

# Financial Aid, Scholarships and Student Employment

Northeastern Illinois University is committed to providing an affordable education to all enrolled students and takes pride in its graduates completing with the least amount of loan indebtedness in the region. The primary responsibility for covering the cost of attendance rests with the family and is reflected in the Expected Family Contribution or eligibility index for those applying for financial aid. There are two primary applications for student financial aid (1) the FREE Application for Federal Student Aid (FAFSA) and (2) the alternative application for those not eligible to complete the FAFSA. Federal and State assistance programs are meant to supplement educational costs and are intended to be combined with institutional and private scholarship assistance to avert over-borrowing. For purposes of financial aid eligibility, full-time enrollment is defined as twelve (12) credit hours for undergraduate students and nine (9) credit hours for graduate students. Half time enrollment is defined as six (6) credit hours. Financial Aid is located in D-200 (773-442-5016) and offers assistance in meeting educational expenses through grants, scholarships, student employment programs, and loans.

## Federal Grants

Programs	Eligibility	Description of Programs	Repayment	Office to Contact
Federal Pell Grant	(First Time Undergraduates) The Federal Pell Grant eligibility is determined by the completion of the FREE Application for Federal Student Aid or FAFSA. Students with a Student Aid Index or SAI of 6,000 or less are eligible for the Federal Pell Grant. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to be the equivalent of six years full-time. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600% (or six years, full-time).	Applies to tuition and fees plus other educational expenses. This includes the summer semester.	No repayment obligation. Expires after six (6) years, full-time awards.	Northeastern Financial Aid
Federal Supplemental Educational Opportunity Grant	(First Time Undergraduate) Limited availability. Must show exceptional need and be Pell Grant eligible. Must be enrolled at least half time, in a degree-seeking program. Must file FAFSA by NEIU priority file date. Summer semester eligibility when enrolled half-time.	Program is considered a source of grant funds to supplement federal student aid programs such as Federal Pell Grant (described immediately above) if the student continues to show need.	No repayment obligation.	Northeastern Financial Aid
Federal TEACH (Teacher Education Assistance for College and Higher Education)	U.S. citizen; FREE Application for Federal Student Aid or FAFSA required; Full acceptance into degree-seeking, College of Education program; Declared major in a 'high need' field; Signed Agreement to Serve with the U.S. Department of Education	Up to \$4,000	Reverts to Unsubsidized Direct Stafford Loan IF conditions of Agreement to Serve are not met	Northeastern Financial Aid

## State Grants

Programs	Eligibility	Description of Programs	Repayment	Office to Contact
Estimated Illinois Monetary Award Program (ISAC)	(First Time Undergraduate) Must be resident of Illinois and enroll for at least three credit hours of a degree seeking program. Expires after ten (10) full-time terms of use.	Applies to tuition and fees only. Must apply annually by way of the FAFSA or State Alternative Application.	No repayment obligation. Expires after 135 paid credit hours.	Northeastern Financial Aid or ISAC, 1755 Lake Cook Rd., Deerfield, IL 60015-5209, (847) 948-8500.
Illinois AIM HIGH/NEIU Golden Opportunity Scholarship	(First Time Undergraduate) Renewable scholarship for first-time, full-time freshmen and new transfers enrolled in at least twelve (12) credit hours. FAFSA required with Annual Available Income below \$95,000 and official high school or transfer college academic grade point average of 3.00 or greater year one and subsequent three years.	Applies to Cost of Attendance for an equivalent of four years of enrollment.	No repayment obligation. Expires after four (4) years, fulltime awards.	Northeastern Financial Aid
Illinois Veterans Grant (ISAC)	Undergraduate or Graduate Veterans must: Have at least one full year of active duty in the U.S. Armed Forces (or served in a foreign country in a time of hostility), and received an honorable discharge; Have completed his or her initial activity duty commitment; Have resided in Illinois within six months before entering the service; Have returned to Illinois within six months after discharge from the service; Be enrolled at an Illinois public 2 or 4 year college; Not be in default on any student loan, nor owe a refund on any state or federal grant; and maintain the minimum grade point average (GPA) required by the applicant's college	Payment of tuition and mandatory fees for an equivalent of four years of enrollment at any state university or Illinois public community college.	No repayment obligation.	Northeastern's Veterans Services Office (773) 442-4005 or ISAC, 1755 Lake Cook Rd., Deerfield, IL 60015-5209, (847) 948-8500.

Illinois National Guard/ Naval Militia (ISAC)	(Undergraduate and Graduate) to be eligible for the Illinois National Guard grant a student must: be an Illinois National Guard member, defined as meeting one of these two criteria: Be active in the Illinois National guard or have been active in the Illinois National guard for at least five consecutive years and have been called to federal active duty for at least six months and be within 12 months after your discharge date from the Illinois National Guard. Have completed one full year of service in Illinois National Guard; be an enlisted member or an officer (Public Act 94-583); be enrolled at an Illinois public 2 or 4 year college; not be in default on any student loan, nor owe a refund on any state or federal grant; and maintain an acceptable grade point average according to the policy determined by their college.	No repayment obligation	Payment of tuition and some fees. at any state school. Students may enroll full or part-time.	Northeastern's Veterans Services Office (773) 442-4005 or ISAC, 1755 Lake Cook Rd., Deerfield, IL 60015, (847) 948-8500.
Illinois Special Education Teacher Tuition Waiver	(Undergraduate or Graduate) Be an Illinois Resident. Student must sign the application's Teaching Agreement/Master Promissory Note promising to fulfill the teaching commitment or repay funds received plus interest. Cannot also be a recipient of the Minority Teachers of Illinois (MTI) Scholarship Program or the Golden Apple Scholars of Illinois Program during the same semesters.	For teachers or academically talented students pursuing a career in special education at a nonprofit public, private or parochial preschool, elementary or secondary school teacher in Illinois.	Sign the application's Teaching Agreement/ Master Promissory Note promising to fulfill the teaching commitment or repay funds received plus interest	ISAC, 1755 Lake Cook Rd., Deerfield, IL 60015, (847) 948-8500

Illinois Minority Teachers Scholarship	Be an Illinois resident, be a minority student of either African American/Black, Hispanic American/Latino, Asian American or Native American origin; sign the application's Teaching Agreement/Promissory Note promising to fulfill the teaching commitment or repay funds received plus interest; not receive funds from the Illinois Special Education Teacher Tuition Waiver (SETTW) Program or the Golden Apple Scholars of Illinois Program during the semesters	If: 1) you plan to teach at a nonprofit Illinois public, private, or parochial preschool, elementary school, or secondary school, for which the Illinois State Board of Education (ISBE) determined that no less than 30 percent of the enrolled students are African American/Black, Hispanic American/Latino, Asian American, or Native American; and 2) you are of African American/Black, Hispanic American/Latino, Asian American or Native American origin, then you may qualify for up to \$5,000 per year as part of the Minority Teachers of Illinois (MTI) Scholarship Program.	The four-year teaching commitment for this program must be fulfilled at a nonprofit Illinois public, private, or parochial preschool, elementary school, or secondary school, for which the Illinois State Board of Education (ISBE) has determined that no less than 30 percent of the enrolled students are African American/Black, Asian American, Hispanic American/Latino, or Native American	ISAC, 1755 Lake Cooke Rd., Deerfield, IL 60015, (847) 948-8500
Illinois Early Childhood Access Consortium for Equity Scholarship	(Undergraduate) Must be resident of Illinois, U.S. citizen or an eligible noncitizen, enrolled in at least 3 credit hours, pursuing an early childhood education major	Applies against remaining tuition and fees after other federal, state, and institutional assistance is applied (gap); Not to exceed Cost of Attendance	There is no teaching commitment or repayment required.	Northeastern Financial Aid or ISAC, 1755 Lake Cook Rd, Deerfield, IL 60015-5209, (847) 948-8500.

## INSTITUTIONAL SCHOLARSHIPS

Programs	Eligibility	Description of Programs	Repayment	Office to Contact
Eagle Performance Funds	(First Time Undergraduate) Enrolled full-time. Must complete FAFSA. Must be enrolled in a degree program. Must file FAFSA by NEIU priority file date, be in MAP Grant suspense and maintain academic grade point average of 3.0 or above	Supplement educational costs for those students eligible for the Monetary Award Program grant but who are in a suspense statuses due to limited State of Illinois funding	Not applicable	Northeastern Financial Aid
NEIU Star Scholarship	Complete an associate's degree from one of the City Colleges of Chicago, submission of FAFSA, enroll full time and maintain cumulative academic grade point average of 3.0	In recognition of the educational excellence of Chicago Star Scholarship students, CCC Star Scholars who graduate from CCC with a transferable Associate Degree and a minimum GPA of 3.0 will be admitted to Northeastern Illinois University and will be eligible to receive an NEIU Star Scholar Award of \$2,500.	Not applicable; scholarship expires after 2 years. Summer semester not included.	Northeastern Financial Aid

## William D. Ford Federal Direct Loan Program

Programs	Eligibility	Description of Programs	Repayment	Office to Contact
Direct Loans (Subsidized & Unsubsidized)	(Undergraduate and Graduate) Enrolled full or half-time. Must complete FAFSA. Must be citizen or permanent resident of the United States.	Dependent undergraduate loan limits according to academic level: \$3,500 to \$7,500 per yr. Independent undergraduate loan limits according to academic level: \$3,500 to \$12,500 per yr. Subsidized Eligibility limited to equivalent of six years full time. Graduate (masters and TLP) loan limits according to \$20,500 per yr. Unsubsidized eligibility only.	Interest rates determined annually. Maximum fixed rate not to exceed 8.5% for undergraduates and 9.5% for graduate (master's). Repayment begins 6 months after you graduate, leave school, or drop below half-time status.	Northeastern Financial Aid
PLUS Loans (Parent Loan for Undergraduate Students)	Dependent undergraduate students. Credit worthiness required.	Amount not to exceed student's cost of attendance.	Interest rates determined annually. Maximum fixed interest rate not to exceed 10.5%. The full loan amount plus interest must be repaid. The first payment is due within 60 days after the final disbursement of the loan (unless a deferment is obtained).	Northeastern Financial Aid
Graduate PLUS Loans	Graduate master's degree students. Credit worthiness required.	Amount not to exceed student's cost of attendance	Interest rates determined annually. Maximum fixed interest rate not to exceed 10.5%. The full loan amount plus interest must be repaid. The first payment is due within 60 days after the final disbursement of the loan (unless a deferment is obtained).	Northeastern Financial Aid