

## Eligibility/Award Amounts/Length of Award/Application Information

### Federal Pell Grant

- Undergraduates with financial need as determined by the federal government.
- Maximum \$5,550\* per academic year.
- Grant available for summer school.
- Complete FAFSA.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

- Undergraduates enrolled half-time or more, must receiv federal Pell Grant.
- Black Hawk College maximum \$400\* per academic year.
- Awarded until funds run out based on FAFSA completion date and when all paperwork is received.

### Illinois Student Assistance Commission Monetary Award Program (MAP)

- Illinois residents only, undergraduates with financial need as determined by ISAC.
- Must be enrolled at least three hours, maximum 15 hours.
- Award not to exceed in-district tuition, auxiliary and material fees.
- Renewable annually on reapplication for a maximum of 75 credit hours.
- Complete FAFSA early, deadline varies depending on funding.

### Illinois Veteran Grant

- Student with at least one year of active military service who entered the service as a resident of Illinois, received an honorable discharge, and returned to and resides in Illinois.
- Tuition, auxiliary and material fees.
- Full- or part-time enrollment, no time limit in which to use entitlement, up to 120 semester hours.
- Contact Financial Aid Office.

### Dependents of Prisoners of War/Missing or Killed in Action (MIA/POW)

- Dependents of any Illinois resident declared to be a prisoner of war, missing in action, killed or at least 90% permanently disabled, may be full- or half-time under graduates.
- Tuition, auxiliary and material fees, in-district rate.
- Equivalency of four years as a full-time student.

### Illinois National Guard

- Current enlisted members who have served at least one year in the Illinois National Guard and currently in active duty status; may be full- or part-time undergraduates or graduates.
- Tuition and auxiliary fees, student responsible for material fees.
- Equivalency of eight semesters as a full-time student, must reapply each academic year.
- Obtain application from Financial Aid Office.

### Direct Parent Loans for Undergraduate Students (PLUS)

- Dependent student enrolled at least half-time.
- Cost of education per academic year minus financial aid.
- Parent applies for PLUS Loan for dependent student.

### Federal Work-Study (FWS)

- Full- or half-time undergraduate students with demonstrated financial need.
- Range from \$1,000 to \$4,000.
- Complete the FAFSA.
- Must work to earn award.

### Regular Student Employment

- Preference given to full-time students.
- On-campus – Black Hawk College departmental offices.
- Off-campus – Black Hawk College Career Services Center.

### residential Scholarship

- High school senior in top 10% of their graduating class as of the seventh semester, enroll fall semester following graduation as a full-time student.
- 100% of tuition up to 19 hours each semester.
- Renewable with a 3.25 GPA and earn 12 semester hours each semester.
- Send official high school transcripts showing class rank after the seventh semester, complete Black Hawk College Application for Admission by May 15.
- Students graduating after 3½ years of highschool may receive the award for the spring semester following graduation if an Application for Admission and sixth semester transcript is received by Dec. 1.

### Department of Rehabilitation Services (DORS)

- Students who have a physical or mental disability that is a handicap to employment.
- Amount varies; maximum provides for tuition and fees.
- Contact the DORS district office.

### Department Achievement Awards

- Full-time students demonstrating athletic, music, drama, journalism, art, agriculture, judging, or student government abilities.
- 50% or 100% of tuition up to 19 hours per semester.
- Award is for one semester and is renewable if student meets first semester requirements.
- See department for application requirements.

### Federal Direct Loan (Subsidized)

- Full- or half-time students with demonstrated financial need.
- Freshmen – \$3,500, Sophomore –\$ 4,500 maximum per academic year.
- Complete FAFSA and Black Hawk College Direct Loan Application.

### Federal Direct Loan (Unsubsidized)

- Full- or half-time students who do not have to demonstrate financial need.
- Dependent – \$2,000, Independent – \$6,000 maximum per academic year.
- Complete FAFSA and Black Hawk College Direct Loan Application.

### Black Hawk College Quad-Cities Foundation and Black Hawk College East Foundation and other sources

- Preference given to full-time students, and is usually based on academic grades and/or financial need.
- Determined by funds available.
- Complete FAFSA and Black Hawk College Scholarship Application.
- May 15 application deadline.

### Post 9/11 G.I. Bill (Chapter 33)

- Individuals with at least 90 days of service on or after Sept. 11, 2001 or discharged with service-connected disability after 30 days.
- Must receive honorable discharge.
- Priorities tuition, housing, and books.
- Transferable to spouse and dependents.

### Montgomery G.I. Bill (Chapter 30)

- Veterans who entered active duty after June 30, 1985 and have served three years (or two for some situations), other veterans may also qualify.
- Monthly checks – amount varies.
- Delimiting date is 10 years from separation.
- 36 months entitlement.
- Contact Financial Aid Office.

### G.I. Bill Reserve (Chapter 1606)

- Members of Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Army National Guard, Air National Guard and Coast Guard Reserve who enlist, re-enlist, or extend an enlistment in reserve for not less than six years after June 30, 1985.
- Monthly checks - amount varies with enrollment status.
- 36 months entitlement.
- Contact Financial Aid Office.

### Survivors' and Dependents' Educational Assistance Program (Chapter 35)

- The Chapter 35 program provides education benefits to qualifying spouses, surviving spouses and children of certain veterans who died while on active duty or who are totally disabled due to their military service.
- To age 26.
- Contact Financial Aid Office.

### G.I. Bill (Chapter 1607)

- Available to active reserves who serve on active duty on or after Sept. 11, 2001 for a contingency operation and who serve at least 90 consecutive days or more.
- Benefits are a percentage of the Chapter 30 based on the number of continuous days served on active duty.
- 36 months entitlement.
- No delimiting period.
- Contact Financial Aid Office.

### VA Vocational Rehab (Chapter 31)

- Veterans with a discharge other than dishonorable with a service connected disability as determined by VA.
- Contact Regional VA Vocational Rehab Office in Davenport, Iowa.

*\* Amount subject to change*

*Note: All awards are conditional on availability of funds.*

# Financial Aid 2013 – 2014 Information Guide



www.bhc.edu

**Quad-Cities Campus**  
6600 34th Avenue  
Moline, IL 61265-5899  
309-796-5400

**East Campus**  
26230 Black Hawk Road  
Galva, IL 61434-9476  
309-854-1708

Applying for Aid

You must complete a 2013-2014 Free Application for Federal Student Aid (FAFSA) to apply for all need-based financial aid administered by the Financial Aid Office (FAO), including federal and state grants, loans, and work-study. Students complete their applications for financial aid at **www.fafsa.gov**.

When completing the FAFSA, you should identify Black Hawk College as the school to receive the information. For both the Quad-Cities and East campuses, the Federal School Code is **001638**. Computers are available in the Quad-Cities Financial Aid Office.

Applying a federal formula to the information you provide on the FAFSA, the federal processor will determine your Expected Family Contribution (EFC) – the amount that you and your family should be able to contribute toward your college education during the academic year.

The Black Hawk College FAO will receive your FAFSA information from the processor electronically and will determine your financial need and eligibility for aid within one week.

Notification of Aid

After the FAO has received your data from the federal processor and calculated your financial need, it will determine the types and amounts of aid that you are eligible for. The FAO will e-mail an award letter to you. The award letter will list the financial aid you are eligible to receive for each semester you are enrolled at Black Hawk College. This information can be found on your myBlackHawk account.

Sometimes a student and his/her family’s financial situation changes after the FAFSA has been submitted. These changes may include: loss of employment, change in marital status as a result of divorce, separation or death; and/or loss of untaxed income or benefits that were paid by a public or private agency or person. In such instances, it is possible to complete a Special Condition Application from the FAO.

Check Your Status

All students are assigned an e-mail account for communication from Black Hawk College. The e-mail account is accessed at **http://myblackhawk.bhc.edu**. This secure site allows you to check e-mail, register for classes, and get college and personal announcements. Be sure to check your mailbox frequently.

Bookstore Charges

You may charge books and supplies if there is remaining financial aid after tuition and fees are paid. You can view required textbooks and supplies at **www.bhc.edu/bookstore**. Bookstores are located at both campuses, or books can be ordered online.

Crediting of Aid

Financial aid will be applied to your account in the Bursar’s Office to pay tuition and fee charges. In most cases your financial aid is divided in half for the fall and spring semesters. Any remaining balance after tuition, fees and book charges have been paid will be refunded to the student. Refunds are processed approximately the fifth week of each semester.

BHC ID and MoneyCard

Black Hawk College has implemented the BHC ID & MoneyCard as a faster way to disburse financial aid refunds. After getting your picture taken at the BHC Police Department at either campus, a card will be mailed to you. You must activate the card at **www.BHCMoneyCard.com**.

To Continue Recieving Aid

Because eligibility for need-based financial aid depends upon a family’s financial situation, which can change annually, you must reapply for financial aid through submission of a FAFSA each academic year. Your academic record will be reviewed each semester to verify you have made satisfactory academic progress in your course of study. Failure to make satisfactory progress will cause cancellation of aid. A 2.0 grade point average and 67% completion rate are required. A complete statement of the satisfactory progress requirements will be sent with your award letter.

Drops and Return of Aid

Financial aid is based on attendance for the entire semester. The law specifies how a school must determine the amount of federal aid you earn if you withdraw. When you drop all of your classes during the semester, the amount of aid that you have earned up to that point is determined by a pro-rated formula. For example, if you completed 30% of the semester, you earn 30% of the aid. You will be billed for the portion of aid based on the last date of attendance. Once you have completed 60% of the semester, you earn all the aid you were scheduled to receive.

You must attend your classes to be eligible for financial aid. If you never attend a course, your aid will be reduced based on the corrected enrollment hours. You will be billed for the overpayment of aid as well as the tuition charges for the course(s). If you register for classes and do not plan on attending, you are responsible for completing an Add/Drop Form.

Student Right to Know

You can review consumer information about Black Hawk College at **www.bhc.edu/student-right-to-know**.

Topics include the Student Handbook; degree programs and other training offered; campus security including the Campus Crime Report and Emergency Responses; services to students with disabilities; FERPA policy; Alcohol and Other Drug Notification & Policy; Computer Security and Responsible Use; Responsible Use Guidelines and Procedures; and voter registration.

Timeline

|               |                                                                                   |
|---------------|-----------------------------------------------------------------------------------|
| Jan. 1, 2013  | First day to complete 2013-14 Free Application for Federal Student Aid            |
| Feb. 24, 2013 | College Goal Sunday – FREE help with FAFSA                                        |
| July 1, 2013  | FINISH FINANCIAL AID DAY<br>Deadline for Fall 2013 to pay aid on payment due date |
| After July 1  | Cash or deferred payment for fall classes.                                        |

|                               |                                                  |
|-------------------------------|--------------------------------------------------|
| <b>Other important dates:</b> |                                                  |
| Early March 2013              | MAP award cut off                                |
| Fifth week of term            | Financial aid refunds processed                  |
| Week after finals             | Financial aid satisfactory academic progress run |

Cost of Attending Black Hawk College

Average 2012-13 academic year costs for in-district, full-time students:

|                                                    | Living with parents | Not living with parents |
|----------------------------------------------------|---------------------|-------------------------|
| <b>Direct costs</b>                                | Tuition and fees    | \$3,010                 |
|                                                    | Books and supplies  | 1,030                   |
| <b>Living costs</b>                                | Housing             | 0                       |
|                                                    | Food                | 2,656                   |
|                                                    | Transportation      | 2,114                   |
|                                                    | Personal            | 2,114                   |
| <b>Estimated cost for nine-month academic year</b> |                     | \$10,924                |

*Note: See College Schedule of College Credit Classes for out-of-district tuition rates. All tuition and fee rates are subject to change.*

Web Sources and Phone Numbers

There are many helpful websites for college-bound students.

|                                                               |                                                                                    |
|---------------------------------------------------------------|------------------------------------------------------------------------------------|
| <b>FAFSA application</b> .....www.fafsa.gov<br>1-800-433-3243 | <b>Illinois Student Assistance Commission</b> ..... www.isac.org<br>1-800-899-4722 |
| <b>Federal pin registration</b> .....www.pin.ed.gov           | <b>Tax benefits for higher education</b> .....www.irs.gov                          |
| <b>Prepare for college</b> .....www.college.gov               | <b>Department of Veterans Affairs</b> .....www.va.gov                              |
| <b>Selective Service System</b> .....www.sss.gov              |                                                                                    |
| <b>Scholarship search</b> .....www.fastweb.com                |                                                                                    |

No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance. Legal Citation: Title IX of the Education Amendments of 1972, and its implementing regulation at 34 C.F.R. Part 106 (Title IX). Direct inquiries to Dr. Kim Armstrong, Title IX Coordinator, Assistant Dean for Student Support Services, Black Hawk College, Q1-B15B, 6600 34th Avenue, Moline, IL 61265. Phone 309-796-5006. E-mail [armstrongk@bhc.edu](mailto:armstrongk@bhc.edu).

Black Hawk College will make all educational and personnel decisions without regard to race, color, religion, gender, sexual orientation, marital status, national origin or ancestry, age, physical or mental disability unrelated to ability, or status as a disabled veteran or Vietnam era veteran, except as specifically exempted by law. Coordinator for compliance is located in Building 1, EEO/AA Office, 309-796-5221.

If you need an accommodation based on disability to fully participate in this program/event, please contact Disability Services at 309-796-5900, 309-796-5903 (CAPTEL) or 309-716-3310 (video phone).

Students, faculty, and staff at Black Hawk College participate in a variety of activities designed to assess and improve student learning and to bring about institutional change. Examples of such activities may include placement testing, surveys, collecting random samples of student work, exit testing, and portfolio evaluation.