

## EMPLOYMENT

### ❖ **Federal Work-Study Program**

The Federal Work-Study (FWS) Program employs students for 5-20 hours weekly in college-based jobs. To apply, request Federal Work-Study on the Financial Aid Data Sheet after filing the Free Application for Federal Student Aid (FAFSA).

## FEDERAL GRANTS AND LOANS

### ❖ **Federal Pell Grant**

This grant is designed to provide the foundation for all financial aid that is awarded on a need basis. Students may apply online at <https://fafsa.gov/>. The amount awarded is based on the student's need, eligibility, enrollment status, and length of enrollment. A student must be enrolled in an eligible degree or certificate program to qualify.

### ❖ **Federal Supplemental Educational Opportunity Grant (FSEOG)**

The purpose of this grant is to provide additional aid to students who exhibit exceptional financial need. To become eligible, the student must file the Free Application for Federal Student Aid (FAFSA) and have a valid Student Aid Report (SAR) on file indicating eligibility for a Federal Pell Grant.

### ❖ **Direct Loan (Subsidized)**

Direct Loans are low-interest loans for students to help pay for the cost of education after high school. The lender is the U.S. Department of Education. Repayment begins six months after the student ceases to be enrolled on at least a half-time basis. Subsidized loans are based on need and other eligibility requirements. The loan amount may not be more than the educational expenses, less financial aid, less family contributions. With a subsidized loan, the government pays the interest while the student is enrolled at least half-time.

### ❖ **Direct Loan (Unsubsidized)**

This low interest, non-need based loan is available to students who are enrolled at least half time in an eligible program. Students may choose to make quarterly interest payments while in school. Repayment will begin six months after the student ceases to be enrolled on at least a half-time basis.

### ❖ **Federal Direct PLUS Loan**

The Federal Direct PLUS Loan for dependent students is available for parents who wish to borrow to help pay for their children's education. Federal Direct PLUS borrowers obtain these loans through the U.S. Department of Education rather than a lending institution and do not have to demonstrate need. The maximum amount parents can borrow is the cost of attendance minus any other financial

assistance the students receives. Borrowers have the option to begin repayment either 60 days after the loan is fully disbursed or six months after the student ceases to be enrolled on at least a half-time basis.

### ❖ **Veterans' Programs** GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>®

For veterans who wish to use their benefits:

The Post-9/11 Bill- Chapter 33

Montgomery GI Bill® – Active Duty (MGIB-AD)  
Chapter 30

Montgomery GI Bill® – Selected Reserve (MGIB-SR) -  
Chapter 1606

Veterans Educational Assistance Program (VEAP)

Educational Assistance Test Program (Section 901)

Survivor and Dependents' Educational Assistance  
Program (DEA) - Chapter 35

National Call to Service Program

Vocational Rehab – Chapter 31

Contact the college Financial Aid Office for more information on loans, grants, or work study. Student eligibility will be determined by the U.S. Department of Education.

## STATE GRANTS

### **Illinois Student Assistance Commission**

#### ❖ **Monetary Award Program (MAP)**

This grant pays partial tuition and fees for qualified Illinois residents who attend approved Illinois institutions and does not require repayment. Applicants must file a Free Application for Federal Student Aid (FAFSA), demonstrate need, and reapply each year.

#### ❖ **Illinois Veterans Grant** for Illinois residents who have at least one (1) year of active duty in the U.S. Armed Forces with an honorable discharge. The recipient must also have resided in and returned to Illinois within six (6) months of entry and separation from the service.

#### ❖ **National Guard or Naval Militia Benefit Program** is available to members and officers of the Illinois National Guard or Naval Militia. Applications must be filed each year prior to deadlines.

#### ❖ **Other Programs**

Programs such as the Police/Fire Officer Survivor Grant, Grant for Dependents of Correction Officers, Robert C. Byrd Honors Scholarship, Minority Teachers of Illinois Scholarship, and Special Education Teacher Tuition Waiver Program.