

Financial Aid Handbook

2024-2025



www.waubonsee.edu/financialaid



WAUBONSEE
COMMUNITY COLLEGE



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Financial Aid Offices

Sugar Grove

Student Center, Room 234
Route 47 at Waubonsee Drive
Sugar Grove, IL 60554

Aurora Downtown

Room 241
18 S. River St.
Aurora, IL 60506

Aurora Fox Valley

2060 Ogden Ave.
Aurora, IL 60504

Plano Campus

100 Waubonsee Drive
Plano, IL 60545

Email

financialaid@waubonsee.edu

Website

www.waubonsee.edu/financialaid

Phone

(630) 466-5774

Fax

(630) 966-4846

Waubonsee does not discriminate based on any characteristic protected by law in its programs and activities.

Utilizing *mywcc*

mywcc is the one-stop Web portal that has the information you will need to register and become a student at Waubonsee. *mywcc* is available at the top of waubonsee.edu.

When your New Student Application is processed by Admissions, or when Waubonsee receives the electronic results of your Free Application for Federal Student Aid (FAFSA), you are given a student number (X-number). This number and a password that you create are used to access the information on *mywcc*.

mywcc includes information about registering for classes, your student account and the status of your financial aid application.

You are sent an email from the Financial Aid Office when:

- There are documents needed to complete your application or loan processing.
- You have been awarded and need to accept the Terms and Conditions of your awards and/or accept loans.

It is very important the Financial Aid Office has a correct email address and that you check your email at least weekly. Once you have registered for classes, your waubonsee.edu student email will be used. Email notifications will tell you when your application status and/or your awards have been updated.

Financial Aid Handbook

This handbook has been designed to help students understand the process of applying for financial aid at Waubonsee Community College. We also want to inform students about the requirements for aid to be disbursed and for retaining financial aid eligibility. Please take a few minutes to go through the information presented in this handbook. The better you understand the financial aid process, the sooner you will find the aid programs and funds for which you are eligible. Also, the more you know, the better the Financial Aid Advisors can serve you.

The content of this publication is subject to change.

Applying for Financial Aid

Eligibility Requirements

General eligibility requirements for state and federal financial assistance programs are listed below. Other requirements may apply for certain programs. Be sure you meet all requirements before applying.

1. Be a citizen or eligible non-citizen*.
2. Have a valid Social Security Number.
3. Have a high school diploma or a GED.
4. Have a reading score on the ACT, SAT or ACCUPLACER test that meets the minimum requirement to complete a certificate or degree at Waubonsee. ACCUPLACER testing is done by Learning Assessment & Testing Services.
5. Not be in default on any student loan.
6. Not owe a refund on any grant or loan, and not have borrowed in excess of the loan limits, under Title IV programs, at any institution.
7. Agree to use any student financial aid solely for educational purposes.
8. Complete a Waubonsee New Student Application and select an eligible program. A certificate program must be at least 16 credit hours to qualify.** A list of ineligible programs is available online at www.waubonsee.edu/financialaid.
9. Enroll for eligible classes. A list of ineligible classes is available online at www.waubonsee.edu/financialaid.
10. Make satisfactory academic progress toward a degree or certificate as defined in the SAP policy on page 10.
11. Be aware that financial aid does not cover audited courses or more than one repeat of a previously passed course.
12. Accept the Terms and Conditions of all financial aid offered.

**Not required when using the Alternative Application for Illinois Financial Aid at www.isac.org.*

***Students enrolled at public institutions, in eligible short-term (under 16 credit hours) certificate programs that award credit hours, may be eligible for a MAP award.*

Steps in the Application Process

1. If you have not previously done so, complete a Waubonsee New Student Application and select an academic program that leads to a degree or certificate. A certificate program must be at least 16 credit hours to qualify for financial aid.**

The New Student Application is available by selecting Enroll at the top of www.waubonsee.edu.

2. If you have attended another college or university and taken credit classes, have your academic transcripts sent to Waubonsee Community College.
3. If you and your parent do not each already have one, students and parents (or spouses) will need to create an FSA ID at studentaid.gov/fsa-id/create-account/launch. The FSA ID is a signature for all electronic documentation through Federal Student Aid.
4. Complete the 2024-2025 Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov. Include the **Waubonsee school code, 006931**. The 2024-2025 FAFSA priority deadline for state MAP grant awards is March 1, 2024. Applications completed thereafter will continue to be reviewed through the end of the applicable semesters.
5. When completing the FAFSA, all contributors will **consent** to transfer their tax information through the **IRS Direct Data Exchange (DDX)**. The student and **all contributors must provide this consent** and approval on the FAFSA **in order to be eligible for financial aid**. Providing the consent even applies to contributors who don't have a Social Security Number, didn't file 2022 taxes, or who filed taxes outside the United States.
6. Review the information on the FAFSA Submission Summary (FSS) that you receive as a result of filing the FAFSA and correct any errors. The Student Aid Index (SAI) formula will result in an eligibility calculation and indicate if you have been selected for Verification (see Verification on page 5). The SAI formula will result in an eligibility calculation for Federal Pell Grants and redefine a minimum need determination of SAI to be as low as -1500, in order to identify students with the highest need.
7. Respond to any emails from the Financial Aid Office that request additional information to complete your application. Additional information can include federal tax transcripts.
8. Login to **mywcc** to review the financial aid offered and decide if you will accept any loans and/or work-study that are included. If you are accepting loans, complete the Entrance Counseling and a Master Promissory Note (MPN) on the studentaid.gov website.

Applying for Financial Aid

FINANCIAL AID PROGRAMS

Federal Grants

Pell Grant – This program is for students who have not earned a bachelor's degree and is based on financial need. Families making less than 175% and single parents making less than 225% of the federal poverty level will see their students receive a maximum Federal Pell Grant award. Minimum Pell Grants will be guaranteed to students from households below 275%, 325%, 350%, or 400% of the poverty level, depending on household structure. Pell awards between the maximum and minimum amounts will be determined by the SAI.

Supplemental Education Opportunity Grant (SEOG) – Students must be Pell Grant eligible and have a Student Aid Index (SAI) between -1,500 and 0. Grants were \$600 for students taking 12 credit hours in 2023-2024. Students must be enrolled for at least 6 credit hours.

State of Illinois Grants

Students who are not citizens or eligible noncitizens can apply for a MAP Grant by submitting an Alternative Application for Illinois Financial Aid available on www.isac.org.

Monetary Award Program (MAP) – This program requires Illinois residency and is based on financial need. The maximum grant for 2023-2024 was \$2,550 based on 15 credit hours of attendance (amounts may vary). Grants are reduced for less than 15 credit hours down to the minimum enrollment of 3 credit hours.

Federal Loans

Federal Direct Education Loans – These loans are funded directly by the federal government. Once awarded a loan, the student must complete Entrance Counseling and a Master Promissory Note found on the studentaid.gov website. Students who have previously borrowed a federal education loan from a private lender will need to complete a new Master Promissory Note (MPN). A minimum enrollment of 6 credit hours is required for the school to disburse a Direct Loan. Direct Loans can be either subsidized or unsubsidized. Subsidized loans are based on financial need. Subsidized loans charge no interest until the student ceases to be enrolled at least half-time. Unsubsidized loans do not require financial need but interest is charged starting on the date of disbursement. Direct Loans are awarded as \$3,500 for freshmen and \$4,500 for sophomores per academic year. These amounts are the subsidized loan maximums. Subsidized loans are awarded up to financial need or the maximum, whichever is less. If the subsidized loan is less than the maximum, an unsubsidized loan is added.



Cost of Attendance

All costs are based on 2023-2024. Costs will increase based on future tuition rates and annual inflation. Current costs of attending Waubonsee Community College are available on www.waubonsee.edu. A student becomes eligible for need-based financial assistance when his or her Student Aid Index is less than the total cost. State, federal and college financial aid programs are awarded to make up the difference.

Direct Cost (Billable)

Tuition and Fees (12 hrs/semester)
\$3,432

Books and supplies
\$1,600

Indirect Cost (Non-Billable)

Transportation - \$2,404

Living Expenses (housing and food) -
\$7,004

Personal (clothing, laundry) - \$3,186

Total Cost Per Academic Year*

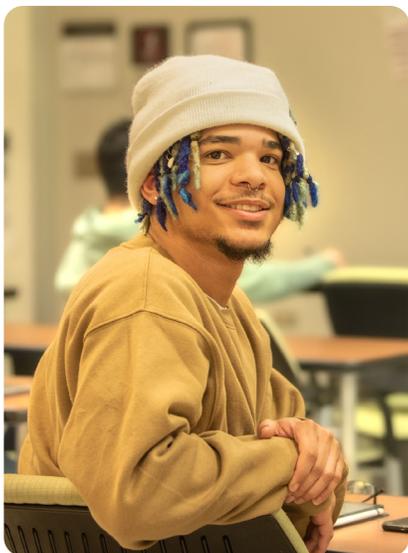
\$17,626

**For dependent students living at home.*

Financial Need

Financial need is the difference between the Total Cost of Attendance and the Student Aid Index (SAI) calculation based on the income and asset information submitted on the Free Application for Federal Student Aid (FAFSA).

Applying for Financial Aid



Verification

Some applicants are selected for Verification by the Department of Education. If selected, documentation of the following is required from the applicant and their spouse if married or parents if the applicant is a dependent student.

For 2022 (if applicable)

Tax Filers:

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deduction and Payments
- Tax Exempt Interest Income
- Foreign Income Exempt from Federal Taxation

Tax Filers & Non-Tax Filers:

- Family Size
- Proof of Identity
- Statement of Educational Purpose

Adjusted Gross Income and taxes paid can be documented through the IRS Direct Data Exchange (DDX) or by providing a tax transcript from the IRS. Additional documentation may be required before financial aid can be awarded.

Federal Direct Education Loans (*cont.*)

In addition to the freshmen/sophomore loan amounts, independent students can borrow up to \$6,000 in unsubsidized loans. Dependent students can borrow an additional \$2,000 in unsubsidized loans and if a parent does not qualify for a Parent Loan (PLUS), the additional unsubsidized loan increases to \$6,000. Borrowing the additional unsubsidized loan requires the student to submit a Direct Loan Adjustment Request Form. This form is available on *mywcc*.

Only non-Pell eligible students are initially offered loans. Students who are not offered a loan can use the Direct Loan Request form located on *mywcc*.

Federal Direct Parent PLUS Loan — This loan is funded directly by the federal government and is not based on financial need. To apply, the dependent student completes the Free Application for Federal Student Aid (FAFSA) and the parent completes a Direct Parent PLUS Loan Application Form, which can be requested from the Financial Aid Office. A credit check will be conducted. Loans are limited to the difference between the total cost of attendance and any other financial aid the student is receiving. Once approved for a loan, the parent borrower must complete a PLUS MPN (Master Promissory Note) on studentaid.gov under their own FSA ID login.

Federal Employment

Work-Study — Students are awarded funds based on their financial need. Students earn these funds by working on campus. Hourly pay for 2023-2024 was \$15.00 and total earnings are limited to the amount awarded. Students must be enrolled at least 1 credit hour each semester to work during the academic year. Listings of work-study jobs can be found at: www.waubonsee.edu/employment.

Other Employment — Listings of non-work-study, part-time positions can be found at waubonsee.edu/employment.

Verification of Nonfiling

Starting with the 2024-25 award year, a verification of nonfiling is only required for a nontax filer who would file a tax return with a tax authority other than the Internal Revenue Service (IRS), (e.g., the Republic of the Marshall Islands, the Republic of Palau, the Federated States of Micronesia, a U.S. territory or commonwealth or a foreign government).

In this situation, a nontax filer who earned income would need to provide:

1. A signed and dated statement certifying—
 - a. That the individual is not required to file a 2022 income tax return and
 - b. The sources and amounts of earnings, other income, and resources that supported the individual(s) for the 2022 tax year;

Receipt of Financial Aid – Retaining Eligibility

Verification of Nonfiling (cont.)

(2) For individuals without a Social Security number (SSN), Individual Taxpayer Identification Number (ITIN), or Employer Identification Number (EIN), that they do not have an SSN, ITIN, or EIN; and

(3) A copy of IRS Form W–2 or equivalent document for each source of employment income received for the tax year being verified.

Accepting Awards

You will be sent an email when you have been awarded aid. The email will instruct you to log into mywcc and accept the Terms and Conditions and view your award(s). If you have been offered a loan, you must also accept these awards to receive the funds.

Terms and Conditions

Below are the various terms and conditions that must be accepted in *mywcc* before Financial Aid will hold your class registration or disbursed and pay your remaining balance after applied financial aid or other payment resources:

Enrollment – I understand that my awards are based on full-time attendance (12 credits per term), and if I have been awarded a MAP Grant, that this award is based on 15 credits per term. Grants are reduced for less than full-time attendance. The Cost of Attendance is reduced for less than full-time attendance which can affect subsidized loan eligibility. Loans require a minimum of 6 credits per term. Federal Work-Study requires 1 credit per term. Pell Grants are based on enrolled credit hours as of the college’s Census Day, or the first day of enrollment, whichever comes first. Pell Grants are not adjusted for changes in enrollment after the Census Day or the first day of enrollment. Courses dropped during the 100 percent refund period or designated as “no-shows” by the instructor(s) are not counted toward financial aid eligibility.

Attendance – I understand that attendance is required to establish eligibility for financial aid. Failure to attend one or more classes could result in a reduction in my financial aid. If I drop all classes or stop attending all classes before the 60 percent point of the term, I may be required to repay all or a portion of the aid that I have been awarded for that term.

Majors and Courses – I have reviewed the list of ineligible majors and courses on the Waubonsee Financial Aid website and understand that these are not eligible for the receipt of financial aid. Only courses required for my major (including developmental courses) are used in determining aid eligibility.

Repeating Courses – I understand that only the first repeat of a previously passed course will count toward aid eligibility.

Entrance Counseling and Master Promissory Note – I understand that if I am accepting a Direct Loan, I must complete Entrance Counseling and a Master Promissory Note unless these have previously been completed.

Disbursement – I understand that disbursement does not begin until the third week of classes and that class attendance is required. Full disbursement does not occur until I have attended all classes, and disbursements may be reduced if I fail to attend all classes.



Payment Policy

An initial payment, or acceptance of financial aid, is required within one week of registration to hold the courses for which you register. Course registrations are canceled if there is no payment and no accepted financial aid. Accepting financial aid includes accepting the Terms and Conditions in mywcc, and if the financial aid consists of a loan, also accepting a loan amount and completing Entrance Counseling and a Master Promissory Note (MPN), online at studentaid.gov.

Receipt of Financial Aid – Retaining Eligibility

Bookstore Charges – I understand that I am responsible for all bookstore charges that are not covered by financial aid awards.

Academic Progress – I understand that continued eligibility for financial aid depends on meeting Satisfactory Academic Progress on the Waubonsee Financial Aid website.

All awards are contingent on the sufficient appropriation of federal and/or state funds and the fulfillment of the Terms and Conditions.

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. All MAP-approved institutions are required by the State of Illinois to announce MAP Grant awards to students who are enrolled or intending to enroll at their institution. An award amount is included in your financial aid package if you have met the eligibility criteria.

The MAP Grant award amount is an estimate made by the financial aid office and is identified as a “State of IL MAP Grant (Est).” Please be aware that the number of available MAP Grants is limited by funding levels approved by the Illinois General Assembly and the Governor, and reductions to estimated or actual MAP Grants are possible.

There are also limitations to how long you can continue to receive a MAP Grant. Usage is tracked by the number of credit hours for which you’ve received MAP benefits and is referred to as MAP Paid Credit Hours (MPCHs). The maximum number of MPCHs that can be received is 135, which is equivalent to approximately four and a half years of full-time enrollment. For your reference, and to learn more about MPCH limitations, you may access a record of your MPCHs, as well as other student resources, through the ISAC Student Portal at <https://studentportal.isac.org/MPCH> that you are eligible for state or federal benefits to assist you with cost of living expenses such as food or housing. For information about programs such as the Supplemental Nutrition Assistance Program (SNAP), contact the Illinois Department of Human Services at 1-800-843-6154 or visit www.dhs.state.il.us for eligibility and application information, or contact the Illinois Hunger Coalition Hunger Hotline at 1-800-359-2163 or visit www.ilhunger.org.

The following are the proration percentages based on credit hours:

| Credits | Pell Grant % | MAP Grant % |
|---------|--------------|-------------|
| 15+ | 100 | 100 |
| 14 | 100 | 93 |
| 13 | 100 | 87 |
| 12 | 100 | 80 |
| 11 | 92 | 73 |
| 10 | 83 | 67 |
| 9 | 75 | 60 |
| 8 | 67 | 53 |
| 7 | 58 | 47 |
| 6 | 50 | 40 |
| 5 | 42 | 33 |
| 4 | 33 | 27 |
| 3 | 25 | 20 |
| 2 | 17 | 0 |
| 1 | 8 | 0 |

Grant Proration

Pell and MAP grants are offered based on full-time enrollment. Full-time enrollment is 12 eligible credit hours* during a semester/term for Federal Pell Grant and 15 credits for the state MAP Grant. The initial awards are adjusted or prorated, based on actual enrollment. The Pell Grant is prorated according to the student’s enrollment intensity to the nearest whole point. MAP grant percentages are per credit hour down to a minimum of 3 credit hours.

Enrollment intensity for the Pell Grant is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. For example, if full-time enrollment is 12 credit hours, and the student is enrolled in seven hours, the enrollment intensity would be $7 \div 12 \times 100\% = 58\%$.

Loan Credit Hour Requirement

Loans require that you be enrolled in at least 6 eligible credit hours.* The number of credit hours above 6 does not affect the loan amount. The full amount of the loan will be disbursed minus the Department of Education processing fees.

**For a list of ineligible courses, see Ineligible Academic Programs on waubonsee.edu/financialaid*

Receipt of Financial Aid – Retaining Eligibility

Disbursement Dates and Requirements

When you register for eligible classes, accepted financial aid will appear on your student account as expected aid and hold your classes. Financial aid does not pay your tuition and fees or generate any refund until it disburses. Enrollment for Pell Grant is determined by the number of credit hours on the college's Census Day, or the first date of enrollment, whichever comes first. Changes in enrollment after Census Day or the first day of enrollment do not affect the amount of Pell Grant. For 16-week classes, the Census Day is the 10th day of classes. All state and federal financial aid begins disbursing the week after Census Day for full-term courses. Enrollment status for initial disbursements is based on full-term courses only. Loans which require a minimum of 6 credits and additional Pell Grant may disburse when later starting courses begin. The disbursement requirements are listed below.

| <u>Aid Program</u> | <u>Required Documents</u> | <u>Credits Hours Used for Disbursement</u> |
|--------------------|--|---|
| Direct Loan | Title IV Authorization Terms and Conditions Financial Aid Tutorial | Later of Census Date for full-term courses or or attendance in 6 credits |
| Pell Grant | Title IV Authorization Terms and Conditions Financial Aid Tutorial | Later of Census Date for full-term courses or the first date of attendance |

Refunds

Refunds are generated when the amount of financial aid plus any payments exceeds the amount of charges including tuition, all fees and the amount used for books. You must complete all requirements as noted in Disbursement Dates and Requirements above and have started attending classes in order for the full amount of your financial aid to disburse. If the classes you are attending on the first disbursement date are not sufficient for your aid to disburse, it will disburse when you start attending your remaining classes. E-refunds or refund checks are processed no later than 14 days after disbursement. E-refund is a way to have Financial Aid balance and student refunds electronically deposited to your bank account instead of waiting for a check to be mailed to you. Sign up on *mywcc* in the Student Account Suite.

Attendance Requirements

In order to retain eligibility for the aid that is disbursed and possibly refunded to you, you must attend class. Failure to attend a class will result in you being classified as a “no show,” which can reduce or cancel your financial aid for the semester. If you drop all classes, your aid will be reduced, and you may owe a balance to Waubonsee. If you do not complete any credits at the end of the term with grades of A, B, C and/or D, your financial aid eligibility will be reviewed based on your last date of attendance as reported by your instructor(s). If the last date of attendance is not after the 60 percent point of the term, your aid will be reduced, and you may owe a balance to Waubonsee. Failure to complete courses attempted will also reduce your completion rate. As indicated in the Satisfactory Academic Progress policy, a minimum completion rate of 67 percent is necessary to retain financial aid eligibility.

Bookstore Vouchers

If you have funds from your grant or loan awards in excess of your tuition and fees, funds are available in the bookstore for up to the maximums listed below. The earliest these funds are available is the day the books go on sale for the upcoming semester. When you receive an email telling you the amount of the voucher, you can start using it in the bookstore.

| <u>Credits</u> | <u>Maximum Amount</u> |
|----------------|-----------------------|
| 12 or more | \$1,000 |
| 6 -11 credits | \$800 |
| Less than 6 | \$500 |

Note: Students are required to present their photo ID and printed course schedule at all bookstore locations to utilize their book vouchers.

Receipt of Financial Aid – Retaining Eligibility

Additional Resources

The following numbers and websites may be useful for students to find out as much as possible about financial assistance for attending college:

Waubonsee Community College
(630) 466-5774
www.waubonsee.edu/financialaid

Information on Federal Student Aid Programs
(800) 4FED-AID
www.studentaid.gov

Illinois Student Assistance Commission (ISAC)
(800) 899-ISAC (4722)
www.isac.org

FAFSA on the Web Customer Service Number
(800) 433-3243
www.studentaid.gov

Veterans Administration
(888) GI-BILL-1
www.gibill.VA.gov

Internal Revenue Service
(800) 829-1040
www.irs.gov

Direct Loan Servicing
(800) 848-0979
www.studentaid.gov

Students Rights and Responsibilities

Students interested in financial assistance at college have both rights and responsibilities.

You have the right to ask a school:

- Names of accrediting and licensing organizations.
- About programs. About student costs of attending and the policy on refunds to students who drop out.
- Procedures and deadlines for submitting applications for each available financial aid program.
- Criteria used to select financial aid recipients.
- How financial need is determined and how much of that need has been met.
- To explain each type and amount of aid in your package.
- The interest rate on any student loan, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment provisions apply.
- If you are offered a federal work-study job, the kind of jobs available, hours you must work, duties, the rate of pay, and how and when you are paid.
- To reconsider your aid package if you believe a mistake has been made or if your enrollment or financial circumstances change.
- How the school determines whether or not you are making satisfactory academic progress and what happens if you are not.
- What special facilities and services are available to students with disabilities.

It is your responsibility to:

- Review and consider all information about a school's program before you enroll.
- Pay special attention to your application for financial aid, complete it accurately and submit it on time to the right place. Errors can delay or prevent you from receiving aid.
- Know and comply with deadlines for applying or reapplying for aid.
- Provide additional documentation, verification, corrections or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
- Read, understand and keep copies of all forms you are asked to sign.
- Repay any student loans you have. When you sign a Master Promissory Note (MPN), you are agreeing to repay your loan.
- Notify the school of a change in name, address or attendance status. If you have a loan, notify your lender.
- Satisfactorily perform the work agreed upon in a federal work-study job.
- Understand the school's refund policy.
- Meet all the Satisfactory of Academic Progress (SAP) requirements. See page 10 for more information.



Receipt of Financial Aid – Retaining Eligibility

Financial Aid Satisfactory Academic Progress

In accordance with the United States Department of Education and State of Illinois regulations, Waubonsee Community College has established minimum Academic Progress guidelines for the receipt of financial aid. These standards apply to all students who apply for a grant, loan and/or work-study funds from state or federal programs of financial aid. The standards apply to cumulative academic performance regardless of whether or not the student was an aid applicant during each term of attendance.

1. Completion Rate Requirement

A student must complete at least 67 percent of all credits attempted in order to finish their academic programs within the Maximum Timeframe (see #3 below). The 67 percent completion rate applies to the total of transfer credits accepted plus Waubonsee credits earned divided by the total of transfer credits accepted plus Waubonsee credits attempted and to the total credits earned at Waubonsee divided by the total credits attempted at Waubonsee. Both completion rates must be at least 67 percent. Also, for any Waubonsee term that a student attempts 12 or more credits, the percent earned must be greater than 0. If the cumulative completion rate is less than 67 percent after two or more terms, the student can request reinstatement based on a review of their last term of attendance. The student must have completed all courses attempted (no withdrawals or grades of F) earning a minimum of 6 credits with a semester GPA of 2.0. Earned hours must have increased by 6. See Appeal/Reinstatement in #5.

A. “Credit hours earned” refers to Waubonsee course credits for which the student received grades of A, B, C, or D and to the transfer credits accepted toward the student’s program of study.

B. “Credit hours attempted” refers to all credit classes in which the student is enrolled after the refund period and to the transfer credits accepted toward the student’s program of study. Withdrawals after the refund period count as hours attempted.

C. Audits, courses numbered below 050, proficiency tests and noncredit courses are not included in the total number of credits attempted or completed.

D. Repeated courses are always included in attempted hours. A repeated class for which the student earns credit is only counted once in completed hours unless the class is designated as one that can be repeated. This information is part of the course description in each term’s Credit Course Schedule.

2. Grade Point Average (GPA) Requirement

A student must maintain a 2.0 cumulative grade point average (GPA). Federal regulations require the college to take into account a student’s academic performance throughout the course of study. Grades for repeated classes for which the student earns credit are averaged. If the cumulative GPA is less than 2.0 after two or more terms, the student can request reinstatement based on a review of their last term of attendance. The student must have completed all courses attempted (no withdrawals or grades of F) earning a minimum of 6 credits with a semester GPA of 2.0. Earned hours must have increased by 6. See Appeal/Reinstatement in #5.

3. Maximum Timeframe Requirement

Student eligibility for financial aid at Waubonsee is limited to 90 total attempted credit hours, which represents 150 percent of standard program length, or to the first associate degree earned by the student, whichever occurs first. The 90 hours include transfer hours accepted from other institutions.

4. Evaluation and Academic Progress Statuses

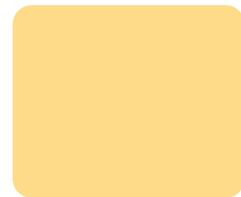
A student is evaluated for academic progress following the completion of each academic term and their status will be one of the following:

NEW/PASS—The student is in the first term of enrollment and has not received grades, has not enrolled in credit courses, or is meeting all academic progress standards.

WARN—The student does not meet the required completion rate or GPA requirement as outlined in this policy. A student is able to receive financial aid while at WARN.

FAIL—The student fails to meet the completion rate or the GPA standard at the end of the WARN term or the student attempts 12 or more credits during a term and completes 0 credits. The student is not eligible for federal and state financial aid programs

FAIL-A (Fail After Appeal)—If a student does not complete all courses attempted with a 2.0 average in each term subsequent to an appeal being approved and being placed on Probation-Academic Plan. The student’s status will change to FAIL-A.



Receipt of Financial Aid – Retaining Eligibility

DENIED – The student’s Appeal is denied.

MAX-W (Max Warn) – The student has attempted a total of 65 credits including transfer credits. The student is able to receive financial aid while at MAX-W.

MAX – The student has attempted a total of 90 credits including transfer credits.

MAX-D (MAX Degree) – The student has earned an associate degree.

MAX-A (MAX Approved) – The student is taking the courses that were submitted and approved on the Financial Aid Degree Audit.

P-APPL (Probation-Academic Plan) – The student’s Appeal/Reinstatement Request is approved including a Financial Aid Academic Plan (FAAP). With this Academic Plan, a student remains in this status as long as all attempted courses are completed (no withdrawals or grades of F) with a 2.0 GPA in each subsequent term and the student’s status does not change to MAX or MAX-D.

5. Appeal/Reinstatement

Appeal requirements are based on the student’s ineligible status:

FAIL OR FAIL-A – The student may submit an Appeal/Reinstatement Request. To be approved, the student must meet one of the following:

- **Appeal** – There must be documentable mitigating circumstance, like medical, that affected the academic performance. Failure to provide the required documentation for mitigating circumstances will result in denial.
- **Reinstatement** – The student can request reinstatement based on a review of their last term of attendance. The student must have completed all courses attempted (no withdrawals or grades of F) earning a minimum of 6 credits with a semester GPA of 2.0. Earned hours must have increased by 6.

If the Appeal/Reinstatement Request meets one of the above requirements, the student will be notified that they must meet with an Academic Advisor to prepare a Financial Aid Academic Plan (FAAP). This Plan must be signed by an Academic Advisor and be submitted to the Financial Aid Office before the Appeal/Reinstatement Request will be approved for the upcoming term. The Financial Aid Academic Plan will specify the point in time when the student should be meeting the standards. Until the student is meeting the standards, they will be at a status of Probation-Academic Plan.

MAX – The student is required to appeal and submit a Financial Aid Degree Audit (FADA) form signed by an Academic Advisor. The form lists the courses that are required for the student to complete their degree or certificate program. Students can also appeal to complete preparatory courses required for acceptance to an academic program at another school by submitting a letter from the other school listing the courses that are required for admission. If approved for the additional courses, the student’s status is changed to MAX-A.

MAX-D – An appeal and Financial Aid Degree Audit (FADA) form signed by an Academic Advisor may be submitted for the pursuit of a second degree or for preparatory courses required for a second degree. Only courses on the Financial Aid Degree Audit are recognized for the receipt of financial aid. If the student applied to graduate but they have not completed all required courses, the student can change their graduation term by contacting the Graduation Office at graduation@waubonsee.edu. If approved for a second degree, the student’s status is changed to MAX-A.

Appeal/Reinstatement Requests must be submitted before mid-term following the date the student’s academic progress is reviewed and the student is notified of the ineligible status. Appeals turned in after the mid-term deadline date can be denied. Appeals will not be accepted after mid-term during a semester in which a student is attending until after grades have been posted at the end of that semester.

6. Re-Establishing Eligibility

A student who is below the Completion Rate and/or GPA requirements can re-establish eligibility by achieving a cumulative 2.0 GPA and/or a 67 percent completion rate as long as the student is not at MAX due to 90 attempted hours or the completion of an associate degree. Once eligibility is re-established, the student’s status will be PASS.

7. Notice

This policy is subject to change without notice to comply with federal or state regulations, or Waubonsee Community College Board of Trustees policy or action.

Visit www.waubonsee.edu for the most current Satisfactory Academic Progress Policy.



www.waubonsee.edu/financialaid



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