

Financial Aid and Scholarships

Financial Aid Student Handbook

swic.edu/financial-aid-handbook

Financial Aid

swic.edu/financial-aid

To be considered for financial aid, a student must be in an eligible program. While most associate degree programs are financial aid eligible, there are a few exceptions.

The following associate degree programs are not eligible for financial aid:

Construction Cement Mason (039A)
Construction Sheetmetal (039B)
Construction Bricklayer (039C)
Construction Ironworker (039D)
Construction Electrical Specialist (039E)
Construction Painting & Decorating (039F)
Construction Carpentry (039G)

In addition, not all certificates are financial aid eligible. Please check certificate eligibility at swic.edu/financial-aid.

Complete the FAFSA – for grants, loans and student employment – apply early to be considered for the best financial aid opportunities.

Apply online at studentaid.gov. Have your Federal Student Aid ID, Social Security card, driver's license, citizenship documentation, tax records and financial records available when you complete the FAFSA. You also will need your parents' information if you are a dependent student.

For help completing the FAFSA, visit the Financial Aid, Veterans Services and Student Employment office.

Tuition Scholarships

Tuition scholarships are available to:

- Entering freshmen graduating in the top 20 percent of their District 522 high school class
- Entering freshman who meet established criteria based on SWIC GPA from dual credit or dual enrollment coursework
- Home-schooled students who meet established criteria
- GED® (High School Diploma) graduates who meet established criteria
- Students who excel in athletics and activities such as the performing arts, journalism and student activities

For information on academic tuition scholarships, students should contact their high school counselor, GED® (High School Diploma) coordinator or the SWIC scholarship specialist.

For athletic and activity tuition scholarships, contact the appropriate area of interest, including directors of College Activities and Athletics, or the Financial Aid, Veterans Services and Student Employment office.

Community Scholarships

The Financial Aid and Student Employment office coordinates the award of community and governmental organization scholarships. For information about specific awards, contact your high school counselor or visit swic.edu/financial-aid-scholarships.

SWIC Foundation–Sponsored Scholarships

In addition, businesses, individuals and organizations in the region fund more than 300 scholarships each year for students. Specific criteria are designated by the donor. Applications are accepted from Jan 1 through Nov 1. Apply online at swic.edu/foundation/scholarships. Contact the Foundation for more details.

Student Employment and Federal Work-Study

Two student employment programs are available: the college-funded Student Employment program and the federally funded Federal Work-Study program. Demonstrated financial need is not required for the Student Employment program. However, all other Federal Work-Study program requirements do apply.

The Federal Work-Study program is primarily funded with federal funds. Students are eligible for this program on the basis of financial need and that they have met all other federal requirements. To determine eligibility, students must apply for federal student aid by completing the FAFSA. If you are interested in either program, information and applications are available at swic.edu/financial-aid-employment.

Veterans Services

swic.edu/veterans

SWIC maintains a Veterans Services office to assist eligible veterans and their dependents with their federal and state education benefits. Students working toward an approved program of study are provided a direct monetary payment of benefits through the Department of Veterans Affairs. Dependents of veterans also may be eligible for benefits if the veterans' total disability is permanent and service-related or death occurred while on active duty or as a result of a service-related condition.

The Illinois Veterans Grant/Illinois National Guard/MIA/POW scholarship pays in-district tuition for eligible students.

Students using veterans benefits must follow GPA requirements outlined in the Financial Aid Satisfactory Academic Progress Policy. Contact the SWIC Financial Aid, Veterans Services and Student Employment office for details.

Applications for all education benefits are available at the Financial Aid, Veterans Services and Student Employment offices and on the SWIC website. Federal and state benefits can be used simultaneously. All veterans and recipients of all benefits must register with the Veterans Services office each semester. For details, contact the office.

VA Pending Payment Compliance

In accordance with Title 38 US Code 3679(e), Southwestern Illinois College (SWIC) accepts the following provisions for any students using U.S. Department of Veterans Affairs (VA) Post-9/11 G.I. Bill® (Ch.33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from VA. SWIC will not prevent the student's enrollment, assess a late penalty fee to the student, require the student to secure alternative or additional funding, or deny the student access to any resource (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution. However, to qualify for this provision, such student may be required to produce the VA Certification of Eligibility (COE) by the first day of class, provide a written request to be certified, and provide additional information needed to properly certify the enrollment as described in other institutional policies.

Financial Aid and Scholarships (continued)

Federal Programs

Federal Pell Grant

Eligibility for the Federal Pell Grant is established by the Department of Education. Students must submit the Free Application for Federal Student Aid annually; applications are available in October for the following academic year at studentaid.gov. Visit the Financial Aid, Veterans Services and Student Employment office for more information. You may also contact your local high school counselor or the Educational Opportunity Center in your area.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a federal grant awarded by the Financial Aid and Student Employment office to Pell-eligible students with the most need. FSEOG funds are limited and awarded on a first come, first serve basis. Eligibility is also established by the Department of Education by means of the FAFSA.

Federal Direct Loan Program

To participate in educational loan programs, students must complete the FAFSA, meet federal eligibility requirements, be enrolled in a minimum of six eligible semester credits, meet Financial Aid Satisfactory Academic Progress requirements and be enrolled in an eligible program.

Students may borrow Direct Subsidized Loans and Direct Unsubsidized Loans dependent on financial need and borrowing history through the Department of Education. Repayment, with a low interest rate, begins six months after the borrow ceases to be enrolled at least half time.

The federal government pays the interest on Federal Direct Subsidized Loans, need-based loans, while the student is in college. Non-need-based loans are Federal Direct Unsubsidized Loans and Federal Parental Loan for Undergraduate Students (PLUS). For more information on loan programs, visit swic.edu/student/services/loans.

Illinois State Programs

Illinois Student Assistance Commission

The Illinois Student Assistance Commission Monetary Award Program provides grants to eligible Illinois residents attending Illinois colleges. Awarded based on need determined by federal and state need analysis, these grants pay up to 100 percent of tuition costs for eligible students. To apply, students must annually submit the FAFSA.

Workforce Innovation and Opportunity Act

The Workforce Innovation and Opportunity Act provides funds and access to employment, education, training, and support services. If eligible for WIOA, you may receive funding for a certificate or Associate's Degree along with supplies and books. For more information, contact Career Services at 618-222-5562.

PALS (Personal Advocate Linking Services)

The PALS program supports each student's endeavors and encourages each student's success by linking students to educational and community resources.

PALS services include:

- Financial aid form, FAFSA assistance
- Referrals to campus and community services
- DHS link for information, updates and monthly reports
- PALS Page (newsletter)
- Support and encouragement necessary for success

Financial Aid Satisfactory Academic Progress Requirements

To be eligible for most financial assistance at SWIC, students must meet the Financial Aid Satisfactory Academic Progress requirements mandated by federal regulation. Students are evaluated once they have applied for financial aid and then at the end of each semester. The standards are cumulative; all prior academic work will be considered including transfer credits accepted at SWIC regardless of whether or not financial aid was previously received.

Each financial aid applicant/recipient must be enrolled in an eligible degree or certificate program, complete 67 percent of the cumulative hours attempted, and maintain at least a 2.0 cumulative grade point average (on a 4.0 scale). Students failing to meet one or both of these standards are allowed one Warning Semester. Failure to meet both of these standards at the end of the Warning Semester will result in Financial Aid Suspension.

A student on Financial Aid Suspension may re-establish financial aid eligibility after he/she has completed 67 percent of the cumulative hours attempted with a minimum cumulative GPA of 2.0.

In addition to the requirements stated above, every student applying for and receiving financial aid is required to complete his/her program of study within 150 percent of its published length. This is referred to as Maximum Timeframe. Maximum Timeframe is a projected calculation – a student's total hours remaining to complete a program is added to total hours already attempted. Students will receive a Timeframe Notice upon exceeding 130 percent of the program length and will be placed on Timeframe Suspension upon exceeding 150 percent of the program length. This calculation is unique to each student situation.

Students who have been suspended from financial aid, may, under certain circumstances, make a written appeal. See the Financial Aid office or the Satisfactory Academic Progress Policy at swic.edu/academic-progress for more information.

NOTE: Financial Aid applicants/recipients need to be aware that the Financial Aid Satisfactory Academic Progress requirements differ from the institution's academic standing policy. Recipients' of Veteran Educational benefits must follow GPA requirements outlined in above policy.