Financial Aid Opportunities
for Graduate and Adult Students
Financial assistance is available to help with your educational pursuit

The types of financial assistance available depend on the degree you are pursuing, year in school and enrollment status.

This brochure:
1) highlights available resources,
2) provides instruction on how to receive resources, 
3) gives you an idea of what to expect during your time here at Lewis.

Be sure to review this document in its entirety to maximize your opportunities.

STUDENT STATUS

Enrollment status is a determining factor for financial aid eligibility. The enrollment status is based on a 16-week per semester enrollment and not the full academic year. Some programs have multiple terms within a semester. Therefore, count the hours for the entire semester. Grade level indicates the minimum enrollment requirement to be considered for financial assistance. Students are not allowed to borrow any federal loans when registered below half-time.

Financial assistance is available to students who are:
- U.S. citizens or eligible non-citizens
- Admitted to the University and making satisfactory academic progress
- Not in default of any federal student loan
- Registered with Selective Service (males between the ages of 18 and 25)

<table>
<thead>
<tr>
<th>PER SEMESTER ENROLLMENT (16 WEEKS)</th>
<th>Undergraduate</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>12 or more credit hours</td>
<td>9 or more credit hours</td>
</tr>
<tr>
<td>3/4-time</td>
<td>9-11 credit hours</td>
<td>6-8 credit hours</td>
</tr>
<tr>
<td>Half-time</td>
<td>6-8 credit hours</td>
<td>3-5 credit hours</td>
</tr>
<tr>
<td>Below half-time</td>
<td>&lt; 6 credit hours</td>
<td>&lt; 3 credit hours</td>
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lewisu.edu/finaid
**Scholarships**

We encourage you to speak with your employer and local businesses in your community about scholarship possibilities. Education and nursing programs have additional scholarship opportunities based on areas of professional interest and we encourage you to speak with your admission counselor about these opportunities. The Illinois Student Assistance Commission (ISAC) offers scholarship searches at collegezone.com

**Graduate Assistantships**

Lewis University offers a variety of graduate assistantships within various departments across campus. Graduate assistants provide services to the University while simultaneously enhancing their learning and career development. The role of the graduate assistant is determined by the specific needs of the department. In exchange for their work, graduate assistants receive a tuition waiver. Other benefits may apply and are determined by the needs of the department. Open Graduate Assistantship opportunities and related requirements can be accessed through the Employment section of the Human Resources website at lewisu.edu/welcome/offices/hr/

**Tuition Reimbursement**

Students who want to utilize tuition assistance offered by their employer need to submit forms to the Financial Aid and Business Offices. The Employer Reimbursement form (lewisu.edu/admissions/finaid/pdf/2013-2014EmployerReimbursement.pdf) should be returned to the Financial Aid Office as indicated along with the company tuition benefit policy. The Employer Deferred Billing Form which is needed by the Business Office can be found at lewisu.edu/welcome/offices/business/bursar.

These forms must be submitted each semester students plan on utilizing this benefit. In the event the employer does not settle the bill, the student is responsible for full payment. Note: Tuition reimbursement is considered financial aid and may affect other aid eligibility.

**Employer Tuition Discount Programs**

To encourage the pursuit of lifelong learning, Lewis has partnered with various employers to offer significant tuition discounts. Inquire with your admission counselor or employer. Admission requirements must be met and discount applications must be submitted prior to starting classes each semester. Multiple discounts may be prohibited and may not be combined with other offers. Additional information about Employer Tuition Discount (lewisu.edu/admissions/finaid/partnership) is available online.

**Veterans Benefits**

Lewis has a Yellow Ribbon GI Education Enhancement Program. Veterans education benefits are available to students who are enrolled in a degree-seeking program at Lewis University. This program allows certain eligible veterans to receive assistance towards tuition, fees, and even aviation flight costs. Additional information about the Veterans educational benefits is available online.

**Eligible Chapters Include:**

- Montgomery GI Bill—Active Duty (Chapter 30)
- Vocational Rehabilitation—Veterans with Disabilities (Chapter 31)
- Post - 9/11 GI Bill (Chapter 33)
- Survivors and Dependents Educational Assistance Program (Chapter 35)
- Montgomery GI Bill - Selected Reserve (Chapter 1606)
- Reserve Educational Assistance Program (Chapter 1607)
Types Of Financial Aid

Grants

<table>
<thead>
<tr>
<th>FEDERAL GRANT PROGRAMS</th>
<th>AWARD</th>
<th>AMOUNT</th>
<th>CRITERIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant*</td>
<td></td>
<td>$555 to $5,730</td>
<td>A Federal grant awarded to students that demonstrate high need.</td>
</tr>
<tr>
<td>Federal Supplemental Education Opportunity Grant</td>
<td></td>
<td>up to $1,750</td>
<td></td>
</tr>
<tr>
<td>TEACH Grant*</td>
<td></td>
<td>$16,000</td>
<td>Completing coursework needed to begin a career in teaching with agreement to teach in a high-need field (see our Web site for more info).</td>
</tr>
</tbody>
</table>

| STATE GRANT PROGRAMS   | Illinois Monetary Award Program (MAP)* | $165 to $4,968 | A need-based State grant for eligible Illinois residents.                  |

* Federal and State Grant Funds are limited and can fluctuate based on budgeting constraints and appropriation.

Loans

<table>
<thead>
<tr>
<th>ACADEMIC LEVEL</th>
<th>SUBSIDIZED</th>
<th>UNSUBSIDIZED</th>
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<tbody>
<tr>
<td>First Year (0-28 credit hours)</td>
<td>$3,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>Second Year (29-58 credit hours)</td>
<td>$4,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>Third Year (59-89 credit hours)</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Fourth Year (90+ credit hours)</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>N/A</td>
<td>$20,500</td>
</tr>
<tr>
<td>Doctorate</td>
<td>N/A</td>
<td>$20,500</td>
</tr>
</tbody>
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STAFFORD LOANS

Aggregate adult undergraduate loan limit is $57,500

**Aggregate graduate (master's & doctorate) loan limit is $138,500

GradPlus & Private Loan Options

Here at Lewis, the Federal Graduate PLUS (GradPLUS) loan option is available to graduate students only. It is recommended that students exhaust the Federal Stafford Loan funds before borrowing from the GradPLUS program. The GradPLUS loan is credit-based and has a higher interest rate than the Stafford Loan. Borrowers with adverse credit can apply with a creditworthy co-signer. Undergraduate and graduate students may apply for private loans. (Note: It is recommended that graduate students consider the borrower benefits between GradPLUS Loans and alternative loans.) Private loans are credit-based and have a variable interest rate. Lenders are required to collect certain information/documentation before they notify the school of your intent to borrow. Therefore, it is imperative for students to follow up with the loan servicer about the status of the loan.

A list of lenders that provide this service is available on the financial aid Web site. Students are advised to exhaust their Federal loan eligibility before borrowing from alternative programs.

Work

<table>
<thead>
<tr>
<th>College Employment</th>
<th>Federal Work-Study</th>
<th>Must complete FAFSA, eligible to work up to 15 hours per week with University departments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Part-time Employment</td>
<td></td>
</tr>
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Note: The amounts listed above are based on yearly, (Fall, Spring, Summer) enrollment.

* The TEACH Grant will become a loan if the service commitment is not fulfilled.

** Master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)
Financial Aid Options

Undergraduate Degrees

1st Bachelor's Degree Student
Students who are pursuing their first bachelor’s degree are eligible for financial assistance from federal and state programs. Usually, the state-sponsored financial aid programs, such as the Illinois Monetary Award Program (MAP), have limited resources. Therefore, we encourage students to file their taxes early and complete the FAFSA soon thereafter, as the deadline fluctuates depending on funding levels.

If you have attended other colleges or universities, we encourage you to check your loan limits to ensure that financial aid is available for the duration of your time here. Please see the Loan Limit Section for instructions on accessing that information.

2nd Bachelor’s Degree Student – Bachelor’s to Bachelor’s of Science in Nursing [BAC/BSN]
Students admitted as BAC/BSN are considered undergraduate students receiving their second bachelor’s degree and therefore do not qualify for some state and federal programs that they may have been eligible for as traditional undergraduate students. Unless BAC/BSN students have scholarships or employer reimbursement funds that have been awarded outside of Lewis University, the Federal Stafford Loan is the only federal financial aid available.

Consideration for financial assistance is made once a Free Application for Federal Student Aid (FAFSA fafsa.gov) is received. Federal Stafford Loans are awarded based on undergraduate loan limits and the number of credit hours a student is enrolled each semester. Therefore, for financial planning purposes we recommend students that have previously borrowed from this program check their loan limits. See Loan Limit Section on accessing that information.

Graduate Degrees
Students pursuing graduate degrees are usually only eligible for Federal Stafford Loans. The University offers some graduate assistantships to help with tuition costs in exchange for practical work experience. Graduate assistantship opportunities are available through the Human Resource job site. Other tuition assistance may come in the form of employer reimbursement, veteran’s benefits and outside scholarships. Please refer to the “Scholarship” section for additional information.

Financial Aid Process

1. **STEP ONE**
   Submit your application to Lewis University.

2. **STEP TWO**
   - Complete FAFSA at [fafsa.gov](http://fafsa.gov) – Lewis University’s school code is 001707
   - Department of Education recommends using the IRS Data Retrieval Tool when completing the FAFSA
   -  • Dependent students complete form using financial information for self and parent(s)
   -  • Independent students complete form using financial information for self and spouse (if applicable)

3. **STEP THREE**
   If selected for verification, Lewis will request additional documentation (e.g., IRS tax transcript, verification of child support, etc.). The IRS Data Retrieval process provides the easiest way to meet the verification requirements.

4. **STEP FOUR**
   Within two weeks upon acceptance to Lewis University AND completion of the FAFSA, notification of financial aid eligibility will be mailed to the student’s address on file. Follow the steps as outlined in the financial aid packet to maximize aid opportunity.

NOTE: If you owe federal taxes the IRS data retrieval process will not be available until after April 15.
Checking Loan Limits

If you have previously borrowed under the Federal Stafford Loan program, it is important to know your loan limits. Knowing these limits will better assist you in outlining your degree plan. Students can review loans received online at nslds.ed.gov/nslds_SA. Use the FAFSA PIN in the “What is your PIN” section.

The aggregate loan limit for the Federal Stafford Loan Program is $57,500 (for most undergraduate students). However, if a student is not considered independent on the FAFSA, the most a student can borrow under their own signature is potentially $31,000. The maximum amount available from the subsidized program, regardless of dependency is $23,000. (Note: Students that have received loans toward graduate/professional degrees should not count these federal loans toward their undergraduate aggregate limits.)

The aggregate loan limit for a graduate student from the Federal Stafford Loan Program is $138,500. This amount includes any loans borrowed and outstanding for undergraduate degree(s). The aggregate is comprehensive for any and all graduate degrees.

Bookstore

Financial aid may be used to help with the cost of books. If financial aid money remains after any direct costs are paid to the University, (such as tuition and fees) the excess amount can be used to purchase books. Book purchases can be made online or directly at the University Bookstore located on the main campus in Romeoville.

Rent-A-Text is an optional service Lewis offers to its students. The program allows students to rent textbooks as opposed to purchasing them. For more information about this option, visit content.efollett.com/rent-a-text or contact the campus bookstore at (815) 834-5401.

Tuition Billing And Payment Options

The Business Office utilizes an electronic billing system for sending monthly statements. You will receive an e-mail notice through your Lewis University e-mail account to initiate this process. A monthly e-bill will be e-mailed notifying you that a new bill is ready for your review.

The e-bill will list pending financial aid and the account balance. If an e-bill is not reviewed, payment and payment arrangements must still be made by visiting lewisu.edu, select Current Students, and Online Payment.

Additional options to assist with tuition costs include the Lewis University monthly payment plan for students who cannot pay their bills in full by the first day of class. This option allows students to manage their charges with an interest-free monthly payment.

Summer Financial Aid

Financial aid is offered during the summer semester. Students should create an academic plan with their advisor to determine if summer enrollment is needed or required. There is a cap on grants and loan limits (see the Loan Section of the Financial Aid Table). Financial aid is made for year-round enrollment. If you decide not to enroll for a certain term, return the financial aid notification indicating such and your award will be reallocated.

Campus Locations

Lewis Main Campus
One University Parkway
Romeoville, IL 60446
(815) 836-5610

Chicago/De La Salle Institute
2434 S. Michigan Avenue
Chicago, IL 60616
(312) 326-1673

Hickory Hills Campus
9634 S. Roberts Road
Hickory Hills, IL 60457
(708) 233-9768

Oak Brook Campus
1111 W. 22nd Street, Suite 700
Oak Brook, Illinois 60523
(630) 573-1740

Shorewood Campus
247 Brookforest Avenue
Shorewood, IL 60404
(815) 744-0504

Tinley Park Campus
18501 Maple Creek Drive
Tinley Park, IL 60477
(708) 444-3180

Lewis University at Albuquerque
2440 Louisiana Blvd. NE
Albuquerque, NM 87110-4383
(505) 25-LEWIS

For More Information

Office of Graduate and Adult Admission
(815) 836-5610
grad@lewisu.edu

Financial Aid Services
(815) 836-5263
adultgradfinaid@lewisu.edu

Business Office
(815) 836-5210
businessoffice@lewisu.edu

Albuquerque
(505) 25-LEWIS
alb@lewisu.edu

lewisu.edu/campuses

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