

**FINANCIAL AID OFFICE**  
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## **General Information**

Your award notice is determined in accordance with laws, regulations, and appropriations (existing or anticipated) of the U.S. Congress, Illinois General Assembly, Southern Illinois University Carbondale (SIU CARBONDALE) and other agencies. Your award notice is based on information provided by you and/or your family on your Free Application for Federal Student Aid (FAFSA) and other information. Your award(s) are subject to adjustment or cancellation if incorrect or incomplete information was provided; changes in law, regulations, and/or appropriations occur; errors in processing occur or you did not meet eligibility requirements. You must be a U.S. citizen, permanent resident or eligible non-citizen to receive need-based financial aid. State residency for tuition purposes is determined from the information you provided to SIU CARBONDALE. State residency for State of Illinois financial aid programs is determined in accordance with the rules of the Illinois Student Assistance Commission (ISAC). As a financial aid recipient, you must assume responsibility for remaining aware of the program eligibility requirements and the policies that govern the approval, disbursement and use of financial aid funds. When you “accept” your financial aid awards through this self-service portal, you are accepting the terms and conditions of receiving financial aid. When you accept a loan offer electronically, you are giving consent to electronic processing of your student loan. If you do not wish to use electronic processing to accept your loan, you must notify the Financial Aid Office in writing.

## **Cost of Attendance**

Educational expenses used to determine financial aid eligibility are estimated, but represent the usual costs for students. The expected family contribution is determined using the standard federal need analysis formula. If you have special circumstances, contact the Financial Aid Office for assistance. The cost of attendance (COA) is not what you are charged from SIU Carbondale. It is the total amount it will cost you to go to college each year. The COA includes tuition and fees; room and board; and allowance for books, supplies, and transportation.

## **Enrollment**

Award notices issued before enrollment are based on the assumption that you will be enrolled full-time for fifteen or more hours. Less than fifteen hours enrollment may result in reduced awards. Less than half-time enrollment may result in the cancellation of awards. Students who reduce attempted credit hours or receive 'WF' or 'WU' grades that reduce enrollment to less than half-time or who withdraw from SIU CARBONDALE, are subject to refunds and repayments of financial aid based on the last date of attendance. Loans cannot be made or reinstated if canceled after the enrollment period has ended. Students enrolled in Distance Education classes should contact the Financial Aid Office regarding special requirements for awards and disbursements. Audited courses are not eligible for most federal and state programs. You must be a classified student enrolled in a degree program to receive most financial aid. Some student loans may be provided to eligible unclassified graduate students for a 12-month period.

## **Satisfactory Academic Progress**

Your award notice is based on the assumption that you will meet SIU CARBONDALE's satisfactory academic progress policy requirements. Failure to meet these requirements will result in the cancellation of financial aid awards for all federal, state and institutional financial aid requiring satisfactory academic progress. SIU CARBONDALE's satisfactory academic progress policy can be viewed at <http://fao.siu.edu/process/academic-progress-policies.php>

## **State of Illinois MAP Grant**

By applying for financial aid and agreeing to share that information with the Illinois Student Assistance Commission (ISAC) you have

been considered for the State of Illinois (IL) Monetary Award Program (MAP) Grant. If you were determined to meet the eligibility criteria for the MAP grant, an award is included on this award letter. This award may be an estimate made by the financial aid office and, if so, is identified as a "State of IL MAP Grant (Est)". MAP grants are limited based on the number of applicants and funding levels appropriated by the Illinois General Assembly. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP grants are possible.

Eligibility for a MAP grant is tracked by the equivalent number of semester credit hours of MAP benefits paid on your behalf. This is called MAP Paid Credit Hours. Payment for each term is being made according to the equivalent number of credit hours eligible for MAP payment, with a minimum of 3 and a maximum of 15 MAP Paid Credit Hours.

There is a limit on the number of MAP Paid Credit Hours that can be paid while you are classified by your school as a freshman and sophomore. This limit is the equivalent of 75 MAP Paid Credit Hours. If this maximum is reached, you must attain junior status for your MAP grant eligibility to resume. The maximum number of MAP Paid Credit Hours that can be received is capped at 135.

If a State of IL MAP Grant (Est) is not included in your award letter, you are not eligible for the grant at Southern Illinois University Carbondale.

### **Federal Pell Grant**

Eligibility for a Pell Grant is determined based upon your Expected Family Contribution (EFC), cost of attendance at SIU CARBONDALE, and the number of eligible hours that you are enrolled. You may not receive Federal Pell Grant at more than one school at a time. You can receive the Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years).

### **Resources and Estimated Financial Aid**

All graduate students are assumed to be receiving a graduate tuition waiver when determining their aid eligibility. The tuition waiver is denoted as "Potential Grad Award" on the award letter. The waiver is only available if the student obtains a graduate, research or teaching assistantship. It can be removed from the award letter upon the student's certification that they are not receiving an assistantship. You are required to immediately report to the Financial Aid Office any financial aid resources that you have received or will be receiving that are not listed on this award notice. Financial aid resources include any funds (including loans and stipends) that are received because you are pursuing a higher education degree and are not paid to you as wages for work performed. Your awards may be adjusted or canceled as a result of additional resources.

### **Loans**

SIU Carbondale participates in the Federal Perkins Loan Program and the Federal Direct Stafford/Ford Loan Program. Federal Direct Graduate PLUS loans require the U.S. Department of Education to check the credit history of the student borrower and accept or reject the loan application. Graduate or Professional students who accept a Federal Direct Graduate PLUS Loan are agreeing to this credit check. Student loans must be repaid and there are serious financial consequences that will impact a borrower's life after college if student loans are not repaid in a timely manner. You must borrow responsibly and repay a student loan or it will go into default. Defaulted loans are reported to national credit agencies, affecting credit ratings and future ability to borrow money. If collection efforts fail, a defaulted federal loan is eventually assigned to the federal government. In addition the following can also occur; loss of eligibility for all federal student aid programs including loans; loss of deferment or monthly payment options; garnishment of wages; loss of certain professional licenses; federal and state tax returns withheld and applied to the loan balance and legal action. The annual maximum loan amount an undergraduate student may receive must be prorated when a student is not enrolled fulltime, and the borrower is enrolled in a program that is shorter than a full academic year or enrolled in a program that is one academic year or more in length, but is in a remaining period of study that is shorter than a full academic year.

### **Disbursement of Financial Aid**

Financial aid (other than student employment paychecks which are distributed bi-weekly) is disbursed by a credit shown on your monthly University Statement of Account effective no earlier than 10 days before the first day of classes for the semester. Refunds of credit balances are processed weekly beginning the week before classes. Refunds of \$2 or less are not processed unless you make a special request to the Bursar's Office. You must request a refund for a prior semester that is processed during the month before the forthcoming semester begins. You have the right to cancel all or a portion of any loans by contacting the Financial Aid Office within 90 days after disbursement. Beginning with the Fall 2012 semester, students who have been awarded institutional gift aid must maintain a 2.0 GPA overall at SIU CARBONDALE in order to remain eligible for institutional gift aid.