

2024-2025

FINANCIAL AID INFORMATION



OVERVIEW OF SERVICES

Financial aid comes in the form of **Grants, Scholarships, Student Employment, Loans, and Veterans Benefits**. Each type of aid is available at Rend Lake College. For students who are eligible, the Financial Aid Office will defer payment of tuition, fees, and books up to the amount of the scholarship or grant that they are qualified to receive. Financial aid not used to cover direct costs will be issued to the student via Bank Mobile.

Because of our low tuition, financial aid dollars go much further at RLC! For example, your Federal Pell Grant is the same regardless of the school or what it charges for tuition. You are not going to get more Pell Grant by going to a more expensive school. Many students complete two years of college at RLC without ever having to take out a student loan. Approximately 80% of our full-time, degree/certificate seeking students receive some type of financial assistance.

The Rend Lake College Catalog contains a complete section on Financial Aid rules and procedures.



COST OF ATTENDANCE

The student budget for 2024-2025 used to estimate Cost of Attendance is as follows for a full-time, in-district student during the nine-month school year. Housing, meals, transportation, and miscellaneous expenses vary greatly with each student's individual situation. However, for financial aid purposes, these costs are estimated as follows:

	Dependent Student	Independent Student
Tuition & Fees*	\$4,500*	\$4,500*
Books, Course Materials, Supplies, and Equipment (Estimate for 2 semesters)	\$400	\$400
Transportation	\$2,842	\$2,842
Personal Expenses**	\$4,730	\$4,730
Housing & Food	\$5,840	\$11,678
First Prof. Credential/Licensing Fee	***	***
Total	\$18,312	\$24,150
Total Costs	\$17,331	\$22,894

2024-2025 Tuition Rate = \$110 per credit hour for in-district tuition

Based pm 2 semesters of 15 credit hours.

Tuition/Fees = \$25 per credit hour plus \$15 per credit hour for book fees.

Total cost per credit hour = \$150

** Some students may also incur additional fees which are attached to specific courses/programs.*

***Only for students enrolled at least half time*

****The following Professional Credentialing fees will be added when applicable:*

ADN: \$107 application ; \$200 exam

EMT: \$45 Initial Licensure ; \$104 Exam

Barber: \$45 Application ; \$156 Exam

Esthetician: \$170 Exam

Barber Teacher: \$50 Exam

Medical Assisting: \$125 Exam

Cosmetology: \$45 Licensing ; \$195 Exam

Paramedic: \$60 Initial Licensure; \$160 Exam

Cosmetology Teacher: \$107 Exam

Rad Tech: \$120 Illinois License; \$225 Exam

LPN: \$200 Exam

APPLICATION PROCESS

The first step in securing financial aid is completing the **2024/2025 Free Application for Federal Student Aid** (FAFSA). We strongly encourage you to complete the financial aid application online at www.studentaid.gov.

Rend Lake College's federal school code is **007119**. Before you begin, have your **2022** tax information available. If you are under the age of 24, you will most likely need parent tax information. If you are not filing taxes for 2022, you may proceed.

RLC's Financial Aid Office will receive your FAFSA in approximately **3 to 5 business days**. Your application may be selected for a process called verification. The Financial Aid Office will email you a letter listing the items needed for verification and a worksheet to be completed. **Your financial aid award cannot be determined until all of the requested forms are received.**

GRANTS

The results of the FAFSA determine a student's eligibility for the following grants which do not have to be paid back:

- **Federal Pell Grant:** The Federal Pell Grant provides gift aid for college-related expenses to undergraduate students demonstrating financial need. The current range of the Pell grant is \$740 - \$7,395.
- **Federal SEOG Grant:** The Federal Supplemental Educational Opportunity Grant helps students with the greatest financial need. All students who fill out the FAFSA will be considered for FSEOG with awards going to students demonstrating exceptional need first. Rend Lake College awards FSEOG ranging from \$300-\$600.
- **ISAC MAP Grant:** The State of Illinois Monetary Award Program Grant provides gift aid for payment toward tuition to eligible students who are and have been Illinois residents for a year prior to the start of the academic year. This grant is based on financial need as determined from information obtained from the FAFSA application.

REND LAKE COLLEGE

ACADEMIC AWARDS

Presidential Award

The Presidential Award covers the cost of tuition and books for two years, including summers, at Rend Lake College. This award is available to high school seniors within the Rend Lake College district who have the highest class rank covering seven semesters and is in the upper 10% of his / her graduating class. One waiver may be awarded per in-district high school. This award may be renewed for a second year as long as the student maintains a 3.0 GPA. Students should contact their high school counselor if they believe they may qualify.

High Achievers Award

The High Achievers Scholastic Award covers the cost of tuition at Rend Lake College. It is awarded to in-district high school students who excel on the ACT/ SAT. Awards are tiered, based on scores. To receive this award, students must enroll at RLC immediately after graduating high school and maintain a 3.0 GPA for continued eligibility. For more information, contact the Financial Aid Office at (618) 437-5321, Ext. 1256.

ACT	SAT	Award
26	1240	1 Semester
27	1280	2 Semesters & 1 Summer Semester
28	1310	3 Semesters & 1 Summer Semester
29	1340 & up	4 Semesters & 2 Summer Semesters

Academic Awards

Academic awards are available for a variety of programs and are selected by award committees or through program contests. Dollar amounts vary, and students may reapply each year. To receive an academic award, students must:

- Have a Free Application for Federal Student Aid (FAFSA) on file with the Financial Aid Office
- Maintain full-time enrollment (12 or more credit hours per semester)
- Maintain a 2.5 GPA or higher each semester and a cumulative GPA of at least a 2.5
- Remain enrolled in the program for which the award was initially granted
- Submit one letter of recommendation

REND LAKE COLLEGE ATHLETIC AWARDS

Athletic Awards

Athletic waivers are awarded based on athletic ability in given sports as determined by coaches and the athletic director. Athletic waivers are awarded for tuition, fees, and books and are one year, renewable awards. To receive an athletic waiver, students must:

- Maintain full-time enrollment (12 or more credit hours per semester)
- Maintain a 2.0 cumulative GPA
- Participate in the sport for which the waiver is awarded

Athletic Waivers are available for the following sports:

- Baseball
- Men's Basketball
- Men's Golf
- Softball
- Women's Basketball
- Women's Golf
- Women's Volleyball

For more information regarding athletic waivers, contact the applicable coach or the Athletic Department at 618-437-5321, Ext. 1250.

Club Team Awards

Club Team Awards are awarded by the coaches for Archery and Trap Shooting. The amount of the awards will vary and will be applied towards tuition and books.

- Maintain full-time enrollment (12 or more credit hours per semester)
- Maintain a 2.0 cumulative GPA
- Participate in the sport for which the waiver is awarded

For more information regarding Club Team Awards, contact the applicable coach or Athletic Department at 618-437-5321, Ext. 1250.

STUDENT EMPLOYMENT

The Financial Aid Office administers both the Federal Work-Study and the Institutional Work-Study programs. To apply for student employment, you must fill out the FAFSA form and a Rend Lake College student employment application. Student employment is available to students enrolled at least half-time, with priority given to full-time students. Student employment applications are available online at rlc.edu/jobs.

VETERAN SERVICES

The School Certifying Official at Rend Lake College is the liaison between the college and the U.S. Department of Veterans Affairs. This official helps veterans or their dependents submit applications for military benefits and other financial aid. They also officially certify the student's enrollment to ensure they receive timely payments. Many veterans, active duty personnel, reservists, and their dependents can qualify for more than one education benefit program. Please contact the School Certifying Official to obtain more information.

Lauren Turner

Administration Bldg. 112

618 437-5321, Ext. 1256

turnerla@rlc.edu

Additional information can be found through the following organizations:

Department of Veterans Affairs

Main: 1-888 GI Bill 1

www.va.gov

www.va.gov/education/how-to-apply (online application)

Illinois Student Assistance Commission (ISAC)

1755 Lake Cook Road

Deerfield, IL

60015

800.899.ISAC (4722)

www.isac.org/students/during-college/military-service

RLC VETERANS TUITION SCHOLARSHIP

The RLC Veteran Tuition Scholarship is offered to any service member who wants to change careers or start a new journey. The scholarship aims at helping students pay for college even when other financial assistance has been exhausted.

The award is available to all Illinois residents, even those who live outside the RLC district. Students would need to have a current FAFSA on file. They would also need to be seeking a degree or certificate while they are attending RLC.

To find out more, or to apply, contact Lauren Turner at turnerla@rlc.edu or 618-437-5321, extension 1256.

RLC FOUNDATION SCHOLARSHIPS

The Rend Lake College Foundation offers a variety of scholarships each academic year. These scholarships have been provided by local businesses and individuals and range from \$500-\$1,500 annually. The Foundation Board invites and encourages all interested students to apply for these scholarships.

Each year more than 350 scholarships are awarded to Rend Lake College students totaling over \$350,000! The biggest advantage to the Foundation Scholarship Application is that students only have to submit one application to be considered for any of the Foundation Scholarships for which they meet the criteria. Students must apply online at www.rlc.edu/foundation between January 1st and June 1st, 2024 for the upcoming fall term. Applicants are required to submit a copy of their most recent transcript and two letters of recommendation to officially complete their application.

For more information regarding scholarship opportunities through the RLC Foundation, contact their office at 618-437-5321, Ext. 1324.

SCHOLARSHIP SEARCH SERVICES

In addition to scholarships through Rend Lake College, students can search for scholarships online. Be very cautious of scholarship companies which charge a fee. The list below offers some places to start.

www.rlc.edu/foundation

www.fastweb.com

www.salliemae.com/college-planning

www.scholarships.com

DUAL CREDIT AND DUAL ENROLLMENT OPPORTUNITIES

Dual Credit courses allow high school students to earn both high school and college credit at the same time. The cost of tuition is free for in-district high school students taking RLC dual credit courses. Fee and textbook policies vary by high school.

Dual Enrollment allows students to take RLC courses and earn college credit at a reduced rate while they are high school students. Fees and books are the responsibility of the student.

High school students interested in taking college classes through either dual credit or dual enrollment must:

- Be junior or senior status or 16 years or older
- Apply for admission to Rend Lake College
- Receive permission from a high school official to enroll

For more information, contact the Academic Advisement Center at 618-437-5321, Ext. 1266.



ALTERNATIVE STUDENT LOANS

Student Loan Application Process

Rend Lake College offers alternative educational loans to students who need additional financial assistance beyond grants, scholarships, and federal work study. These student loans are offered by private banks and lending institutions. Interest rates, repayment options, and terms vary by lender. Most students will need a credit worthy co-borrower to increase the probability that the loan will be approved and ensure the lowest interest rates. Students can usually meet their educational costs through a combination of financial aid and family resources. It is only when all resources do not meet educational costs that a student should consider borrowing an alternative loan. Students should carefully consider whether borrowing is the best option for them.

STUDENTS INTERESTED IN BORROWING A LOAN SHOULD COMPLETE THE STEPS ON THE FOLLOWING PAGES.

1. Complete a FAFSA

- Students interested in borrowing an alternative loan must have a valid Free Application for Federal Student Aid (FAFSA) on file with Rend Lake College
- You can complete the FAFSA at www.studentaid.gov.

2. Choose a Lender

Alternative educational loans are offered by private banks and lending institutions of your choice. Interest rates, repayment options, and term vary by lender. Most students will need a credit worthy co-borrower to increase the probability that the loan will be approved and ensure the lowest interest rates.

IMPORTANT - During the application process, you must choose one of the following loan periods.

Semester(s) Student Needs Loan	Loan Period
Summer 2024	06/03/2024-07/26/2024
Fall 2024 only	08/19/2024-12/06/2024

3. Check with the Financial Aid Office to Ensure Loan Processing at (618) 437-5321 ext. 1385

- The Financial Aid Office will be notified that a loan is awaiting action from the school.
- We check for loan certifications weekly, so wait a few days before checking with the school.
- We will not certify alternative loans for an amount that exceeds the student's cost of attendance minus other financial aid the student is receiving.
- After the loan is certified, the lender will send the loan funds to RLC, and we will make a final assessment of the student's eligibility.
- If the student remains eligible, the funds will be transferred to the Business Office and applied to outstanding charges. If there are loan funds remaining, refunds will be disbursed via BankMobile.



REND LAKE
COLLEGE



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