

TUITION & FINANCIAL ASSISTANCE

Tuition and fees are subject to change without notice.

Tuition

Tuition for District Residents

Tuition for residents of Community College District 518 is charged at an in-district rate per semester hour for tuition in the 2017-2018 academic year. Check with the Carl Sandburg College Business Office for current tuition rate.

Tuition for Out-of-District Residents

Students who are residents of Illinois but who live outside of Community College District 518 pay a higher tuition rate. Check with the Sandburg Business Office for current tuition rate.

Tuition for Out-of-State Residents

All students who do not maintain a legal residence in the State of Illinois pay a higher tuition rate. Check with the Sandburg Business Office for current tuition rate.

International Student Tuition

International students who attend Carl Sandburg College on a temporary visa will pay the out-of-state tuition rate. Students under this category are not eligible to qualify for in-district rates.

Proof of Residence

Students who move from outside the state or district and who obtain residence in the state or district for reasons other than attending the community college shall be exempt from the 30-day requirement if they demonstrate through documentation a verifiable interest in establishing permanent residency. Students must be able to provide one or more of the following:

1. Voter registration in District 518
2. Evidence of tax, utility, or rent receipt, or a signed lease contract in District 518
3. Driver's license and/or vehicle registration showing an address in District 518
4. Other documentation which can help certify residency in District 518

A student who resides with his or her parents or guardian in Community College District 518 is a resident student. An emancipated student who is completely self-supporting and who has resided in Community College District 518 for at least 30 days prior to the beginning of the semester at Carl Sandburg College shall be considered a resident of the District. Students who are enrolled in an approved cooperative program between Carl Sandburg College and another college may be eligible to receive in-district rates. Students who qualify under other ICCB regulations are eligible to receive in-district tuition rates. Students cannot qualify for in-district tuition rates while on a temporary visa.

Tuition Waivers for Senior Citizens

District 518 residents 65 years of age or older are permitted to participate in credit-bearing courses at no charge for tuition (No Credit Awarded), provided there are spaces in the classes and that tuition-paying students constitute the minimum number required for enrollment in those classes.

Verification of age is required by presenting an Illinois driver's license or other appropriate documentation at the time of enrollment. Payment is required for all fees, books and supplies.

Tuition Charge-Backs for Carl Sandburg College District Residents Attending Other Community Colleges

Residents of Community College District 518 may enroll in a vocational program, as opposed to an occasional course, at another Illinois community college and pay only resident tuition at that institution providing that program is not offered at Carl Sandburg College.

A charge-back application must be obtained from Carl Sandburg College, completed and returned 30 days prior to the beginning of the school term for which the application is being made. See the Student Services Office for additional information.

Payment of Tuition and Fees

Students may pay tuition and fees in cash, by check, or debit/credit card. The College accepts VISA, MasterCard, Discover, or American Express for tuition and fees payment. Credit card payment may also be used for Phone and Online Registration. For a small fee, students enrolling in semester classes can defer a portion of their tuition and fee charges (see Deferment Policy below). Check with the Sandburg Business Office for current rates.

Deferment Policy

An interest-free monthly payment plan through Nelnet Business Solutions (formerly FACTS Management Co.) is available. This monthly payment plan enables you to spread tuition payments equally over several months without interest or finance charges. By paying monthly, you limit borrowing and keep the overall costs of education down. The monthly payment plan is available to all families regardless of financial need. There is a minimal enrollment fee to cover administrative costs. The registration for the Monthly Payment Plan will be via the Internet and students must possess either a debit/credit card or maintain a checking or savings account from which to withdraw the payments. Nelnet accepts MasterCard, Visa, Discover and American Express.

Refund Schedule

Tuition refunds will be issued to eligible students based upon effective date of withdrawals. The date that a written request for withdrawal is received by the Admissions and Records Office determines the effective date of withdrawal.

Full refund of tuition and fees will be made if the College cancels a course.

Refunds will be determined on the basis of the following schedule:

Length of Class	Refund Period*	% Refund
9-16 Weeks	1st 9 calendar days of term	100%
	Thereafter	0%
5-8 Weeks	1st 5 calendar days of term	100%
	Thereafter	0%
4 Weeks	1st 3 calendar days of term	100%
	Thereafter	0%

2-3 Weeks	1st 2 calendar days of term	100%
	Thereafter	0%
Less than 2 Weeks	Prior to Day 1	100%
	Thereafter	0%

* Refund period refers to the number of calendar days beginning with the first day of the term.

Important Note for Financial Aid Recipients – Return of Title IV Policy

Federal financial aid (Title IV student aid) funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. When a student receiving Title IV student financial aid withdraws from all courses, the aid must be adjusted in accordance with rules established by the U.S. Department of Education. These calculations may result in the student owing an institutional balance. Students who do not complete at least 60% of a period of enrollment may be required to return federal student aid received. These rules apply to both students who formally withdraw from classes as well as students who receive a zero grade point average (GPA) (grades of "W" and "F") for a semester and/or any period of enrollment less than a semester if enrolled in four- or eight-week courses.

The last date of attendance is determined to be the withdrawal date or the last recorded date of activity as documented by the institution. If the student ceases attendance without providing official notification of withdrawal to the institution, the mid-point of the payment period or period of enrollment, or the last recorded day of activity will be the withdrawal date for the purpose of returning Title IV funds. A copy of this policy is available in the Financial Aid Office. If you have any questions about how this law may affect you, please contact the Financial Aid Office prior to withdrawing from the College.

Obligations to the College

Students must meet all financial obligations to the College and return all materials owned by the College before they will be allowed to re-register and to receive grade reports, diplomas, certificates, and transcripts. If you should have any uncollected balances, we may use any and all means necessary to collect this debt in accordance with state and federal laws.

Financial Assistance

Carl Sandburg College participates in federal, state and institutional financial aid programs to assist students in meeting the costs of higher education. Financial aid is available in the form of grants, loans, scholarships and work study.

How to Apply for Financial Aid

1. Apply for admission.
2. Complete the Free Application for Federal Student Aid (FAFSA). Sandburg's Federal School code is 007265. You may complete the FAFSA online via the Internet at www.fafsa.gov (<http://www.fafsa.gov>). The FAFSA is used to award federal, state and some institutional aid.
3. Monitor your Financial Aid status at: mySANDBURG/Webadvisor for students/My Financial Aid.
4. Complete and submit any Required Documents on My Financial Aid.

5. Continue to monitor the process for additional requests and when processing is complete to view your Award Letter.
6. Once your award letter is posted, you may apply for a student loan. If you are interested in a loan, complete the three steps found under Helpful Links: Loan Request Form, Entrance Counseling, and Master Promissory Note.

Standards of Academic Progress

Students receiving financial aid are required to meet Satisfactory Academic Progress (SAP) standards according to federal and state regulations. Academic records are reviewed for all students receiving financial aid and those being considered for financial aid from the following sources: Federal Pell Grant, Federal Work Study Program, Federal Supplemental Educational Opportunity Grant, Illinois Monetary Award Program (MAP), Federal Direct Parent PLUS Loan, and Federal Direct Stafford Loan (Subsidized and Unsubsidized). The student's status is evaluated at the end of each semester.

Students will be considered to have an eligible SAP status if they:

- Maintain a cumulative grade point average (GPA) of 2.0 or better
- Satisfactorily complete 67% or more of credit hours attempted
- Graduate within 150% of the credit hours required to complete the student's program

A student who has not met the minimum GPA requirement of 2.0 or higher, or has not completed the minimum credit hours will be assigned a classification of Warning for one semester, after which the student will be assigned a classification of Dismissal if SAP requirements are not met.

If a student does not meet SAP requirements at the conclusion of the Warning semester, the student will be placed on Dismissal. A student with a Dismissal status is no longer eligible for the financial aid programs listed above.

Reinstatement of Financial Aid / Right to Appeal / Academic Plan

A student who is eligible for financial aid can regain eligibility for financial aid by fulfilling one of the following conditions:

1. Eliminate all academic deficiencies by completing the number of credit hours necessary, at the student's own expense, to meet the 67% requirement and attain the minimum 2.0 cumulative GPA.
2. Appeal and be granted Probationary Reinstatement of Aid. Appeals may only be granted where it is statistically possible for the student to meet the 67% requirement and attain the minimum 2.0 cumulative GPA by the end of the next semester of enrollment.
3. Appeal and be granted an Academic Improvement Plan where they can continue to receive financial aid to complete their program as long as they meet the terms of the plan.

Academic Improvement Plan

Students who appeal and who need more than one semester to complete their academic goals, may be reinstated under an Academic Improvement Plan. This plan requires that students meet the following stipulations each semester until they attain good standing:

- Successfully complete 75% or more of credit hours attempted each semester
- Obtain a semester GPA of 2.2 or higher each semester

Students who fail to meet any of the above requirements while under the Academic Improvement Plan will have their financial aid terminated.

The complete SAP policy, including examples, is available on the College website or by visiting the Financial Aid Office.

Developmental Hours

A student is limited to 30 developmental credit hours while receiving financial aid. Federal financial aid will not cover any developmental courses taken after the student has reached the maximum 30 hours. These courses include, but are not limited to:

MAT.080	Basic Mathematics W/Geometry	4
MAT.083	Beginning Algebra W Geometry	4
MAT.086	Math Literacy	6
MAT.098	Gen Ed Preparatory Math	4
MAT.099	Intermediate Algebra	4
BIO.090	Foundation for Biology	2
BIO.095	Foundation for Anatomy & Physiology	2
ENG.095	Esst. Reading & Writing Strategies	4
ENG.097	Introduction to Composition	3
ENG.099	Writing Lab	1

Repeated Courses

Students may receive financial aid for repeating courses. However, if retaking a previously passed course, financial aid can only be used for one repeat of the course. Any courses that are repeated will be used in the calculation of a student's Satisfactory Academic Progress status. Each repetition will count toward the enrolled hours; however, only the course(s) being counted in the GPA calculation will be counted in completed hours for SAP.

Note: All information is subject to change based on changes to federal law, regulation, or College policy and procedure. If changes are made, students must abide by the new policy.

Student Financial Assistance Programs

(Unless otherwise specified, follow the steps under "How to Apply for Financial Aid" for the programs listed.)

Grants

Federal PELL Grant

Federal grants that offer from \$595 - \$5775 per year based on financial need. Eligibility is based on financial need and enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG)

These federal grant funds are awarded by Carl Sandburg College based on need, income, and application date. Award amounts vary. Students must be Pell eligible to receive FSEOG funds.

Monetary Award Program (MAP)

An Illinois program that will pay a portion of tuition, the award is based on financial need. Illinois residency is required and students must be enrolled in at least three credit hours. Maximum award is \$2400 per year.

Student Loans

Federal Direct Loan

The Federal Direct Loan Program is administered by the federal government and offers freshman students up to \$3500 and sophomores up to \$4500 per year. THIS MONEY MUST BE REPAYED. You may qualify for a Subsidized Direct Loan and/or an Unsubsidized Direct Loan up to the maximum amounts listed above. First-time Carl Sandburg College

loan recipients must complete loan counseling prior to the first loan disbursement.

Carl Sandburg College evaluates all loans on a case-by-case basis. Federal regulations allow an institution to refuse to certify a student loan or certify a loan amount that is less than the student's determination of need. Students will be notified in writing of the institution's decision. Carl Sandburg College will not discriminate against any borrower or applicant in obtaining a loan on the basis of race, national origin, religion, sex, marital status, age, or disability status. Loan checks are distributed 30 days after each semester begins. Students who are placed on Financial Aid Probation or Dismissal may be denied student loans.

Subsidized Direct Loan

These loans are based on financial need; therefore, all students may not qualify. With a Subsidized Direct Loan, no interest accumulates and no repayment is required as long as the student is enrolled in college at least half-time. Students have six months after they drop below half-time before repayment is required and interest begins to accrue. The interest rate for loans disbursed after July 1, 2015, is currently at 4.29%.

Unsubsidized Direct Loan

Students who do not qualify for maximum Subsidized Direct Loans may borrow up to the maximum amounts above less Subsidized Loans through the Unsubsidized Direct Loan program. The interest rate for loans changes annually on July 1, and is capped at 6.8%. The current rate is available at www.studentaid.ed.gov. (<http://www.studentaid.ed.gov>)

Federal Direct PLUS Loans

A loan in which parents of dependent students may borrow to pay for educational expenses. Family income is not taken into consideration; therefore, the program is open to almost any family who qualifies based on credit. The family can borrow up to the cost of education, less other aid received. Interest rate is fixed at 6.84%. Repayment begins immediately. To determine eligibility, you must apply for federal student aid as outlined in this Financial Aid section of the catalog.

Other Programs

Federal Work-Study Program (FWS)

These federal funds are awarded to students interested in working to help meet their financial need. An FWS award allows the student to work on campus to earn money. An award does not guarantee a job will be available or that the student will earn the entire award.

Illinois National Guard

Tuition and fees are paid by the National Guard for students who have completed one year of service and who are currently enrolled in the National Guard. The student must be an Illinois resident, have a grade point average 2.0 or higher and submit a Notification of Eligibility annually to the Coordinator of Veterans and Military Personnel Student Services. Eligibility is limited to eight semesters of full-time attendance. Apply online at www.isac.org.

Illinois Veterans Grants (IVG)

This program will pay all tuition and fees for students who qualify. The student must:

1. be a veteran,
2. have resided in Illinois six months before entering the armed services,
3. have at least a year of active duty and receive an honorable discharge,
4. return to Illinois within six months after discharge from the service,

5. maintain a grade point average of 2.0 or higher.

IVG applications are available at www.isac.org.

Western Illinois Works

Persons who are interested in training/retraining may consider applying for WIA. For more information contact your local WIA Office:

Hancock County
71 S. Adams St., Suite F
Carthage, IL 62321
217.357.6749

Knox County
311 East Main Street, Suite 612
Galesburg, IL 61401
309.343.9832

McDonough County
440 North Lafayette
P.O. Box 298
Macomb, IL 61455
309.837.1280

Warren County
88A Public Square
Monmouth, IL 61462
309.734.4745

Department of Rehabilitation Services (DORS)

Financial Assistance is available, as a grant, for students with a disability which is considered a substantial vocational handicap to employment. For additional information contact your local DORS office. The Galesburg office is located at 477 E. Main St., Suite A, Galesburg, IL 61401, or phone 309.343.2193.

College-Sponsored Programs

Carl Sandburg College Foundation Scholarships

Carl Sandburg College Foundation establishes and cultivates transformative relationships for support of Sandburg students, programs and capital needs. A volunteer board of directors governs the Foundation, providing policy direction for the non-profit, 501(c)(3) tax-exempt organization established to secure additional funds for the College. Contributions to the Foundation provide scholarships and financial support that enable Carl Sandburg College to offer more programs and enhance what is already an outstanding institution of higher education. Contributions are accepted from our generous giving community comprised of individuals, businesses, organizations and foundations. These combined resources enhance the College's educational mission of providing all students with opportunities for success.

The Foundation provides academic, program-specific, veterans, financial need, and geographic-based scholarships. These scholarships support Sandburg students of all ages in occupational and transfer curricula. Scholarship awards are based on individual scholarship guidelines. Distribution of payment is determined solely by the Foundation's Scholarship Review Committee and is not subject to change by outside departments.

For further information regarding scholarships, please contact the Foundation Office or the Financial Aid Office on The Main Campus.

At The Branch Campus or The Extension Center, contact the Student Services Generalist.

Visit the Foundation web site at www.cscfoundation.org (<http://www.cscfoundation.org>) or go to stars.sandburg.edu to apply.

Other Forms of Assistance

Presidential Scholarships

Presidential Scholarships are available for students who excel academically in high school. The full scholarship will be awarded to a maximum of 20 students on a first-come, first-served basis and will pay up to 64 credits over two years at Sandburg as long as the student maintains 3.25 cumulative GPA. The award is tentatively based on a student's sixth- and seventh-semester high school transcripts. Final award is contingent upon the student meeting all requirements with their final high school transcript. Full-tuition scholarships will be available for students with an ACT score of 27 or higher, and with a grade point average of at least 3.75. Half-tuition scholarships will be available for students with an ACT score of 25 or higher with at least a 3.5 GPA. Applications are accepted the year the student graduates from high school only, and limited to accredited high schools within the Sandburg district.

Talent Scholarships

Talent Scholarships are available for students with exceptional talent in the areas of creative writing, journalism, music, theatre, art, or athletics. Students may receive a scholarship waiving in-district tuition for up to 18 credit hours per semester. Recipients are selected by a committee from the Student Services Division. Interested students should contact the Student Services Office for details.

Crisis Grants/Loans

Carl Sandburg College Foundation offers emergency financial assistance for Sandburg students in crisis experiencing a non-academic, non-recurring expense that jeopardizes the applicant's ability to remain enrolled at Carl Sandburg College. A one-time crisis grant or loan could be approved if the student meets all the eligibility requirements, subject to available funding. (Student must document their financial crisis and submit a letter explaining specific circumstances.) For information, students should request a Crisis Grant/Loan application from the Foundation Office. If eligible, students will receive a response within 72 hours.

Illinois National Guard

Illinois National Guard grant pays tuition and certain fees for students who have completed one year of service and who are current members of the National Guard. The student must be an Illinois resident and have a grade point average 2.0 or higher. Eligible students must re-apply for Illinois National Guard grant each year. Eligibility is limited to eight semesters of full-time attendance. Apply online at www.isac.org. (<http://www.isac.org>)

Illinois Veterans Grants (IVG)

Illinois Veterans Grant pays tuition and certain fees for students who qualify. The student must:

1. be a veteran,
2. have resided in Illinois six months before entering the armed services,
3. have at least a year of active duty and receive an honorable discharge,
4. return to Illinois within six months after discharge from the service,
5. maintain a grade point average of 2.0 or higher.

IVG applications are available at www.isac.org. (<http://www.isac.org>)

Veterans' Assistance

State and Federal assistance is available at Carl Sandburg College for qualified veterans, military personnel and the children and spouses of veterans who died or are permanently and totally disabled as the result of a service-connected disability. For information on eligibility, contact the Coordinator of Veterans and Military Personnel Student Services in the Financial Aid Office. Academic programs listed in the catalog as "Pending ICCB Approval" are not eligible for VA Certification until the approval is received from ICCB and approved by the Department of Veterans Affairs.

Certification Information

- Students receive VA educational benefits only for those courses that apply to their declared academic major.
- Students receiving educational benefits from the VA must complete all of the semester hours for which they are certified. Students who do not complete their semester hours may be responsible to repay funds to the VA received for that semester.

Tuition for Eligible Veterans and Families

In-district tuition will be charged to eligible Post 9/11 Veterans, spouses, and/or children and Montgomery GI Bill Recipients regardless of residency. Check with the Coordinator of Veterans and Military Personnel Student Services with any questions.

State Assistance

The State of Illinois provides tuition assistance to veterans through the Illinois Veteran Grant and military personnel through the Illinois National Guard Scholarship. Eligible veterans and/or military personnel will receive credit for full tuition and for registration fees for approved courses at any Illinois state-controlled college, university or community college. To maintain eligibility for either of the grants listed above, students must maintain a 2.0 grade point average and meet any other eligibility requirements.

Federal Assistance

The Veteran's Administration offers a variety of federal entitlement programs through the GI Bill and other VA programs. Eligible veterans may receive a monthly check to cover school-related and other expenses while attending college in an approved program of study.

The Montgomery GI Bill, Active Duty, Chapter 30

Veterans who possess an honorable discharge may be eligible to receive up to 36 months of educational benefits through this program. The monthly benefits a veteran may receive is based on the veteran's military training, category, length of service, and any applicable "kickers" provided by the Department of Defense. Most eligible veterans are permitted 10 years from the point of discharge to use his/her benefits; however, exceptions may exist that could shorten or extend that period of entitlement. For specific information, visit www.benefits.va.gov. (<http://www.benefits.va.gov/benefits>)

The Montgomery GI Bill, Selected Reserve, Chapter 1606

Montgomery GI Bill - Selected Reserve program is for members who are actively participating in the Selective Reserve. The selected reserve include the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, the Army National Guard, and the Air National Guard. Eligible reservists may receive up to 36 months of educational benefits through this program. In certain cases involving mobilization, the period of eligibility may be extended. For specific information, visit www.benefits.va.gov. (<http://www.benefits.va.gov/benefits>)

The Post-9/11 Veterans Education Assistance Act of 2008

The Post-9/11 GI Bill is a benefit providing educational assistance to individuals who have served on active duty after September 10, 2001. For specific information regarding eligibility requirements, the length for which assistance is available, and the amount of the entitlement allotment, please visit www.benefits.va.gov. (<http://www.benefits.va.gov/benefits>)

Reserve Educational Assistance Program (REAP)/Chapter 1607

REAP is an educational benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress.

Change in REAP Eligibility

The National Defense Authorization Act of 2016 ended REAP on November 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible for REAP benefits.

The Post 9/11 GI Bill in many ways has replaced REAP because it also provides educational assistance benefits for Reserve and National Guard members called to active duty after September 10, 2001, and in many cases provides a greater benefit than REAP. For specific information regarding eligibility requirements, please visit www.benefits.va.gov. (<http://www.benefits.va.gov/benefits>)

Chapter 31

Vocational Rehabilitation for Veterans with Service-Connected Disabilities. If it is determined that you are classified as a Service-Disabled Veteran, you may be eligible to receive assistance with the cost of tuition, fees, books, equipment and supplies at an approved college or university. For specific information, please visit <http://www.benefits.va.gov/vocrehab/index.asp>.

Chapter 32 (VEAP)

The Veteran's Administration provides financial assistance for Post-Vietnam era veterans through the Veterans' Educational Assistance Program (VEAP). To be eligible, veterans must have entered active duty on or after January 1, 1977 and before July 1, 1985 and have contributed to the educational fund before April 1, 1987.

Chapter 35

Dependents Educational Assistance is for eligible Children and Spouses of Veterans who died or are permanently and totally disabled as a result of a service-connected disability. For specific information on eligibility, please visit www.benefits.va.gov. (<http://www.benefits.va.gov/benefits>)

Carl Sandburg College Standards for Veterans' Satisfactory Progress

Carl Sandburg College students who are receiving federal educational benefits through the Veteran's Administration (VA) must make Satisfactory Progress in order to continue receiving benefits. This applies to Illinois Veteran's Grant (IVG), National Guard (NG), Chapter 30, 31, 33, 35, 1606, and 1607 benefits.

VA Satisfactory Progress requires the student to maintain a cumulative GPA of 2.0 or greater after their first semester of attendance. Students who fall below a 2.0 GPA will be placed on Warning. Students on Warning will have one semester to raise their cumulative GPA so that it satisfies the requirement. Students who do not satisfy the cumulative GPA after the warning period will be placed on Carl Sandburg College VA Dismissal and will no longer qualify for VA educational benefits.

Students will go back to satisfactory status when their cumulative GPA rises to a 2.0 or above. Students placed on Carl Sandburg College VA Dismissal may file a written appeal to reinstate their benefits for an additional semester. Appeals are to be completed by the student and returned to the Coordinator of Veterans & Military Personnel Student Services in the Financial Aid Office. Appeals will be reviewed by the Veterans satisfactory progress committee within 30 calendar days. Students are encouraged to file their appeals early to avoid disruption in benefits.