HOW TO GET STARTED

Admissions Policies and Procedures

Admission at College of DuPage is open to anyone who is a high school graduate, has earned a GED or is at least 18 years old and can benefit from college-level instruction. To qualify for federal student aid, students must have a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate or have completed a high school education in a homeschool setting approved under state law.

Admission can be granted to others by the Director of Admissions and Outreach (Board Policy 20-50). The College prohibits discrimination in its admission, employment, and educational programs or activities on the basis of race, color, sex, religion, creed, national origin, age, ancestry, marital status, sexual orientation, arrest record, military status or unfavorable military discharge, citizenship status, and physical or mental handicap or disability (Board Policy 20-5).

Prospective students need to apply (https://admissions.cod.edu/) to the Office of Admissions and Outreach. Students must also submit official transcripts from high schools and colleges or universities they have attended.

No entrance exams are required for admission; however, entrance exam information is helpful to college advisors who assist students with their educational planning. Students are encouraged to submit national college entrance tests such as the ACT or SAT. Placement tests in reading, writing and mathematics may be needed.

Registration Services

The Office of Student Registration Services provides a variety of enrollment services including assistance with registering for credit classes, switching courses, late registration, waitlist options, auditing, withdrawing from courses and changing residency status.

Registration staff members are available to assist students with course registration after a student has completed the admissions application and received assistance with course selection. Registration staff are available on campus, by phone at (630) 942-2377 or email registration@cod.edu (registration@cod.edu)during regular business hours. For more information, please visit cod.edu/registration (https://cod.edu/registration/).

Registering for Classes

Students are encouraged to register early to select the classes and schedule that fit their needs. After a student selects and registers for classes, they will need to either pay their balance in full or enroll in one of our convenient payment plans. Every student is required to select a payment option at the time of registration, including students who are expected to receive financial aid. If a payment option is not selected at the time of registration, the student may be dropped from their classes for non-payment. For more information on payment options, visit cod.edu/paymentplan (https://cod.edu/paymentplan/).

Options to Register

When eligible, students may register in one of four ways:

1. **Online Registration** (Student Planning (https://selfserv.cod.edu/Student/Planning/?hideProxyDialog=false))
   College of DuPage offers various tools for students to register online. To select courses and register online, a student must be an admitted or returning student in good academic standing with a College of DuPage username and password.

2. **In-Person**
   Visit the Office of Student Registration Services in the Student Services Center (SSC), Room 2221, during office hours for assistance with registration. The COD Centers and Campus Central will also provide registration assistance.

3. **By Phone**
   Students may register by calling the Office of Student Registration Services at (630) 942-2377.

4. **Using the Chap App**
   Students with a College of DuPage username and password may register for classes using the mobile device application available in either Android or iOS platform.

College of DuPage does not allow course registration via e-mail; however, a student can e-mail the Office of Student Registration Services at registration@cod.edu with inquiries.

Returning Student Registration

Returning students will be eligible for priority registration based on the number of credit hours the student has successfully completed at College of DuPage. Priority is given to those students with a higher number of completed hours. Priority registration does not include transfer credits or demonstrated-competency credits.

To check the number of completed College of DuPage credit hours:

1. Go to myACCESS.cod.edu (https://myaccess.cod.edu).
2. Log in to your account.
3. Under "Academic Profile" click on "My Profile." See Institutional Completed Credits.

The returning student registration dates will be listed online at cod.edu/registration (http://www.cod.edu/registration/).

Students can contact the Office of Student Registration Services at (630) 942-2377 or via e-mail at registration@cod.edu with any questions.

New and Transfer Student Registration

Registration for new and transfer students who have never attended College of DuPage will begin the day after returning student registration ends. The new student registration date will be listed online at cod.edu/registration (http://www.cod.edu/registration/).

After registering for classes, all new and transfer students should also be sure to register for New Student Orientation. Information for New Student Orientation can be found at cod.edu/nso (http://cod.edu/nso/).

Payment Policy

All students are required to pay their tuition and fees at the time of registration. Students may pay by cash, check or credit card. Students unable to pay in full must enroll in a convenient Payment Plan. Students receiving financial aid (i.e., grants and loans) must enroll in the College's deferred payment plan. Direct links to these payment options are found online at cod.edu/tuition (http://cod.edu/tuition/).

Credit Class Registration Deadlines

Students are encouraged to register early. The deadline for a student to register for a credit course without requiring a late registration permit from the instructor will be the first day of class. This includes 16-Week, 12-Week, 10-Week, 8-Week and 5-Week classes. For example, if the

first day of class falls on a Monday, a student may register for this specific class until 11:59 p.m. on that same Monday. If the first day of class is on a Wednesday, a student may register for this specific class until 11:59 p.m. on that same Wednesday. Exceptions to this rule are custom courses or courses with required safety training, licensure, accreditation or mandatory seat hours for legal reasons. Students can visit myACCESS.cod.edu (https://myaccess.cod.edu) to view start and end dates for all credit courses.

Late Registration

Students who want to register late for a course after the first day of class must request a permit from the instructor. Issuance of a late registration permit is up to the instructor's discretion. Visit cod.edu/registration (http://www.cod.edu/registration/) for instructions on requesting a permit.

Once a permit has been issued, it is the student's responsibility to contact the Office of Student Registration Services to register for the class. The permit is only valid for three (3) business days after the issuance date. A $10 late registration fee will be charged for each class that requires a late registration permit. Students are expected to take full responsibility for making up any missed coursework associated with a late registration.

Waitlist for Full Classes

Credit courses are subject to a capacity of students allowed to register for a course. When a class has reached that capacity, it is considered full. Students who want to register for a class that is full will have the opportunity to be added to a waitlist for that course. Students can visit myaccess.cod.edu (https://myaccess.cod.edu) to view the course capacity, seats available and number of students on the waitlist. A student may select the waitlist option when registering or by calling (630) 942-2377.

After a student is added to a waitlist, they will be notified when a seat becomes available. The student will receive a notification via their College of DuPage (@dupage.edu) email account and will have until 11:59 p.m. that day to register for the open seat. If the student does not register for the open seat before 11:59 p.m. the same day, the student will be removed from the waitlist and the next student on the waitlist will be notified. If the student misses the opportunity to register and wants to be placed back on the waitlist, the student will be placed at the bottom of the waitlist. It is the sole responsibility of the student to check their e-mail to receive waitlist notifications.

The waitlist option will remain active through the first day of the course for all sessions excluding custom courses or courses with required safety training, licensure, accreditation or mandatory seat hours for legal reasons. After the first day of the course, a student may request a Registration Permit to Overload a Full Class from the instructor to join the course. Overloading a course is up to the instructor's discretion and an instructor may only issue a Registration Permit to Overload a Full Class after the first day of the course. The instructor can send the Registration Permit to overload a full class by e-mail directly to the Office of Student Registration Services and it will only be valid for one business day after it is issued.

Students can either register for an open section of a course or be added to a waitlist for a full section of the same course. If a student registers for a different section of the same course, they will be dropped from the waitlisted section. For example, if a student is added to the waitlist for English-1101-001 and then registers for English-1101-007, the student will be removed from the English-1101-001 waitlist.

For more information on the waitlist options, students can call the Office of Student Registration Services at (630) 942-2377 or email registration@cod.edu.

Auditing a Class

Auditing a course allows a student to take a class without the benefit of a grade or credit for a course. College of DuPage students may choose to audit a course. A student auditing a course will not be considered enrolled in that course for purposes of financial aid, standards of academic progress or athletic eligibility. The final grade for the course will be shown on the official transcript as an audit with the letter grade of "X."

The audit grade of "X" earns no credit, it will not be applied to a degree or certificate and it does not affect the grade point average.

Intent to audit a course must be indicated at the time of registration. The tuition per credit hour for auditing a course is higher than the standard credit hour tuition. If a student wishes to audit a course that has already started, the student will need to request a permit from the instructor in order to audit the course. A student may also request to change the course grading option from a grade to an audit up until the midterm date of the course. Once the audit designation has been established, it cannot be revoked.

Students may not request to audit a class after midterm. The audit grade of "X" will be recorded on the student's permanent academic record (transcript). For more information on the option to audit a course, students can call the Office of Student Registration Services at (630) 942-2377 or email registration@cod.edu.

Prerequisites

A prerequisite is a listed course or other enrollment criteria that must be satisfied prior to registration. Before registering for any course with a listed prerequisite, students are expected to have met the prerequisite requirement(s) or be currently enrolled in the prerequisite course. Our system will automatically check that all prerequisites for each course have been met. Visit cod.edu/records (https://cod.edu/records/proof-of-prerequisite.html) to learn more about prerequisites or email prereq@cod.edu.

To view the specific course descriptions and prerequisites, view the current course Catalog at cod.edu/catalog or visit myACCESS. There are some courses that allow the prerequisites to be waived by the consent of the instructor. You may only request a waiver for a prerequisite for a course that specifies "consent of the instructor" in the course description.

Options to Request a Registration Permit for a Prerequisite Waiver

1. Students can log into myACCESS and select "Request a Permit" located under the Registration heading. Note: This option is only available until the 10th instructional day of class.
2. Students can locate the instructor's e-mail address in myACCESS and e-mail the instructor directly to request a Registration Permit for a Prerequisite Waiver.

Course/Credit Load

A student must be enrolled in a minimum of 12 credit hours in fall or spring semesters and a minimum of six hours in summer semester to be considered a full-time student. Half-time status is 6 to 11 credits during fall or spring semesters and 3 to 5 in summer semester. Students wishing to enroll in more than 19 credit hours in a semester require permission

from a student success counselor. Visit cod.edu/counseling (https://cod.edu/counseling/) for more information.

District 502 Residency

For the purpose of determining tuition and fees, students enrolling for credit courses at College of DuPage are classified as in-district students, out-of-district students, out-of-state students or international students. Visit cod.edu/residency (http://cod.edu/residency/) to view the District 502 Residency policies and map.

In-District Students

Students who live within College of DuPage District 502 for at least 30 days prior to the beginning of the semester are classified as residents of the district and are eligible for the in-district tuition rate. Visit cod.edu/tuition (http://cod.edu/tuition/) for the current in-district student tuition rate.

Out-of-District Students

Students who live in Illinois but outside of College of DuPage District 502 are classified as out-of-district students and will be subject to the out-of-district tuition rate. Visit cod.edu/tuition (http://cod.edu/tuition/) for the current out-of-district student tuition rate.

Out-of-State and International Students

Students whose legal residence is outside the state of Illinois are classified as out-of-state students and will be subject to the out-of-state tuition rate. Students whose permanent residence is outside the United States and who wish to attend College of DuPage while on a student visa, other visa, or visa waiver program are classified as international students and will be subject to the international student tuition rate. Visit cod.edu/tuition (http://cod.edu/tuition/) for the current out-of-district and international student rates.

Proof of Residency

Students who live within Community College District 502 for at least 30 days immediately prior to the beginning of the semester are classified as residents of the College of DuPage district. Those students are charged tuition according to the in-district tuition rate. Students who lived outside Community College District 502 that have changed residency to in-district must provide proof to receive the in-district tuition rate. All proofs of residency are subject to verification. For more information on the required documentation to prove residency, visit cod.edu/residency (http://cod.edu/residency/) or contact the Office of Student Registration Services at (630) 942-2377 or registration@cod.edu.

Cooperative Agreements for Instructional Programs

Comprehensive Agreement Regarding the Expansion of Educational Resources (CAREERS)

College of DuPage is a member of the Comprehensive Agreement Regarding the Expansion of Educational Resources (CAREER), an agreement that provides expanded educational services with other community colleges in Illinois. Members of the CAREER consortium offer in-district tuition rates for select career and technical programs. CAREERS allows students from a participating institution to enroll in an approved program at another participating institution if the program is not available in his/her home district, and will be charged in-district tuition. There is no chargeback to a student's home district. The process to apply for an Incoming or Outgoing Cooperative Agreement is explained below.

Participating Institutions

Black Hawk College, Carl Sandburg College, College of DuPage, College of Lake County, Danville Community College, Elgin Community College, Heartland Community College, Highland Community College, Illinois Central College, Illinois Eastern Community Colleges, Illinois Valley Community College, John A. Logan College, John Wood Community College, Joliet Junior College, Kankakee Community College, Kaskaskia College, Kishwaukee College, Lake Land College, Lewis and Clark Community College, Lincoln Land Community College, McHenry County College, Moraine Valley Community College, Morton College, Oakton Community College, Parkland College, Prairie State College, Rend Lake College, Richland Community College, Rock Valley College, Sauk Valley Community College, Shawnee Community College, South Suburban College, Southeastern Community College, Southwestern Illinois College, Spoon River College, Waubonsee Community College and William Rainey Harper College.

Incoming Cooperative Agreements

Individuals who want to enroll in an Associate in Applied Science degree or certificate program not offered by their own community college may apply for a cooperative agreement at College of DuPage. The process begins with the student applying through their own community college at least 30 days prior to the beginning of the term for which they intend to enroll at College of DuPage. Cooperative agreements are available for community colleges within the State of Illinois. Most community college districts do not approve cooperative agreements for single courses, developmental courses or non-credit courses. For information on applying for a cooperative agreement, contact the Office of Student Registration Services, Student Services Center (SSC), Room 2221, call (630) 942-2377 or e-mail registration@cod.edu.

Outgoing Cooperative Agreements

Students residing in College of DuPage District 502 who wish to enroll in an approved program of study not offered by College of DuPage, may be eligible for a cooperative agreement to attend another community college in Illinois that offers that curriculum. A student approved for a cooperative agreement will be entitled to that college's in-district tuition rates. (Board Policy 25-50). The process to apply for a cooperative agreement to attend another community College in Illinois must be filed 30 calendar days prior to the start of term. Single courses, developmental courses, non-credit courses, and Associate in Arts or Associate in Science degrees do not qualify for cooperative agreements. For information on applying for a cooperative agreement, contact the Office of Student Registration Services, Student Services Center (SSC), Room 2221, call (630) 942-2377 or email registration@cod.edu.

Tuition and Fees for Credit Classes
Admissions/Recording Fee

A $20 non-refundable admission fee is charged the first time a student applies to the College for credit courses. The fee is not charged to district residents age 65 or older, veterans or those with demonstrated need. Contact the Office of Admissions and Outreach at (630) 942-2380 for more information.

In-District Student Tuition

Students who meet the criteria of an in-district resident pay in-district tuition.[1]

Out-of-District Student Tuition

Students who meet the criteria of an out-of-district resident pay out-of-district tuition.[1]

Out-of-State Tuition and International Student Tuition

Students who meet the criteria of an out-of-state and/or international resident pay out-of-state tuition.[1]

Special Tuition Categories

Employed Full-Time (35+ Hours) In-District

Students whose legal residence is outside Community College District 502, but are employed for a minimum of 35 scheduled hours per week within District 502, may be entitled to receive the in-district tuition rate. Tuition adjustments will not be considered after mid-term. To be considered for the work in-district residency classification, a student must provide documentation each semester. Visit cod.edu/residency (http://cod.edu/residency/) to view the current list of documents required.

Senior Citizens

Senior citizens (age 65 or over) whose permanent residence is within District 502 pay a reduced tuition rate.[1] Visit cod.edu/tuition (http://cod.edu/tuition/) for the current senior citizen student rates. Students 65 years of age and older may receive free tuition if their annual household income is less than the threshold amount in Section 4 of the Senior Citizen Tax Relief Act. Visit cod.cod.edu/registration to view the Senior Citizen Tuition Waiver Form.

Online Courses

Online courses carry an additional online course fee[1]. Visit cod.edu/tuition (http://cod.edu/tuition/) for the current online student rates.

Credit Course Audit

Students who audit classes are charged a higher tuition rate.[1] Visit cod.edu/tuition (http://cod.edu/tuition/) for the current audit student rates.

Variable Tuition

Certain programs carry a variable tuition rate.[1] Visit cod.edu/tuition (http://cod.edu/tuition/) for a list of programs and for the current rate.

Fees

Service Fee

A service fee is included in the tuition for each semester credit hour.[1]

Late Registration Fee

A $10 late registration fee will be charged for each class that requires a Registration Permit for Late Enrollment.

Payment Plan Fee

Students who choose the payment plan are charged a payment plan fee. An additional fee is assessed per semester if an automatic bank payment or credit card payment is returned.[1]

Returned Check/Charge Card Fee

Students are charged a fee for each check or charge card rejected by the bank.[1]

Course Fees

Certain courses require the payment of course fees or special registration fees. Course fees are printed in the class listing of the Class Schedule or in myACCESS.

[1] Current tuition rates and fees are printed in the current Class Schedule and are available online at http://cod.edu/tuition (http://cod.edu/tuition/).

Withdrawals, Refunds and Appeals

Dropping vs. Withdrawing

Dropping a Credit Class During the Refund Period

Dropping a credit class can only be done within the first 12 percent of the number of calendar days in the session based on the start date of class. A 100 percent refund of tuition and fees will be granted during the first 7 percent of the number of calendar days in the session based on the start date of the class. A 50 percent refund of tuition and fees will only be granted during the first 8 to 12 percent of the number of calendar days in the session based on the start date of the class. Visit cod.edu/reg_calendar to view the number of calendar days within a course. Students will only receive a refund when a class is dropped during the refund period. Students can view their specific refund dates for each class on the student's class schedule, which can be obtained by logging into myACCESS, and clicking "My Class Schedule" located under the Academic Profile heading. Students may also call the Office of Student Registration Services at (630) 942-2377 to obtain the last day to drop a course for a refund. When a class is dropped during the refund period, it will not appear on the student's transcript. After the refund period, removing a class from your schedule is considered a withdrawal (see below).

Withdrawal from Credit Classes

If a student decides to remove a course from their schedule after the refund period, it becomes a withdrawal. Students will not receive a refund during the withdrawal period. A "W" will be indicated on the student's transcript. The "W" is not part of the calculation for GPA. The final day for a student to withdraw from any course will be equal to 75 percent of the time for the respective academic session. After this date, a student must request a Late Withdrawal Appeal Due to Extenuating Circumstances. The last day to withdraw is listed on the student's class schedule, which can be obtained by logging into myACCESS, and clicking "my class schedule" located under the Academic Profile heading. This date can also be found on the registration calendar online by visiting cod.edu/reg_calendar. A student can obtain a copy of the calendar by visiting the Office of Student Registration Services, Student Services Center (SSC), Room 2221, or by contacting the office at (630) 942-2377 or at registration@cod.edu.

Late Withdrawal Appeal

After the withdrawal deadline, students wishing to withdraw from their courses will be required to submit a Late Withdrawal Appeal Due to Extenuating Circumstance as well as appropriate documentation to the Office of Student Registration Services. Students who are granted approval to withdraw by petition will not be eligible for refunds of tuition or fees and will have a "W" grade on their transcript. Late withdrawal appeals must be submitted at least one day prior to the last regular class meeting. Students will not be eligible to petition for late withdrawal during the week of final exams. The form along with the guidelines to submit a Late Withdrawal Appeal Due to Extenuating Circumstance can be found by visiting cod.edu/registration (https://cod.edu/registration/).

Medical Appeal

Students who are not able to attend classes due to a documented medical reason can submit a Medical Withdrawal Appeal to the Office of Student Registration Services, Student Services Center (SSC), Room 2221. Appeals must be accompanied by documentation from a physician or medical institution to verify the medical condition, date of onset and estimated length of treatment. Requests for medical withdrawals are reviewed by a Medical Appeals Committee and the decision made by the Medical Appeals Committee is final. A tuition refund may be issued when appropriate within the guidelines of College of DuPage's refund policy. Failure to provide adequate documentation at the time of submission will result in denial of the appeal. The student will receive written notification of the decision within three (3) weeks of submitting the request to the Office of Student Registration Services. Medical Withdrawal Appeal forms are available in the Office of Student Registration Services (SSC 2221) and online at cod.edu/registration (https://cod.edu/registration/).

Tuition Appeal

A Tuition Appeal Due to Extenuating Circumstances is for students who are requesting a refund of their tuition charges due to extenuating circumstances preventing attendance that occurred during a given term. Documentation of the extenuating circumstance is required and failure to provide adequate documentation at the time of submission will result in denial of the appeal. A refund can only be considered when a student has withdrawn from a class and has received a "W" grade. Filing an appeal does not relieve the current student financial obligation to College of DuPage. The student is responsible for all charges assessed on their account pending a decision on their appeal. The appeals are reviewed by a committee and the decision process takes approximately four weeks. Additional time may be necessary to contact faculty and for instructional, financial aid or advising issues to be reviewed by the dean. A student will be notified of the committee's decision by mail. The decision made by the committee is final. The form to submit a Tuition Appeal Due to Extenuating Circumstances is available in the Office of Student Registration Services (SSC 2221) and online at cod.edu/registration (http://www.cod.edu/registration/).

Late Registration Request

After the midterm period of a given course, the student must submit a Late Registration Appeal to register for any credit course. All Late Registration Appeals must include a reason for the appeal along with an instructor's permit to register late. The form to submit a Late Registration Appeal is available in the Office of Student Registration Services (SSC 2221) and online at cod.edu/registration (http://www.cod.edu/registration/).

Refunds

Students seeking refunds for credit classes will be reimbursed according to the procedures located on the Registration Calendar at cod.edu/registration (http://www.cod.edu/registration/). Refund dates are posted for each class on the student's Class Schedule at myACCESS.cod.edu (http://myACCESS.cod.edu).

Student Financial Aid

Financial aid programs strive to reduce financial barriers to a college education. Most federal and state financial aid programs are based on demonstrated financial need. Financial need is the difference between the resources of the student and/or family and the cost of attending college.

Financial aid is available to any eligible student enrolled in an eligible degree or certificate program. Grants, loans, on-campus employment and local scholarships are options available to help students meet their educational expenses. All federal/state financial aid programs are subject to government review and are subject to change.

The Free Application for Federal Student Aid (FAFSA) is on the web at www.fafsa.gov (http://www.fafsa.gov). The FAFSA applications are available as early as Oct. 1. Funds will be awarded according to the date of a student's completed financial aid file, financial need, and fund availability.

In general, a student may qualify for most federal and state financial aid if the following conditions are met:

- The student must be enrolled at least half-time as a regular student in an eligible program.
- The student must be a U.S. citizen or an eligible non-citizen.
- The student must demonstrate financial need.
- The student must maintain satisfactory academic progress.
- The student must not be in default on a Perkins, Direct, Stafford or PLUS/SLS loan.
- The student cannot have an overpayment on a Federal Pell Grant or a Supplemental Educational Opportunity Grant.

For additional information, contact the Office of Student Financial Assistance, (630) 942-2251.

Grants
Federal Pell Grant

The Federal Pell Grant helps undergraduate students who have not earned a bachelor's or professional degree from either a U.S. or foreign college to pay for their education. Eligibility is based on financial need. The Pell Grant is the largest federal student aid grant. For many students, these grants provide a foundation of financial aid, to which aid from other sources may be added. Pell Grants may be used to pay for tuition, books, and indirect educational expenses. Pell Grants do not have to be paid back.

Monetary Award Program

The Illinois Monetary Award Program (MAP) is a need-based, state-funded program designed to assist undergraduate college students. The Monetary Award Program pays a portion of in-district tuition charges. Monetary award amounts vary depending on the student's demonstrated financial need and state funding. MAP funds do not have to be paid back.

Alternative Application for Illinois Financial Aid

The Retention of Illinois Students and Equity (RISE) Act, which went into effect on Jan. 1, 2020, allows eligible undocumented students to apply for all forms of state financial aid. The Alternative Application for Illinois Financial Aid (Alternative Application) provides a way for these qualified students to apply for Monetary Award Program (MAP) grants, the state's largest need-based grant program for low-income college students.

The Illinois Student Assistance Commission (ISAC) has developed the Alternative Application for Illinois Financial Aid to provide a pathway for students who meet the provisions of the RISE Act to apply for the Monetary Award Program (MAP) for the 2020-21 award year. The Alternative Application collects much of the same data as the Free Application for Federal Student Aid (FAFSA) but is administered by ISAC. An application and additional resources can be found at

studentportal.isac.org/alternativeapp (https://studentportal.isac.org/alternativeapp/).

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is awarded to undergraduate college students to help pay for educational expenses. Students can receive up to $1,600 a year with priority given to students with exceptional financial need who receive the Pell Grant. The FSEOG awards are based on the availability of FSEOG funds and do not need to be repaid.

Federal Work-Study

Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. Most of these jobs are on campus, but some opportunities are also available with local non-profit agencies. For more information, connect with financial aid or go to http://cod.edu/about/humanresources/index.aspx and open the Student Employment link.

Student Loans

The Federal Direct Loan Program offers low-interest, long-term educational loans to eligible students. Loan funds provided by the U.S. Department of Education to the student, through the school, must be repaid, including origination fees and interest. An eligible student must complete the Free Application for Federal Student Aid (FAFSA) and be enrolled at least half time in an eligible program of study. There are annual limits on the amounts that may be borrowed, which vary by the student's academic level in school and the student's dependent or independent status. Repayment begins six months after the student ceases to be enrolled at least half time with options to delay payment available. There are two types of federal student loans.

Federal Direct Subsidized Student Loan: Eligible undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half time and during specific periods when the government allows deferment of repayment.

Federal Direct Unsubsidized Student Loan: Eligible students, regardless of need, qualify for an unsubsidized loan, provided they have filed the FAFSA. Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment.

Annual Loan Limits

The Federal Direct loan program limits the combination of both subsidized and unsubsidized loans. Maximum loan eligibility depends upon actual enrollment and other aid received; therefore, a student's loan eligibility may be less than the maximum available.

Academic Level	Combined Subsidized and Unsubsidized Loan Limits
Freshman	$5,500
Sophomore	$6,500

Independent Undergraduate Students

Academic Level	Subsidized Loan Limits	Additional Unsubsidized Loan Limits	Combined Subsidized and Unsubsidized Loan Limits
Freshman	$3,500	$6,000	$9,500
Sophomore	$4,500	$6,000	$10,500

* Maximum loan eligibility depends upon actual enrollment and other aid received; therefore, a student's loan eligibility may be less than the maximum.

Parent Loans

Federal Direct Parent PLUS Loans (PLUS) are long-term educational loans provided by the federal government for qualified individuals. Natural and adoptive parents (and stepparents, if included on the FAFSA) with no adverse credit history are eligible to borrow on behalf of an eligible dependent undergraduate student. On behalf of each student, the maximum loan amount a parent may borrow per academic year cannot exceed the cost of attendance minus any financial aid received. A PLUS borrower is obligated to repay the full amount borrowed, including origination fees and interest. The repayment period begins on the date the loan is fully disbursed; however, there is a deferment option. Loan programs are governed by federal regulations and are subject to change. For information on interest rates and origination fees, visit studentaid.gov (http://studentaid.gov).

Scholarships

Scholarships give students the opportunity to complete their education without having to incur student loan debt. Scholarship eligibility varies as do the amount of each scholarship. Scholarships can be based on academic achievement, financial need, field of study and population.

Students are strongly encouraged to apply for scholarships through College of DuPage or outside resources. The more scholarships and grants you receive, the less loan money you may need to borrow to pay for your college experience. Visit us online at cod.edu/costs/scholarships (https://cod.edu/costs/scholarships/) for more deadline dates and scholarship applications.

Veterans, Dependents and Military Personnel Educational Benefits

The most common Veteran and Military Educational Benefits accepted at College of DuPage include but are not limited to:

Federal Benefits

- Montgomery G.I. Bill® – Chapter 30
- Veterans Vocational Rehabilitation - Chapter 31
- Post 9/11 Bill – Chapter 33
- Survivors and Dependent Educational Assistance – Chapter 35
- Montgomery G.I. Bill® Selected Reserve – Chapter 1606
- Reserve Officers' Training Corps (ROTC)
- Military Tuition Assistance
- My Career Advancement Account Scholarship (MyCAA) for spouses of military members

State Benefits

- Illinois Veterans Grant
- Army and Air Force Reserve Officers' Training Corps (ROTC)

- Illinois National Guard Grant
- MIA-POW Scholarship

Apply for federally funded benefits through the Department of Veteran Affairs: (888) 442-4551 | www.gibill.va.gov (http://www.gibill.va.gov)

Apply for state benefits through the Illinois Department of Veterans Affairs: (800) 437-9824 | www2.illinois.gov/veterans (http://www2.illinois.gov/veterans/) or Illinois State Assistance Commission (800) 899-4722 www.isac.org/students (http://www.isac.org/students/)

For questions on any military program, contact Veterans Services at (630) 942-3814 or visit cod.edu/veterans (https://cod.edu/veterans/).

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 www.benefits.va.gov/gibill (http://www.benefits.va.gov/gibill/).

Compliance with 38 USC 3679(e)
VA Pending Payment Compliance

Beginning August 1, 2019, and despite any policy to the contrary, the College of DuPage will not take any of the four following actions toward any student using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while their payment from the United States Department of Veterans Affairs is pending to the educational institution:

- Prevent their enrollment;
- Assess a late penalty fee to;
- Require they secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA's Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies (see our VA School Certifying Official for all requirements).