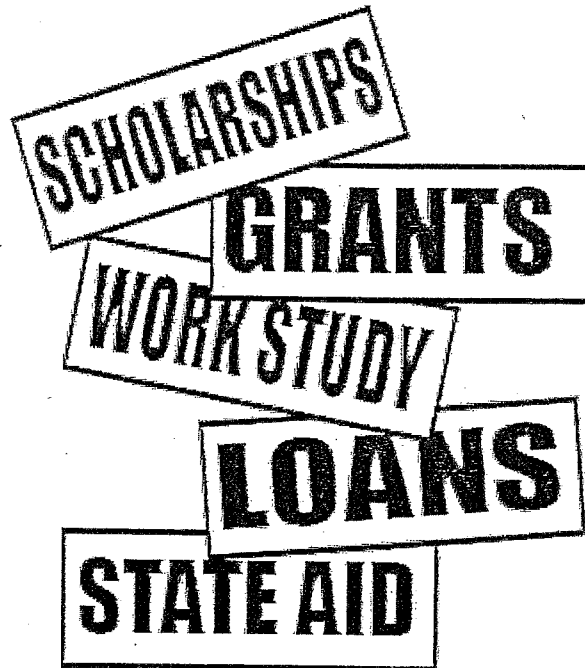
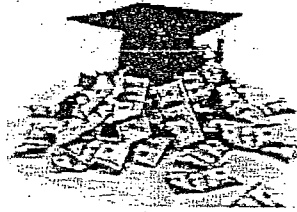


**Streator High School
Financial Aid Program
September 30th, 2021**





FAFSA Completion Night

October 18th, 2021

6:00pm until 8:00pm

Please bring your chrome book!

More information will be provided about this workshop in the weeks ahead.

You will need to sign up for an appointment time.

If you are not able to attend the night workshop, we will have a daytime workshop on October, 20th, from 9-12. Again, information will be sent out and you must sign up for a time in order to attend.

What to bring:

- Social Security Number. Be sure that it is correct!
- Records of income, such as income earned from work and business, child support paid or received and any other untaxed income. If you have them, refer to the W-2 Forms or Federal Income Tax Return IRS 1040, 1040A or 1040EZ.
- Information about assets, such as savings, certificates of deposit, stock options, bonds, 529 plans and other college savings programs; and investment real estate, business and farm.
- Driver's license number, if you have one.
- Dates of birth, include the month, day and year.
- Month and year of marriage, separation, divorce or other change in marital status.
- Alien Registration Number, if you (student) are not a U.S. citizen.
- An FSA ID to sign electronically. (This can be created beforehand at fsaid.ed.gov, or at the time of application.)
- List of colleges you are considering.

Notes:

- Parental information is *required* unless you are at least 24 years of age or meet the criteria for filing as an independent student as described on the *Free Application for Federal Student Aid (FAFSA®)*. Refer to www.fafsa.gov.
- Only parents who do not have a Social Security number can enter 000-00-0000 on the FAFSA.
- You must report *income* and *assets* for yourself and for your parents (if you are a dependent student) or your spouse (if you are married).
- Use income records for the year that is two years prior to the academic year for which you are applying: for instance, if you are filling out the 2021-22 FAFSA, you will need 2019 tax information.
- You need information for the custodial parent only. If the custodial parent is remarried, then you need the stepparent's information as well.

****Because of COVID-19, some employers have shut down and some people may not have been able to work due to illness. This may have affected your ability or your parent's ability to pay for your education. The financial aid office may be able to review your special circumstances to adjust the amount of financial aid you receive. However, before contacting the financial aid office, you must be ready to show documentation to substantiate any changes. This documentation will be required before the financial aid office can consider adjusting the amount of financial aid you receive.**

2020–21 Federal Student Aid at a Glance

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit StudentAid.gov/how-calculated);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs); and
- maintain satisfactory academic progress in college, career school, or graduate school.

See the full list of eligibility requirements at StudentAid.gov/eligibility.

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

HOW do you apply for federal student aid?

1. To apply for federal student aid, you must complete the *Free Application for Federal Student Aid (FAFSA®)* form at fafsa.gov. The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2020–June 30, 2021, submit a 2020–21 FAFSA form.

Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA deadlines at StudentAid.gov/fafsa.

2. Students and parents are required to use an FSA ID (an account username and password combination) to sign their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit StudentAid.gov/fsa-id/create-account/launch.
3. After you apply, you'll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.
4. **Contact the schools you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Federal Student Aid

Program	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For the 2020-21 award year, the award amount is up to \$6,345.
Federal Supplemental Educational Opportunity Grant (FSEOG)	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on when you apply, your level of financial need, and your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts
Direct Subsidized Loan	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020-21 award year have a fixed interest rate of at 2.75% for the life of the loan. For details and updates, visit StudentAid.gov/sub-uns .	Up to \$5,500 depending on grade level.
Direct Unsubsidized Loan	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rates for new Direct Unsubsidized Loans made to undergraduate students during the 2020-21 award year have a fixed interest rate of 2.75% for the life of the loan. Loans made to graduate or professional students during the 2020-21 award year have the rate fixed at 4.30% for the life of the loan. For details and updates, visit StudentAid.gov/sub-uns .	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status.
Direct PLUS Loan	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020-21 award year have a fixed interest rate of at 5.30% for the life of the loan. For details and updates, visit StudentAid.gov/plus .	Maximum amount is the cost of attendance minus any other financial aid received.

Try StudentAid.gov/scholarships for tips on where to look and for a link to a free online scholarship.

Myths About Financial Aid

Don't fall for these myths about federal student aid and the application process!

"Federal student aid is just 'free money' like grants."

Reality: Federal student aid includes three different kinds of financial help: grants, low-interest loans, and work-study funds (a part-time job on or near campus). To learn more about the different types of federal student aid, visit StudentAid.gov/types.

"My parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA®) form, you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA form. Don't make assumptions about what you'll get—fill out the FAFSA form and find out.

"Only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"I don't have good credit, so I can't get a student loan."

Reality: You don't need to get a credit check for most federal student loans (except for Direct PLUS Loans). Also, you won't need a cosigner to get a federal student loan in most cases.

"My ethnicity or age makes me ineligible for federal student aid."

Reality: There are basic eligibility requirements (which you can find at StudentAid.gov/eligibility), but ethnicity and age are not considered.

"My parents aren't U.S. citizens, so there's no way I'll get aid."

Reality: Your parents' citizenship status is NOT a factor, and the FAFSA form won't even ask you about it. If your parents don't have Social Security numbers, they must enter 000-00-0000 when the FAFSA form asks for their Social Security numbers.

"The FAFSA® form takes forever to fill out, and it's really hard to do."

Reality: If you've got 30 minutes to spare, you're good. Because that's about how long it takes to fill out the FAFSA form. It's also not nearly as hard as you might think.

“I support myself, so I don’t have to include parent information on the FAFSA® form.”

Reality: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are considered dependent, you must provide your parents’ information on the FAFSA form. The form asks a series of questions to determine your dependency status. You can preview the questions at StudentAid.gov/dependency.

“I can’t file my FAFSA® form in October because I haven’t applied to any schools.”

Reality: Actually, you CAN complete your FAFSA form before submitting any college or career school applications. You’ll need to list at least one school on your FAFSA form, but go ahead and add every school you’re considering, because some schools have early deadlines to apply for their limited funds. Then later, you can add or delete schools on your FAFSA form.

“I’ll have to update my FAFSA® form after I file my taxes in the spring, won’t I?”

Reality: Nope! Just enter the tax information the form asks for—or better yet, transfer it directly from the Internal Revenue Service if you’re offered that option while applying—and you’re good to go. No need to update later.

Remember: The FAFSA form asks for your and your parents’ tax information from the tax year that was two years prior to the start of the school year for which you’re applying for aid. For example, the 2018–19 FAFSA form asks for 2016 tax and income information, while the 2019–20 FAFSA form will ask for 2017 tax and income information.

“I didn’t qualify for financial aid last year, so filling out the FAFSA® form again is just a waste of time.”

Reality: It’s super important to fill out a FAFSA form every year you’re in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don’t submit a new FAFSA form, you’re out of luck.

So what’s next?

Go to fafsa.gov and fill out the form. If you applied for admission to a college or career school and have been accepted—and you listed that school on your FAFSA form—the school will receive the information from your FAFSA form, calculate your aid, and send you an electronic or paper aid offer telling you how much aid you’re eligible for at the school.

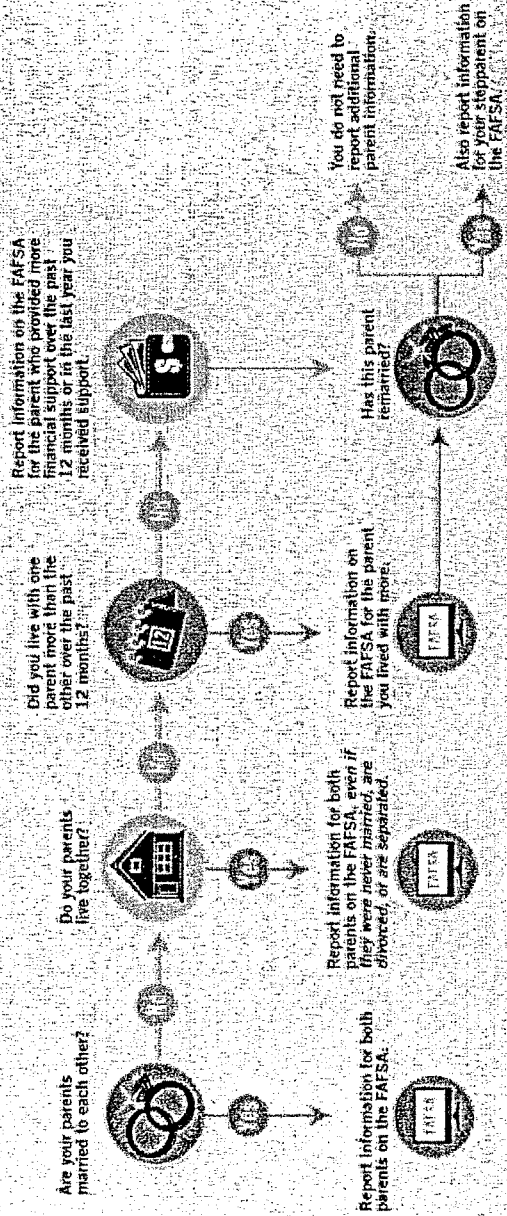
Have questions? Contact or visit the following:

- StudentAid.gov
- a school’s financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll free
- TTY for the deaf or hard of hearing:
1-800-730-8913

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the Free Application for Federal Student Aid (FAFSA). For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:

- Widowed Stepparent
- Grandparents
- Former Partners
- Legal Guardians
- Other Relatives or Friends
- Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fatsa/filing-out/parent-info or call 800-4-FAED-AID (800-433-3243).

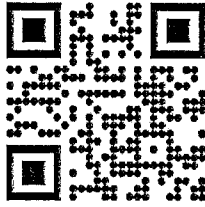
If you're not sure whether you are a dependent student, go to StudentAid.gov/fatsa/filing-out/dependency

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

PROUD SPONSOR OF THE AMERICAN HIGH SCHOOL

FALL 2021 TIMELINE

Scan to view our events page & see what's going on!



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SUSAN MONROE
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(815) 224-0598

- SEPTEMBER
 - Spring & Fall 2022 Application Available
 - Parent College 101 Sept. 15
 - Transfer College Connection Sept. 29
- OCTOBER
 - FAFSA Available Oct. 1
 - College & Career Night Fair Oct. 5
 - IVCC Information Session Oct. 20
- NOVEMBER
 - Spring 2022 Registration Begins Nov. 3
 - IVCC Information Session Nov. 13
 - Explore IVCC Nov. 16
- DECEMBER
 - Foundation Scholarship Application Available Dec. 10
 - Scholarship Writing Workshop Dec. 11

CAMPUS RESOURCES

FINANCIAL AID & VETERANS OFFICE We connect students, families, and veterans to financial aid programs, & educate them about how to apply for assistance, manage funds, and how to fulfill their responsibilities as financial aid recipients.
Financial Aid (815) 224-0438 / Veterans Benefits Advisor (815) 224-0200

COUNSELING We assist with academic plans, course advisement, and transfer planning. We can also provide confidential and professional counseling assistance to enrolled students in emergency situations. (815) 224-0360

ACADEMIC SUPPORT CENTER (ASC) - We are here to help you succeed at IVCC. Our resources include: Tutoring and Writing Center, Center for Accessibility & Neurodiversity, Online Learning, Jacobs Library, and the Student Help Desk.
Student Help Desk: shd@ivcc.edu / (815) 224-0318

CAREER SERVICES Preparing for your career is the primary reason for going to college. We provide resources for all aspects of the job search. (815) 224-0502

ADULT EDUCATION DEPARTMENT We provide free High School Equivalency (HSE/GED) test preparation and skills brush-up, English as a Second Language (ESL), and Citizenship classes, and career exploration activities to adult students who are not enrolled in high school. (815) 224-0355

ADULT TRANSITION & COMPLETION SPECIALIST As an adult student, there are many obstacles that get in the way from time to time. The Transition and Completion Specialist is available to help you along the way by connecting you to resources and answering questions that you might have. www.ivcc.edu/adult

QUESTIONS?

EMAIL: admissions@ivcc.edu
CALL: (815) 224-0439
TEXT: (815) 224-0439
VISIT: www.ivcc.edu/visit

MEET THE IVCC TEAM

IVCC ENROLLMENT CHECKLIST

APPLY NOW

The earlier the better so we can help you prepare for a successful semester!
Submit an application at www.ivcc.edu/apply

SEND OFFICIAL TRANSCRIPTS

Arrange to have your official signed and sealed transcripts sent to the IVCC Admissions & Records Office. Include high school and any college transcripts, or a sealed GED/HSE score report.

APPLY FOR FINANCIAL AID & SCHOLARSHIPS

Complete the FAFSA online at www.studentaid.gov
Contact (815) 224-0438 for assistance.

o IVCC's FAFSA code is **001705**

o Browse scholarship opportunities at www.ivcc.edu/foundation and the Financial Aid scholarship information page.

PLACEMENT TESTS

Determine your best option for placement in reading, English, and math courses

- Options include SAT and ACT scores. Options for high school students also may include high school GPA or official PSAT (10 or NMSQT) scores. Before scheduling placement testing, review the Reading, English and Math Placement Guide, www.ivcc.edu/placement. Please also make certain that any official transcripts, ACT/SAT scores, and/or High School Equivalency results are sent to IVCC.

MEET WITH A COUNSELOR

Call (815) 224-0360 to schedule an appointment and select your classes (placement exams must be completed prior to appointment).

PAY TUITION

Online, by phone, or in-person. Whatever works for you.

o Pay through your **WebAdvisor** account or set up a payment plan.

o Call (815) 224-0213 to pay by phone.

o Bring your payment to the cashier in CTC 101 or the Ottawa Center.

o Call Cashier for Financial Aid and scholarship deferment.

