



Financial Aid Rights & Responsibilities 2024-2025

It is the student's responsibility to familiarize themselves with this information. Please contact us if you would like further clarification or information.

I understand that:

- ✓ It is my responsibility to review ALL information I receive from the College.
- ✓ It is my responsibility to regularly check my Kish e-mail, US mail from the College, Kish Self Service, and all other communications from Kish.
- ✓ I can check my Kish and 'Kishwaukee College Self-Service' to find the answers to my questions.
- ✓ Upon request, I must provide documentation to verify information submitted on my financial aid documents.
- ✓ I must inform the Financial Aid Office immediately of any changes in the information submitted.
- ✓ **I cannot receive financial aid from two schools during the same term and must inform the college if attending another school.**
- ✓ Kishwaukee College must cancel all my financial aid if irregularities are detected and verified.
- ✓ My Financial Aid updates and Awards can be viewed in my Kish on the Kishwaukee College Self Service page.
- ✓ I must make satisfactory academic progress defined by Kishwaukee College to continue to receive financial aid.
- ✓ The number of credits I enroll in affects the amount of aid I am eligible to receive.
- ✓ Financial aid is not automatically renewable and must be applied for each academic year. **FAFSA for the upcoming year opens October 1.**
- ✓ Financial aid is subject to change and may be revised if estimated dollars are not received from the Department of Education or ISAC, if errors have been made in the calculation of the awards, if the student enrolls in a less than full-time basis, or if the funding levels of these programs change.
- ✓ The award letter is based on full-time enrollment.
- ✓ That the deadline for the Illinois MAP Grant is set by ISAC and forecasted by the State Appropriations Budget.
- ✓ I cannot receive financial aid if I owe repayment on a Pell Grant or Supplemental Educational Opportunities Grant (FSEOG) previously received for study at any post-secondary educational institution.
- ✓ That all financial aid is awarded based upon availability of funds.
- ✓ That the lifetime limit for the Federal Pell Grant is equivalent to 12 full-time semesters (600%) and that I cannot receive more than 150% of the Pell Grant for an academic year, if enrolled in the summer.
- ✓ I cannot receive Financial Aid if in Default on any Federal Loans.
- ✓ I must report any private scholarships that I receive to the Financial Aid Office.
- ✓ Financial aid funds I am awarded will be applied first to outstanding bills owed to the college.
- ✓ I am responsible for charges incurred even if grants/loans do not come through.
- ✓ Financial aid checks are mailed by the Business Office or sent by Direct Deposit.
- ✓ I must be actively pursuing my courses to receive financial aid awards.
- ✓ That I must be enrolled in a financial aid eligible degree or certificate program at Kishwaukee College.
- ✓ **It is my responsibility to drop any class(es) that I will not attend to avoid charges.**
- ✓ Up to \$200 of my federal aid may be used to pay previous academic year balances or/and any available federal aid may be used to pay balance for the current academic year.
- ✓ **NOTE:** Policies may be updated without prior notice due to changes in Federal/State Regulations and/or College policy. We will notify you via your Kishwaukee College e-mail if policies change during the award year.

MINIMUM REQUIREMENTS FOR FEDERAL, STATE, AND COLLEGE FINANCIAL AID

- ✓ Have a high school diploma or a high school equivalency
- ✓ Cannot be enrolled in high school
- ✓ Be enrolled in classes going toward an eligible degree or certificate program
- ✓ Be a US citizen, Permanent resident, or Eligible noncitizen with refugee status
- ✓ Not be in default on a federal loan or owe an over-payment of a federal grant

REMEDIAL/DEVELOPMENTAL COURSEWORK

Students can use financial aid if enrolled in developmental coursework in English or Mathematics and admitted into an eligible financial aid program. Financial aid will pay for a maximum of 30 credit hours of remedial coursework.

REPEATED COURSEWORK

Financial aid can be used to pay for a repeated course one additional time if the first time you took the class you received an A, B, C, D or P.

ENROLLMENT STATUS

Most financial aid is disbursed on your enrollment level at the end of the add/drop date for the class(es), see table below. Your financial aid enrollment level is based only on the classes that apply toward your program.

Full Time	12 or more credits
Three-Quarter (3/4) time	9 – 11 credits
Half-Time	6 – 8 credits
Less than Half Time	0.5 – 5 credits

Audit, non-credit, Business Development, CDL, Continuing Education courses, proficiency and/or CLEP credits are NOT included when determining enrollment status for financial aid purposes.

If a program is not 16 or more credits it is not eligible for Federal Financial Aid but may be eligible for State MAP Grant and other third-party grants/scholarships.

LOAN INFORMATION

- ✓ **Loans are not automatically awarded. Students and parent must apply for loans through the Financial Aid Office.** Requests can be sent to finaid@kish.edu.
- ✓ Loan recipients must be enrolled in a minimum of 6 credits that count toward your degree

- ✓ The student (or parent for a PLUS loan) must complete a Master Promissory Note and on-line loan counseling at www.studentaid.gov. Students can apply for a loan by submitting an application to the Financial Aid Office. The application is available [here](#).
- ✓ First-time, freshmen borrowers are asked to attend a face-to-face loan counseling with the Coordinator of Financial Aid. Make an appointment at the Financial Aid office front desk or by phone at (815)825-9375.

BOOKSTORE CHARGES

Students can use Pell Grants, FSEOG, Direct Loans and/or Foundation awards to purchase or rent books and supplies in the Kishwaukee College Bookstore. A copy of the student's current schedule/bill AND Kishwaukee ID must be presented at the Kish Store when charging to financial aid awards. Students are responsible for keeping all sales receipts. If students drop classes during the refund period, they may owe Bookstore charges previously paid by the financial aid award(s).

First-time Direct Loan borrowers CANNOT use loan funds in the Kish Store until 30 days into the term.

KISHWAUKEE COLLEGE BILLS

Financial aid awards will be used to pay any outstanding bills first to Kishwaukee College. Payment is applied first to tuition and fee charges for the current semester, then to previous semesters during the same academic year, then up to \$200 towards previous academic years with student approval.

PAYMENT PLAN

Students must pay in full, sign up for The Payment Plan **OR** have all their financial aid documents turned into the Financial Aid Office prior to registration of the next term. If balance is not paid, a hold will be placed on the student record until debt is paid. Students will not be able to register until the hold is removed. Students will be sent to collections by the end of the term if the balance is not resolved.

Important dates and deadlines may be viewed on the Kish website [here](#). There is currently no charge per semester for the payment plan. There will be no drops for non-payment after classes start. Students are responsible to drop their classes, or they will be charged.

FINANCIAL AID DISBURSALS

After tuition, fees, bookstore, and any other charges are applied to students' financial aid awards, the balance is released to students in one disbursement made payable to the student. Payment is mailed or direct deposited by the Business Office about 5 weeks into the semester and on a rolling basis based on application completion date. **Students who enroll in late starting classes MAY OWE KISHWAUKEE COLLEGE if the class is dropped or cancelled after financial aid refunds have been mailed.**

Financial Aid refund checks can be direct deposited. To enroll in direct deposit, login to my Kish, Kishwaukee College Self Service, and update Bank Information (US).

Students who complete their financial aid file and are enrolled after the disbursement date, will be reimbursed any aid they are eligible to receive.

ENROLLMENT AT TWO COLLEGES

Financial aid is awarded to you from the school at which you are earning your degree. To receive financial aid at Kishwaukee College, you must enroll in classes that apply to a degree you can earn at this college. **You cannot receive financial aid from two different schools during the same semester.**

ILLINOIS STATE MONETARY AWARD (MAP)

MAP funds pay toward in-district tuition and mandatory fees for all billed credits in eligible programs. Students must enroll in at least 3 semester hours to receive MAP funds and 15 hours to receive the full award. MAP funds can pay for one repeated course when the first grade received was A, B, C, D, or P. MAP is limited to pay for a total of 75 credits for your freshman and sophomore years. To determine your MAP amount for a semester, divide the number of credits you are in by 15, then multiply that number by the semester award. (Example: $12/15 = .80$ $.80 \times \$855 = \684).

FAILURE TO ATTEND CLASSES

Students who do not attend class within the refund period may be dropped from the roster and may be **CHARGED** for the class. Any dropped classes within the refund period will not contribute toward the student's enrollment status when calculating eligibility for financial aid.

WITHDRAWAL FROM SCHOOL

Financial aid recipients who withdraw from all and/or fail all classes before 60% of the term has elapsed may owe a repayment of the financial aid awards that were disbursed to them. Students will be notified when they owe funds. Most students who withdraw from all classes in a term will not be maintaining Satisfactory Academic Progress requirements and as a result will NOT be eligible for financial aid for the subsequent term. Repayment of all financial aid awards must be made before financial aid can be received again at any college or university.

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