# 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, <u>you must be fully admitted</u> to your program. <u>Conditionally admitted</u> 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. <u>Provisionally admitted</u> 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.
- <u>Dropping courses or withdrawal from the University of Illinois at Springfield will affect your current and future aid eligibility.</u> <u>Contact your Financial Aid Advisor prior to dropping courses or withdrawing from the University.</u>
- For purposes of awarding all forms of financial assistance, the following definitions apply for the fall and spring semesters: Undergraduate Graduate

Full time = 12 or more credit hours Three-quarter time = 9 - 11 credit hours Half time = 6 - 8 credit hours Less than half time = < 6 credit hours Full time = 9 or more credit hours Three-quarter time = 6-8 credit hours Half time = 5 credit hours Less than half time = < 5 credit hours

 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 students applying for financial assistance will receive their financial aid award letter electronically through the Financial Aid section of the <u>Student Self Service</u>. You can also access your E-Award Letter by going to the Financial Assistance homepage and then clicking on "Check Your Financial Aid Status" (<u>http://www.uis.edu/financialaid/forms/financialaidstatus.html</u>).

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 at 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.

All first time Direct Loan borrowers at UIS must complete a <u>Federal Direct Loan Master Promissory Note</u> and complete <u>Federal</u> <u>Direct Loan Entrance Counseling</u>. 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.

## 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.

## **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. <u>Eligibility in one academic year does not automatically carry over into future years.</u>

The deadline dates for applications are:

October  $1^{st}$  – fall semester March  $1^{st}$  – spring semester June  $15^{th}$  – 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* <u>must</u> 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.

# **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.

# **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 the Student Employment Virtual Job Board for available positions. The Virtual Job Board 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 parttime employment either on or off campus and you are NOT eligible for FWS, you may wish to check out the Virtual Job Board. 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. Students pursuing positions posted on the Virtual Job Board need to make their employment arrangements (interviews, applications, etc.) with the Office of Financial Assistance. A first-time student employee must complete an I-9 form in 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. <u>Remember this is a loan and must be repaid</u>.

# 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 Subsidized and Unsubsidized 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 <u>not based on financial need</u>. 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. <u>Check with your Financial Aid Advisor for more details on how to qualify for this loan</u>.

### Some Terms of Federal Stafford Loans

Interest Rate: For undergraduate students, Federal Direct Subsidized and Unsubsidized Loans disbursed between July 1, 2013 and June 30, 2014 have a fixed interest rate of 3.86%. For graduate/professional students, Federal Direct Unsubsidized Loans have a fixed interest rate of 5.41%.

Loan Fees: Upon disbursement, you will receive a disclosure statement from the Direct Loan Borrower Services detailing your loan information. For loans disbursed after July 1, 2014, the loan origination fee is 1.051%. The net disbursement of your loan will be 98.949% 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 Direct Loan entrance counseling online at <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>. 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 <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>

# **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.**" Follow the instructions on your award letter to complete the PLUS Loan application process.

# 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	
	Total subsidized Stafford Loan funds borrowed cannot exceed	Combined subsidized and unsubsidized Stafford Loan funds borrowed cannot exceed
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 <a href="http://www.nslds.ed.gov">http://www.nslds.ed.gov</a>. 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://paymybill.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 <u>http://www.uis.edu/financialaid</u>, or can be picked up in our office. You must be **enrolled** for **the summer** semester before your summer application will 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 Springfield has established a minimum Standards of Academic Progress (SAP) Policy.

All federal, state, and institutional financial aid programs administered by the University of Illinois 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), Federal Perkins Loan, Federal Work-Study, Federal Direct Loan Program (i.e. Subsidized and Unsubsidized Stafford Ioans, Parent Loans for Undergraduate Students and Graduate PLUS Loans), Monetary Award Program (MAP) Grant, Illinois Veterans Grant (IVG), Illinois National Guard Grant (ING), as well as other veterans benefits, and all institutional funding sources.

Students will be considered to be making satisfactory progress if they meet <u>ALL</u> of the following requirements. Failure to comply with any <u>ONE</u> may result in a loss of financial aid eligibility. Satisfactory Academic Progress is evaluated after the completion of each semester. *This policy replaces all previous SAP Policies and is effective Fall Semester 2011.* 

# PACE (RATE OF COMPLETION REQUIREMENT)

A student must earn a minimum number of credit hours each year to graduate within a specified time frame. A maximum number of hours is allowed for students to complete work toward a degree. Withdrawing from the university or repeatedly dropping courses may affect a student's ability to maintain this minimal academic progress and could jeopardize financial aid eligibility. Pace (completion rate) refers to the percentage of institutional hours earned in relation to institutional hours attempted and is determined by your grade level and hours attempted. The expected pace (completion rate) ratios are as follows:

# UNDERGRADUATES

Freshmen >= 50%; Sophomores >= 60%; Juniors-Seniors >= 70%;



### **GRADE POINT AVERAGE REQUIREMENT**

**Undergraduate Students** must remain in good academic standing by earning a minimum institutional and overall 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 institutional and overall grade point average (GPA) of 3.00 (B) or better on a 4.00 scale as determined by the university.

### MAXIMUM TIME FRAME REQUIREMENT

**Undergraduate Students** are expected to complete degree requirements within a maximum of 180 attempted hours for an undergraduate program of study. Every semester of enrollment is counted, regardless of whether the student completed the semester. Transfer hours attempted from other institutions will count toward the maximum of 180 hours. In addition, hours that are earned from repeated courses will be counted in the calculation of hours attempted. Students are only allowed to take courses that will count towards degree requirements and completion as published in the UIS course catalog.

**Graduate Students** are expected to complete degree requirements within 150% 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 attempted at the Masters level from any prior institution may count towards the maximum time frame. In addition, hours that are earned from repeated courses will be counted in the calculation of hours attempted. Students are only allowed to take courses that will count towards degree requirements and completion as published in the UIS course catalog.

There are no extra hours allowed for students with double majors and/or minors, or students who have changed degree programs, or students pursuing a second (or subsequent) bachelor's degree. Students not meeting the Maximum Time Frame requirement will have an automatic suspension of their financial aid eligibility.

### FINANCIAL AID WARNING

Students who fail to meet Satisfactory Academic Progress (SAP) requirements will be placed on financial aid warning during their next semester of attendance. Students may still receive financial assistance while on financial aid warning; however, they must meet all Satisfactory Academic Progress requirements to receive financial assistance during subsequent semesters. Students who are placed on financial aid warning will be evaluated at the end of their warning semester. Failure to meet these SAP requirements will result in the student being placed on 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 (3.00 for graduate students) Institutional and Overall Cumulative GPA
- Failure to meet the pace (completion rate) required
- Failure to meet the Satisfactory Academic Progress requirements during a warning semester
- Complete withdrawal from the university during a semester for which aid was received
- Failure to complete any credit hours attempted during the semester with a passing grade at the respective student level
- Failure to meet terms of the conditional admission status
- Exceeding the maximum time frame required for completion of your degree
- Being placed on academic suspension by the Office of Records and Registration
- Failure to meet stipulations as mandated by the Satisfactory Academic Progress Appeals Committee in the granting of your financial aid cancellation appeal

## **APPEAL PROCEDURES**

If a student fails to meet the requirements of financial aid warning 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. In addition to a written appeal, the student must complete the Satisfactory Academic Progress Appeal Form which can be downloaded from our website. Students are strongly encouraged to work with their academic advisors to develop an academic plan that successfully meets the requirements of both their academic program and the satisfactory academic progress financial aid policy.

The appeal must be submitted to the Office of Financial Assistance by the deadline specified on the appeal form. Appeals will be reviewed and decisions rendered by the Satisfactory Academic Progress Appeals Committee. The student will be notified of the committee's decision in writing.

Students will have the option of attending/enrolling in classes when an appeal is necessary. However, financial aid eligibility will not be calculated and released unless the appeal is approved. If the appeal is denied, the student is responsible for any balance owed to the University.

Students who have had their aid cancelled may be able to reinstate their aid by enrolling in, and paying for, a minimum of six (6) credit hours at UIS. The student must complete every course in which he/she registers with at least a "C", for undergraduates, or "B", for graduates. The student must also meet all SAP requirements in order to be considered for future reinstatement. Once the student has completed six or more hours, he/she must contact the Office of Financial Assistance, in writing, so that his/her progress can be reevaluated.

It is the student's responsibility to notify, in writing, the Office of Financial Assistance of any grade changes or if he/she finishes an incomplete.

## NOTIFICATION

Students will not be notified if they continue to meet all satisfactory academic progress requirements. Students who do not meet all satisfactory academic progress will be notified of their SAP status by email. It is the student's responsibility to keep all email addresses updated via UI Integrate Self-Service.

## **Application Deadlines**

Financial aid is available for the fall, spring and summer semesters. Completed applications must be received by <u>November 15<sup>th</sup></u> 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 <a href="http://www.uis.edu/financialaid/scholarships/index.html">http://www.uis.edu/financialaid/scholarships/index.html</a>.

## **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 <a href="http://www.uis.edu">http://www.uis.edu</a> 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. 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, <a href="http://www.uis.edu/financialaid/contact.html">http://www.uis.edu/financialaid/contact.html</a>, 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