

FINANCIAL AID OFFICE
STUDENT SERVICES BUILDING
MAIL CODE 4702
1263 LINCOLN DRIVE
CARBONDALE, IL 62901

618/453-4334
FAX: 618/453-7305
FAO@SIU.EDU
FAO.SIU.EDU

General Information

Your offer 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 offer 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 offer(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 offers 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 Student Aid Index (SAI) 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; food and housing; and allowance for books, supplies, and transportation. The combination of any federal, state, institutional and private financial aid cannot exceed the cost of attendance. If the total amount of financial aid exceeds the cost of attendance, offers (including scholarships) may be reduced so that the total financial aid no longer exceeds the cost of attendance.

Enrollment

Offer 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 offers. Less than half-time enrollment may result in the cancellation of offers. 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 offers 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 offer 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 offers 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

Schools are required to notify all students who are eligible for State of Illinois MAP grant awards, including those students who are only eligible during the second semester or the second and/or third quarter. Schools must clearly identify MAP grant awards on the award notification as: **IL MAP (estimated)**. Schools are also required to include the following language, **exactly as it appears below**, with the award notification.

You may be eligible for a State of Illinois MAP grant.

Because you completed a Free Application for Federal Student Aid (FAFSA) or Alternative Application for Illinois Financial Aid, you are also considered for financial aid from the State of Illinois. You may qualify for a **State of Illinois MAP grant**—financial aid from the State of Illinois that is based on financial need and **does not have to be repaid**. If you are eligible:

- Your financial aid offer from the school includes an estimated amount listed as **IL MAP (estimated)**.
- The amount listed is an **estimate**. The final amount may change depending on how much funding the state provides this year, as well as the number of hours you're enrolled and your other sources of aid.
- MAP grant awards may be received for up to about 4½ years of full-time college.
- You can learn more about the State of Illinois MAP grant and check how many credit hours you have used on the Illinois Student Assistance Commission website: isac.org/mapgrant

You may also qualify for help with dependent care expenses and food costs.

- Ask your financial aid office if you would benefit from the federal dependent care allowance.
- Call the Illinois Hunger Coalition Hotline at 800.359.2163 or visit the website at ilhunger.org for information about food assistance.
- Contact the Illinois Department of Human Services at 800.843.6154 or visit the website dhs.state.il.us for information about the Child Care Assistance Program and/or the Supplemental Nutrition Assistance Program.

Federal Pell Grant

Eligibility for a Pell Grant is determined based upon your Student Aid Index (SAI), 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 Offer" on the offer letter. The waiver is only available if the student obtains a graduate, research or teaching assistantship. It can be removed from the offer 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 offer 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 offers may be adjusted or canceled as a result of additional resources.

Loans

SIU Carbondale participates in 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 full time, 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. Students who have been offered institutional gift aid must maintain a 2.0 GPA overall at SIU CARBONDALE in order to remain eligible for institutional gift aid.