

**Maximum Timeframe Requirement**

Undergraduate students are expected to complete degree requirements within twelve (12) semesters of full-time enrollment for undergraduate study. Every semester of enrollment is counted, regardless of whether the student completed the semester. Hours transferred from other institutions will count toward the maximum of 12 semesters (12 transfer hours = 1 semester). In addition, hours that are earned from repeated courses will be counted in the calculation of hours attempted. The maximum number of hours for which an undergraduate student may receive financial aid is 144 credit hours.

Graduate students are expected to complete degree requirements within 150 percent of the specified program of study. (Example: A master's degree in management information systems is comprised of 44 credit hours. Students may receive financial assistance for no more than 66 attempted credit hours if they are pursuing this degree.) Hours transferred from any other institution will count toward the maximum timeframe. In addition, hours that are earned from repeated courses will be counted in the calculation of hours attempted.

**Financial Aid Probation**

Students who fail to meet Satisfactory Academic Progress (SAP) requirements will be placed on financial aid probation during their next semester of attendance. Students may still receive financial assistance while on financial aid probation; however, they must meet all SAP requirements to receive financial assistance during subsequent semesters. Failure to meet even one SAP requirement will result in financial aid cancellation.

## Financial Aid Cancellation

A student's financial aid may be cancelled for any of the following reasons:

- Failure to make progress toward a 2.00 cumulative GPA (undergraduates)/3.00 cumulative GPA (graduate) during the semester(s) of probation.
- Failure to meet the completion rate required during the semester(s) of probation.
- Complete withdrawal from the University during the semester for which aid was received.
- Failure to complete all credit hours attempted during a semester with a passing grade and for which aid is received.
- Exceeding the maximum timeframe required for his/her degree.

## Appeal Procedures

If a student fails to meet the requirements of financial aid probation and subsequently loses financial aid eligibility, he/she may file an appeal. All appeals **MUST** be made in writing and addressed to the Office of Financial Assistance. The appeal must include documentation verifying the circumstance(s) that impeded the student's Satisfactory Academic Progress. Examples of acceptable documentation include medical records, a letter from a faculty adviser, or a letter from an employer on company letterhead, etc. Appeals will be reviewed and decisions rendered by the Standards of Satisfactory Academic Progress Appeals Committee and the student will be notified of the decision in writing.

## Application Deadlines

Financial aid is available for the fall, spring and summer semesters. Completed applications must be received by November 15<sup>th</sup> for the fall semester, April 15<sup>th</sup> for the spring semester and June 15<sup>th</sup> for the summer semester. A separate application is required for summer semester aid and is available in the Office of Financial Assistance beginning April 1<sup>st</sup>. Applications or necessary documents received after these deadlines will not be processed. Separate deadlines apply for completion of all documents for the Study Abroad Program, Concurrent Enrollment, Illinois Veterans Grants Program, and the Illinois National Guard Program. Check with our office for the deadline dates for these programs.

Annually, the UIS Institutional Scholarship process begins approximately December 1<sup>st</sup>. All applications must be submitted to the Office of Financial Assistance by February 15<sup>th</sup> each year. To complete the annual application online, please go to <http://www.uis.edu/financialaid/scholarships/index.html>.

## Financial Aid Tips

- Inform the UIS Office of Financial Assistance of any changes in your attendance, any private scholarship money you receive or changes that may impact your projected income for the coming year so that your aid package can be adjusted.
- Your aid package cannot exceed the cost for attending UIS.
- In case we need to contact you, be sure to update UIS of any address or telephone changes by contacting the Office of Registration and Records.
- During any semester, you must be enrolled for at least six (6) credit hours to receive a student loan and twelve (12) credit hours to be considered a full-time student.
- When using FAFSA on the Web (<http://www.fafsa.ed.gov>), print the confirmation page for your records.
- If your plans should change and you decide not to attend UIS, inform the Office of Financial Assistance of your decision.

Be sure to:

- Keep copies of all documents you send to our office.
- Start a file to store your financial aid documents.

- Keep your PIN handy but confidential.
- Meet all deadlines.
- Ask the Office of Financial Assistance staff any questions you may have. We're here to assist you!

### **How Do I Contact the Office of Financial Assistance?**

The UIS Office of Financial Assistance staff is committed to assisting students with courteous and professional service, while keeping them informed of the policies and procedures that affect their financial assistance. Finding and keeping the resources to fund your education can be a confusing process. Our publications, notices and Web site have been designed to thoroughly apprise students of the information they need to know to both obtain and retain their financial aid funds.

**Visit our office.** Our office is located on the first floor of University Hall. We are open between 8:30 a.m. and 5:00 p.m., Monday through Friday. Advisors are available to meet with students and their families on a walk-in or appointment basis. For directions to University Hall, please go to <http://www.uis.edu> and click on the "Visit UIS" link.

**Mail documents to our office.** Our address is: University of Illinois at Springfield, ATTN: Office of Financial Assistance, University Hall, One University Plaza, MS UHB 1015, Springfield, IL 62703.

**Call our office.** Please feel free to call our office at any time at (217) 206-6724. If we are unavailable, please leave a voicemail message and an advisor will return your call as quickly as possible. If you need to fax any information to us, please do so at (217) 206-7376.

**Send an e-mail.** If you prefer to send an email, you may contact us at [finaid@uis.edu](mailto:finaid@uis.edu). If you have a question that you wish to be handled by your financial aid advisor, another option would be to go to our Office of Financial Assistance Home Page, <http://www.uis.edu/financialaid/contact.html>, locate the name of your advisor and click on that advisor's name.

**Visit the UIS Office of Financial Assistance online.** It is easy to check your financial aid status online by using the Student Self-Service Access System. Just follow these simple steps:

- Go to <http://www.uis.edu/financialaid/>
- Click on the "Check Your Financial Aid Status"
- See web page for further instructions