

# FINANCIAL AID

## Eligibility

Financial aid at Highland Community College is designed to supplement student and family resources to help meet the expenses of attending College. We believe in educating students and families about the financial resources available to them to help pay for College. Contact the Office of Financial Aid at 815-599-3519 with any questions.

The student must fulfill the following requirements to participate in financial aid programs:

1. Be a citizen of the United States or a permanent resident.
2. Be enrolled at HCC for at least three credit hours per semester (for most financial aid programs).
3. Be enrolled in an approved degree or certificate program.
4. Maintain satisfactory academic progress toward a certificate or degree. (Standards of Satisfactory Academic Progress Policy Statement as it pertains to students receiving Financial Aid is available at the Financial Aid Office.)
5. Be a high school graduate or have earned a GED certificate (submit an official copy of your high school transcript or GED test score to the Admissions Office).
6. Not be in default on a Federal Student Aid Loan.

## Types of Aid

Highland offers three types of financial aid to students: grants and scholarships, loans, and employment. Grants and scholarships are gift aid or "free" money. Loans must be repaid at some time in the future. Employment offers students an opportunity to work on campus and earn a portion of their educational expenses. While most programs require that the student demonstrate financial need, the programs identified with an asterisk (\*) are not generally based on financial need.

### Federal Programs Available at Highland:

- Pell Grant (gift aid)
- Supplemental Educational Opportunity Grant (gift aid)
- College Work-Study Program (employment)
- Federal Direct Loan Programs
- VA – G. I. Bill®, VR&E – Veteran Readiness and Employment\*

### State Programs Available at Highland:

- MAP – Illinois Student Assistance Commission Monetary Award Program (gift aid) (subject to funding)
- IVG – Illinois Veterans' Grant (gift aid, certain criteria must be fulfilled)\*
- ING – Illinois National Guard Grant (gift aid)\*
- MIA POW – (gift aid)\*

### Campus-based Programs Available at Highland:

- Student Work Program (employment)
- H.O.P.E. (Helping Overcome Personal Emergency) Fund application is available online, and eligibility requirements are at [highland.edu/hope-program/](https://highland.edu/hope-program/) (<https://highland.edu/hope-program/>)
- Highland Community College/Rubin Education Endowment Fund

- Financial need-based scholarship
- Students living or working in Boone, Carroll, Jo Daviess, Ogle, Stephenson, or Winnebago Counties
- HCC scholarship search engine and applications are also available on the College website at [highland.edu](https://highland.edu) (<https://highland.edu>)
- Highland Community College Foundation Scholarships:
  - Competitive and financial need-based scholarships
  - Contact the Foundation office or high school counselor
  - HCC scholarship search engine and applications are also available on the College website at [highland.edu](https://highland.edu) (<https://highland.edu>)

## How To Apply

Students must apply each year for most financial aid. The Free Application for Federal Student Aid (FAFSA) must be submitted to the Department of Education, Federal Government for processing. Contact the Financial Aid Office concerning federal and state processing deadlines. In addition, all financial aid students must submit the following three forms available on the College Website at [highland.edu](https://highland.edu) (<https://highland.edu>) or in the Financial Aid Office:

- Highland Community College Data Form
- Standards of Satisfactory Academic Progress Policy
- Highland Community College Financial Aid Authorization Form

Additional forms may be required if the financial aid file is chosen for a process called verification or upon review of file.

## Disbursements

The Financial Aid Office disburses Federal and State funds (PELL, SEOG, and MAP) during the ninth or tenth week of the semester. State funds (MAP) are subject to funding and may not be disbursed until received from the state. Financial Aid funds are applied to all outstanding charges before refunds are issued.

## Veterans Educational Benefits

### Available Benefits

Many of Highland Community College's programs are approved for training veterans and war orphans under Title 38, U.S. Code, chapters 30, 31, 33, 35, and REAP 1606. It is also an approved training facility for members of the U.S. Military Reserve and Illinois National Guard.

Veterans may apply for educational benefits through the VA (online or in-person) or the Financial Aid Office. The VA will provide financial assistance to veterans to the extent that the credits for which the veteran is enrolled are applicable toward an approved degree or certificate program. Further, the veteran must make continued and satisfactory progress toward the degree or certificate. Veterans are responsible for notifying the College and the VA of reduction in their course load.

In addition to Federal GI-Bill® programs, students may be eligible for the following:

- IVG – Illinois Veteran's Grant
- ING – Illinois National Guard
- MIA POW
- VR&E – Veteran Readiness and Employment

Contact the Financial Aid office for information.

Veterans should apply at the Office of Financial Aid prior to enrollment. Students who have completed one year or more of military service, including basic training, may, upon petitioning the Director of Enrollment and Records, receive credit for a maximum of four activity courses in physical education.

### **Standard of Progress for VA Certification Purposes**

The last date of attendance and the exact date of reduction in rate of pursuit shall be considered to be:

1. The date that instructors report as the last day of pursuit as determined by:
  - a. The last activity date reflected in the instructor's record, OR
  - b. The date the last papers were submitted, OR
  - c. The date of last examination completed,  
OR
2. The student's reasonable statement of last date of attendance,  
OR
3. If earlier than the preceding dates, the effective date of an instructor-initiated withdrawal or the date the student officially withdraws from classes,  
OR
4. The last day of final exams.

The exact date on which the student increased the rate of pursuit shall be the official date of registration for the course or courses.

The Veterans' Administration shall be notified within a reasonable period of time – normally within one week of interruption, termination, or change in the veteran's rate of pursuit. Notification shall be via VA online communication. In order to graduate in a program, the veteran must have earned a grade point average of 2.0 or higher and must successfully complete the requirements, subject to approved substitutions and waivers, for the degree or certificate as listed in the current Highland catalog.

To remain eligible for Veterans' Educational Benefits, students must maintain Financial Aid Satisfactory Academic Progress by successfully completing 67 percent of all courses taken and maintaining a 2.0 GPA after attempting 24 credit hours. Review of this item will be made at the end of each semester.

Student veterans must be in good academic standing in order to be considered as making satisfactory progress toward timely graduation. A one-semester probationary period is allowed, except for a student failing and/or withdrawing from all subjects taken.