

## VETERANS BENEFITS

The federal and state governments have several programs available to assist veterans, spouses, and their dependents in meeting their educational objectives. For more information on veterans benefits, call (708) 709-3562.

### Types of Veterans Benefits:

- There are VA educational benefits for service members. In some cases, spouses and dependents of deceased or disabled veterans also may be eligible.
- The Illinois Veterans Grant and Illinois National Guard Grant, pay tuition for eligible former service members.
- The Post-9/11 Montgomery GI Bill (effective, August 1, 2009) is for individuals who received an honorable discharge after at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-connected disability after 30 days.
- The MIA/POW Scholarship: Missing in Action/Prisoners of War is a scholarship that pays in-district tuition for eligible spouses and dependents of deceased or disabled veterans due to service connected injuries.

## FOUNDATION SCHOLARSHIPS

If you are ineligible for financial aid, you may apply for Foundation scholarships and loans. To apply for a student loan, you must earn six credit hours and maintain a 2.0 grade point average.

### To apply:

- STEP 1.** Register for classes  
Foundation scholarships are for partial costs, pending available funds.
- STEP 2.** File a FAFSA  
The Foundation typically assists those who are not eligible for federal or state aid, but every applicant must have filed a FAFSA.
- STEP 3.** Complete a Foundation scholarship application  
Applications are available online at [prairiestate.edu/finaid/favascholar.html](http://prairiestate.edu/finaid/favascholar.html).
- STEP 4.** Return application  
Return the completed application to Financial Aid.

For more information about Foundation scholarships and loans, call (708) 709-3636 or visit <http://prairiestate.edu/foundation/>.

### FINANCIAL AID PRIORITY DEADLINE

May 1 - fall semester  
Oct. 1 - spring semester  
Mar. 1 - summer semester

### MORE INFORMATION

For more information about available assistance, contact the Financial Aid Office at (708) 709-3735 or (708) 709-7812, or visit [prairiestate.edu/finaid](http://prairiestate.edu/finaid).  
Financial Aid Office: Room 1350

## Prairie State College

202 S. Halsted St. | Chicago Heights, IL 60411  
(708) 709-3500 | [prairiestate.edu](http://prairiestate.edu)  
Start near. Go far.



Financial Aid

 Prairie State College

## TYPES OF ASSISTANCE AVAILABLE

For students who qualify, the following federal and/or state programs may provide financial assistance to help fund tuition, fees, books, and other expenses:

The **Federal Supplemental Education Opportunity Grant (FSEOG)** provides need-based grants to low-income undergraduate students to promote access to postsecondary education. It can be used for the same expenses as the Pell Grant.

The **Federal Work Study Program (FWS)** provides funds that are earned through part-time employment to assist students in financing college costs. It is based on the estimated family contribution and the student must be enrolled in at least six credit hours.

The **Monetary Award Program (MAP) Grant** is an Illinois state grant and is available for undergraduate students for tuition. It is applied to in-district tuition and mandatory fees only, and does not include class or lab fees.

The **Pell Grant** is available to undergraduates and does not have to be repaid. It can be used for tuition, fees, books, and living expenses.

A **PLUS loan** is offered to parents of students enrolled at least half time. They are the financial responsibility of the parents, not the student. If the student agrees to make payments on the PLUS loan, but fails to make the payments on time, the parents will be held responsible.

The main federal loan for students is determined by demonstrated financial need and called the **Stafford Loan**. The loans are either **subsidized** (the government pays the interest while you're in school) or **unsubsidized** (you pay all the interest, although you can have the payments deferred until after graduation).

For more detailed information on available loans and grants, visit [finaid.org](http://finaid.org).

# Steps for Applying for Financial Aid

## 1. Complete the Free Application for Federal Student Aid (FAFSA) The school code for PSC is 001640.

There are three options to file a FAFSA:

- a. Apply online at [fafsa.gov](http://fafsa.gov). **Note:** You must use the previous year's federal income tax return to complete the FAFSA. We strongly recommend that students link into the IRS Web site to download their federal income tax information. Beginning in the 2012/13 academic year, students who do not download the information from the IRS will have to obtain a tax transcript from the IRS and submit it to the Financial Aid Office for verification.
- b. Download a FAFSA from [http://federalstudentaid.ed.gov/fafsa/fafsa\\_options.html](http://federalstudentaid.ed.gov/fafsa/fafsa_options.html). You will need to complete the form and mail it in for processing.
- c. Request a paper FAFSA by calling the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243 or 319-337-5665). The hearing impaired should contact the TTY line at 1-800-730-8913. Please note: using the non-electronic version of the FAFSA adds additional time to the financial aid process.

## 2. Notification from Department of Education

If you listed PSC's school code in your FAFSA, the college's Financial Aid Office will receive your report in approximately 14 days. This report is used to confirm receipt of your FAFSA with the Department of Education. If you completed a paper FAFSA, the notification takes several weeks longer.

## 3. Notification from PSC

Once PSC receives your FAFSA from the Department of Education, a letter will be mailed to you indicating the documents needed to complete your financial aid file.

## 4. PSC Financial Aid Application

All students are required to complete the PSC application in addition to the FAFSA.

## 5. Determination Letter

Once all required documents are completed and submitted to the Financial Aid Office, an award or ineligible letter will be issued in two to three weeks. Students eligible for an award are notified via e-mail. The award letter can be viewed in the student's WebAdvisor account. First time PSC students also will have an award letter mailed to their home.

### ADDITIONAL INFORMATION

#### Book Vouchers

Book vouchers are available each semester one week before classes begin. Vouchers will be given to students who have an award in the system, are registered for classes, and have sufficient financial aid to cover tuition and fees, plus the book voucher. A valid student I.D. for the current semester and a class schedule are required to use the book voucher.

**Please note:** The financial aid process can take up to 30 days. A short video is available on how to complete the FAFSA at <http://www.finaid.org/fafsa/video.phtml>