

# Financial Aid Guide 2025-2026

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# Financial Aid Applications Available for Students

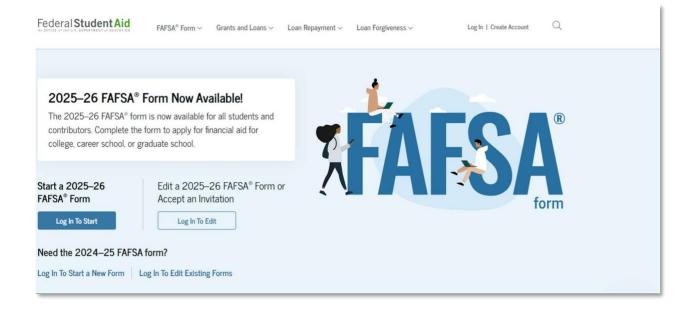
City Colleges encourages all of our students, regardless of income, to complete the Free Application for Federal Student Aid (FAFSA) or Alternative Application to determine whether you qualify for federal and state financial aid. Additionally, many scholarships require you to fill out a financial aid application, so it's best to complete it as soon as you can.

#### **FAFSA**

Start your application here: <a href="mailto:studentaid.gov/h/apply-for-aid/fafsa">studentaid.gov/h/apply-for-aid/fafsa</a>

**FSA ID:** Dependent students, and their contributor(s), will need to create a separate FSA ID to complete the FAFSA. Dependent students will have to invite their contributor(s) to complete their section of the FAFSA.

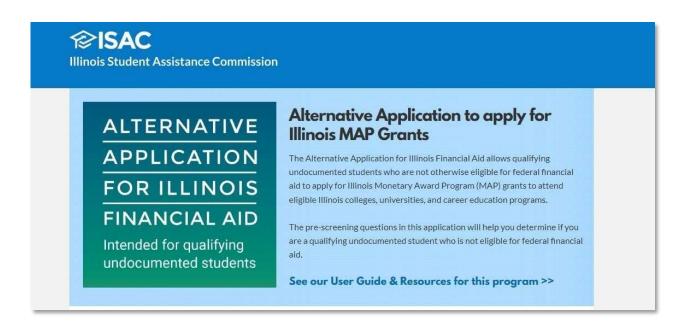
To create an FSA ID, visit: studentaid.gov/fsa-id/create-account/launch



### **Alternative Application (RISE Act)**

The Alternative Application for Illinois Financial Aid allows qualifying undocumented students who are not otherwise eligible for federal financial aid to apply for Illinois Monetary Award Program (MAP) grants.

Start your application here: studentportal.isac.org/en/alternativeapp



### **Veterans Benefits**

Our Veteran Services teams, located at each college, provide a wide range of services to ease the transition of U.S. military veterans into the classroom and help them succeed. All students using tuition assistance must have approval from their ESO, military counselor, or service prior to enrollment. For guidance on how to use your benefits, please contact the Veterans Services Office at your college.

Harold Washington College		
Marcus Williams, Veteran Specialist	mwilliamsel@ccc.edu	
Patricia Becerra, Veteran Certifying Official	pbecerra5@ccc.edu	
Tori Oatis, Veteran Certifying Official	toatis3@ccc.edu	
Harry S Truman College		
Lisa Slater, Veteran Specialist	lslater6@ccc.edu	
Allan Robertson, Veteran Certifying Official	arobertson3@ccc.edu	
Kennedy-King College		
Gabriel Villagomez, Veteran Specialist	gvillagomez13@ccc.edu	
Tiffany Royster, Veteran Certifying Official	troyster3@ccc.edu	
Malcolm X College		
John Kelly, Veteran Specialist	jkelly119@ccc.edu	
Vonetta Brown, Veteran Certifying Official	vbrown@ccc.edu	
Emanuel Gonzalez, Veteran Certifying Official	egonzalez720@ccc.edu	
Olive-Harvey College		
Joel Archuleta, Veteran Specialist	jarchuleta@ccc.edu	
Patricia Martin, Veteran Certifying Official	pmartin39@ccc.edu	
Richard J. Daley College		
Beatrice Johnson, Veteran Specialist	bjohnson311@ccc.edu	
Mariana Hernandez, Veteran Certifying Official	mhernandez75@ccc.edu	
Wilbur Wright College		
Bryan Soske, Veteran Specialist	bsoske@ccc.edu	
Maureen Camacho, Veteran Certifying Official	mcamacho@ccc.edu	

# Scholarship Opportunities

Scholarships can be a game-changer when it comes to financing your college education, and City Colleges provides a number of scholarship awards to students pursuing a certificate or degree at one of our colleges. Also, there are external scholarship opportunities provided by organizations outside of City Colleges, like the Illinois Student Assistance Commission. Below, please find a list of links to various scholarship opportunities.

# **City Colleges of Chicago Foundation Scholarships**

The City Colleges of Chicago Foundation offers scholarships on a semesterly basis. By filling out the general application, students can be matched with scholarships based on their college, program, financial need, and more.

ccc.academicworks.com

#### **Star Scholarship**

Students who graduate from Chicago Public Schools or from one of our Chicago-based Big Shoulders Fund partner schools with a 3.0 GPA or higher can pursue a degree or certificate at City Colleges at no cost, if they meet certain eligibility criteria.

www.ccc.edu/starscholarship

# Early Childhood Access Consortium for Equity Scholarship Program (ECACE)

If you work or have worked in early childhood education and you're seeking additional credentials and/or a degree in early childhood education, you may be eligible for the Early Childhood Access Consortium for Equity (ECACE) Scholarship Program.

www.isac.org/isac-gift-assistance-programs/ECACE-scholarship/

### **Future Ready**

Eligible Chicagoans can take short-term programs in high-demand fields at no cost through the Future Ready program.

www.ccc.edu/futureready

### **ISAC Nursing Scholarship**

If you are pursuing an advanced certificate in practical nursing or an Associate of Applied Sciences degree in nursing, you may be qualified to receive the Nursing Education Scholarship.

www.isac.org/students/during-college/types-of-financial-aid/scholarships/nursing-education-scholarship-program.html

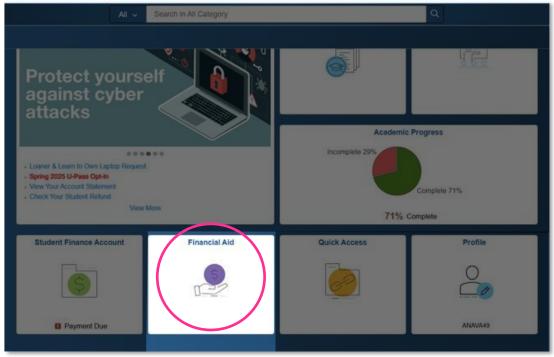
# Checking Your Financial Aid Award

The Federal School Codes for City Colleges of Chicago can be found below. Please add the code of your chosen institution to your FAFSA or Alternative Application (RISE Act). If you do not add the Federal School Code, we will not have the necessary access to determine your eligibility.

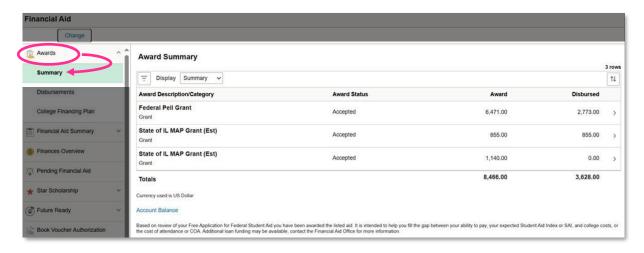
College	Federal School Code
Harold Washington College	001652
Harry S Truman College	001648
Kennedy-King College	001654
Malcolm X College	001650
Olive-Harvey College	001653
Richard J. Daley College	001649
Wilbur Wright College	001655

Once you have added the Federal School Code of your choice and applied for financial aid, check the student portal at my.ccc.edu to review your financial aid award.

1. Log into the student portal and click on the Financial Aid section.



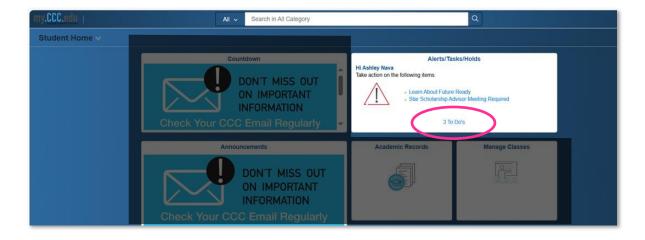
- 2. Click on Awards and then click on Summary. The image below is an example of how your screen will appear if you receive a financial aid award. Financial aid awards are automatically accepted once awarded. It is not necessary to accept your financial aid.
  - \*Reminder Students will be awarded based on projected full-time enrollment (12 credit hours or more). If actual enrollment is less than full time, the award will be adjusted accordingly. Please note that Foundational Studies courses are not covered by financial aid.



If you do not see the screen above when you visit the Financial Aid section of the portal, your FAFSA may have been selected for verification.

# Completing the Verification Process

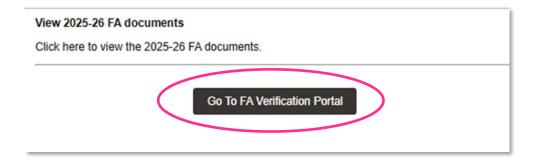
1. Log into the student portal at my.ccc.edu and click on the "To Dos" link the Alerts/Tasks/Holds section.



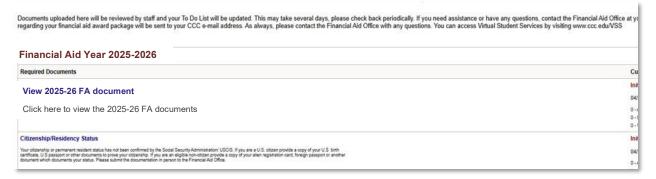
2. Click on "View 2025-2026 FA documents."



3. Click on "Go To FA Verification Portal."

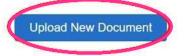


 Documents needed by the Financial Aid Office will be listed on this page under "Required Documents."



5. Click on "Upload New Document."

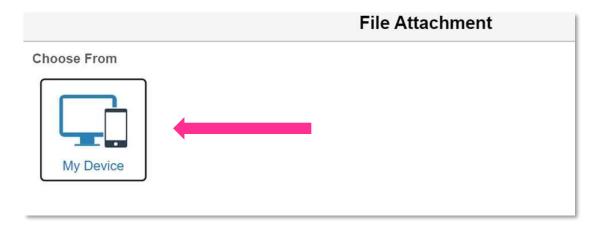
Your college's or career school's financial aid office may request additional documentation from you as they review this information before determining your eligibility for federal student aid.



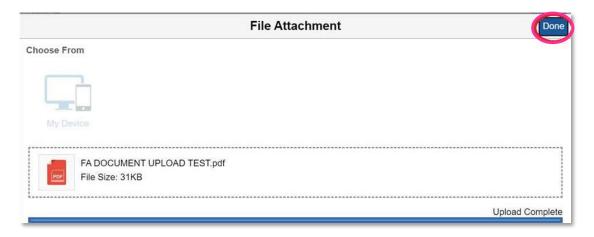
Currently, you have no document(s) uploaded

Accepted file types: .GIF, .JPEG, .JPG, .PDF, .PNG Upload file size is limited to 2 megabytes. Max 20 files.

6. Attach the file saved on your computer or phone and upload it to the student portal (file size maximum is 2MB per upload, which equals approximately 2 to 3 pages).



7. Once the file has been uploaded, click "Done" in the upper right corner.

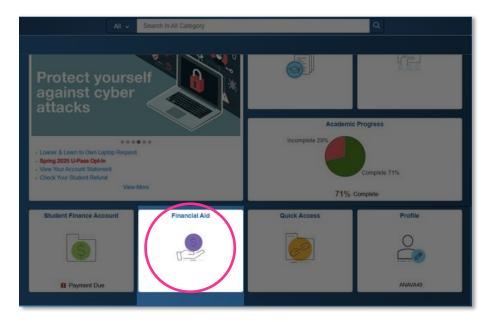


- After the upload, the document status should be "Awaiting Review." Once all the documents
  have been uploaded, log out from the student portal. Please allow 5 to 7 business days for
  processing of your documents.
  - If you have satisfied all other requirements to receive a book voucher and the book voucher period is open, you should now be able to authorize your book voucher and purchase your books.

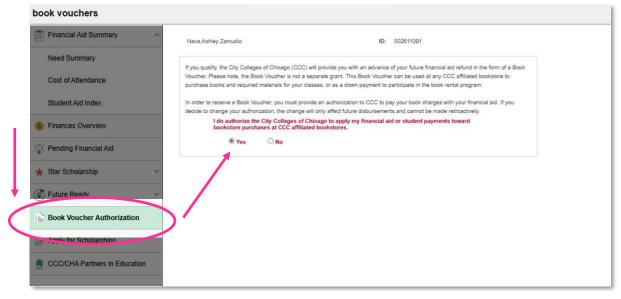


# Authorizing Your Book Voucher

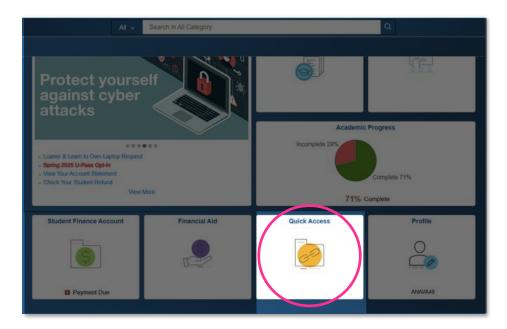
1. Log into your student portal and click on the Financial Aid section.



Click on Book Voucher Authorization and select "Yes." This process only needs to be completed once.

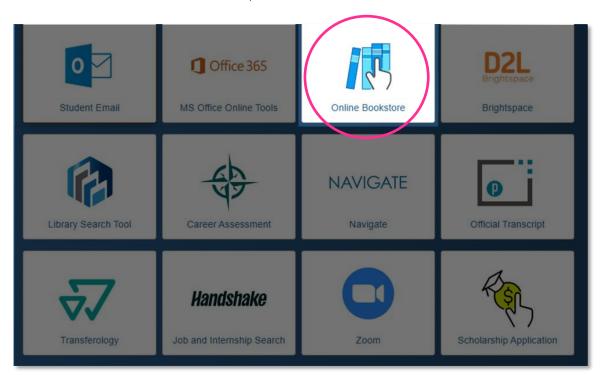


3. Go back to your student portal homepage and click on the Quick Access section.



**4.** Click on the **Online Bookstore** section. You can visit <a href="https://www.ccc.edu/bookstore">www.ccc.edu/bookstore</a> for more information about how to order books.

**Please note:** After a refund is disbursed, book vouchers are disabled and invalid.



# Payment Policy And Procedures

If your financial aid award does not fully cover your tuition and fees, you will have to make a payment arrangement by the payment deadline listed in your student portal. City Colleges offers various ways to pay for your tuition, including in person, online, and via a payment plan.

If payment arrangements are not made by the deadline, you may be dropped from your classes. You are not allowed to attend classes until payment arrangements are in place for the term. To learn more about the tuition payment deadline, please visit <a href="www.ccc.edu/payforcollege">www.ccc.edu/payforcollege</a>.

#### **Tuition per Term \* (Credit Courses)**

Category	Tuition Per Credit Hour		
In-District City of Chicago	\$157.00		
Out-of-District	\$414.00		
Out-of-State	\$518.00		
International	\$518.00		

\* Tuition for specialized programs can vary.

Please visit <a href="www.ccc.edu/tuition">www.ccc.edu/tuition</a> for more information.

# **Academic Calendar**

#### **Fall 2025**

Event	1 <sup>st</sup> 8-week session	Regular 16-week session	12-week session	2 <sup>nd</sup> 8-week session		
Priority registration (continuing students)		Apr 7, 2025 (Mon)–Apr 8, 2025 (Tue)				
Open registration begins (all students)		Apr 9, 202	25 (Wed)			
Open registration deadline	Aug 10, 2025 (Sun)	Aug 10, 2025 (Sun) Aug 10, 2025 (Sun) Sept 11, 2025 (Thu)				
Late registration period	Aug 11, 2025 (Mon)– Aug 20, 2025 (Wed)	Aug 11, 2025 (Mon)– Aug 20, 2025 (Wed)	Sept 12, 2025 (Fri)– Sept 21, 2025 (Sun)	Oct 10, 2025 (Fri)- Oct 19, 2025 (Sun)		
First day of class	Aug 21, 2025 (Thu)	Aug 21, 2025 (Thu)	Sept 22, 2025 (Mon)	Oct 20, 2025 (Mon)		
Schedule revision period	N/A	N/A Aug 21, 2025 (Thu)— Sept 22 Aug 27, 2025 (Wed) Sept 2		N/A		
Labor Day Holiday	Sept 1, 2025 (Mon)					
Indigenous Peoples' Day (No Instruction)		Oct 13, 2025 (Mon)				
Midpoint	Sept 19, 2025 (Fri)	Sept 19, 2025 (Fri) Oct 17, 2025 (Fri) Nov 2, 2025 (Sun)		Nov 16, 2025 (Sun)		
Veterans Day (No Instruction)	Nov 11, 2025 (Tue)					
Last day for student- initiated withdrawal	Oct 4, 2025 (Sat) Nov 14, 2025 (Fri) Nov 22, 2025 (S		Nov 22, 2025 (Sat)	Nov 29, 2025 (Sat)		
Thanksgiving Holiday	Nov 27 – 29, 2025 (Thu–Sat)					
Session end date	Oct 19, 2025 (Mon) Dec 13, 2025 (Sat)					
Term ends (last day of classes)	Dec 13, 2025 (Sat)					

### Spring 2026

Event	1 <sup>st</sup> 8-week session	Regular 16-week session	12-week session	2 <sup>nd</sup> 8-week session	
Priority registration (continuing students)		Apr 7, 2025 (Mon)–Apr 8, 2025 (Tue)			
Open registration begins (all students)		Apr 9, 20	)25 (Wed)		
Winter Classes		Dec 15, 2025 (Mon)	)–Jan 10, 2026 (Sat)		
Open registration deadline	Jan 1, 2026 (Thu)	Jan 1, 2026 (Thu) Jan 1, 2026 (Thu) Jan 29, 2026 (			
Late registration period	Jan 2, 2026 (Fri)–Jan 11, 2026 (Sun)			Feb 27, 2026 (Fri)– Mar 8, 2026 (Sun)	
First day of class	Jan 12, 2026 (Mon)	Jan 12, 2026 (Mon) Jan 12, 2026 (Mon) F		Mar 9, 2026 (Mon)	
Schedule revision period <sup>7</sup>	N/A	N/A Jan 12, 2026 (Mon)— Feb 9 Jan 16, 2026 (Fri) Feb		N/A	
Martin Luther King Jr. Holiday	Jan 19, 2026 (Mon)				
Presidents' Day Holiday	Feb 16, 2026 (Mon)				
Midpoint	Feb 8, 2026 (Sun)	Feb 8, 2026 (Sun) Mar 12, 2026 (Wed) Mar 11, 2026 (Wed)		Apr 8, 2026 (Wed)	
Spring Break	Mar 23, 2026 (Mon)-Mar 29, 2026 (Sun)				
Last day for student- initiated withdrawal	Feb 22, 2026 (Sun)	Apr 9, 2026 (Sat)	Apr 16, 2026 (Thu)	Apr 23, 2026 (Thu)	
Session end date	March 8, 2026 (Sun)	3, 2026 (Sun) May 9, 2026 (Sat)			
Term ends (last day of classes)	May 9, 2026 (Sat)				

# Frequently Asked Questions

## Q: I have not received my award letter. Has my FAFSA been received?

A: FAFSAs are typically received within 3 to 5 business days of the completion date. Please verify that you added your chosen college's school code to your FAFSA. Please see the Federal School Codes listed below. If the correct school code is in place and 3 to 5 business days have passed, please email the Financial Aid Office at your college.

College	Federal School Code
Harold Washington College	001652
Harry S Truman College	001648
Kennedy-King College	001654
Malcolm X College	001650
Olive-Harvey College	001653
Richard J. Daley College	001649
Wilbur Wright College	001655

#### Q: Have my documents been received?

A: Students can verify their document submission in the student portal (<u>my.ccc.edu</u>) by clicking on the "**To Dos**" link in the *Alerts/Tasks/Holds section*. Processing times can be 5 to 7 business days. If the status of your document submission is not updated after 7 business days, please email the Financial Aid Office at your college.

College	Financial Aid Office Email Address
Harold Washington College	hwc-finaid@ccc.edu
Harry S Truman College	trfinancialaid@ccc.edu
Kennedy-King College	kkc-financial-aid@ccc.edu
Malcolm X College	mxc-fin-aid@ccc.edu
Olive-Harvey College	ohc-financialaid@ccc.edu
Richard J. Daley College	dac-finaid@ccc.edu
Wilbur Wright College	wrfinaid@ccc.edu

# Q: What should I do if I have completed verification and still have not received my award letter?

A: Once your documents have been verified and no further documentation is needed, you can expect to receive your award letter within 3 to 5 business days. Please check your City Colleges email (@student.ccc.edu) for notification or the my.ccc.edu portal, under the Financial Aid tab. If 5 business days have passed and you still do not see your award letter, please email the Financial Aid Office at your college.

#### Q: How do I access my book voucher?

A: If you are eligible, you must first authorize your book voucher through the my.ccc.edu portal under the Financial Aid tab. Select "Yes," then visit the Online Bookstore to purchase your books. If you have any issues using your book voucher, please email the Financial Aid Office at your college.

\*The deadline to use book vouchers for the Fall semester of 2025 is 9/19/25, and the deadline for the Spring semester of 2026 is 2/13/26. If you enroll in 12-week and/or 8-week classes, you must request a manual book voucher, if eligible, before the start of those classes.



# Q: If I am ineligible to apply for FAFSA, what other options do I have?

A: You may be eligible to complete the Alternative Application for Illinois Financial Aid. For further information and to see if you are eligible, please visit the following web site: <a href="https://studentportal.isac.org/en/alternativeapp">https://studentportal.isac.org/en/alternativeapp</a>

\*\* Please note that MAP grants alone are usually not enough to cover tuition and fees. Therefore, Alternative Application applicants must establish a payment plan or have another funding source on file to prevent being dropped from courses.

# Q: Why does it show that I have a "balance due" in the my.ccc.edu portal even though I am using financial aid?

A: Financial aid does not disburse to your student account until after week 2 of the semester for federal grants and after week 4 for federal/private loans. You will see a "balance due" on your account until after the disbursement. Please review your pending financial aid award to determine whether your aid will cover your balance due. To access your pending award in the student portal, click on the Student Finance Account section, then click on the Pending Financial Aid section. If you enroll in both 16-week and 12-week/8-week classes, your financial aid will not disburse until after the second week of the mini-term start date.

#### Q: When can I expect my refund?

A: If eligible, refunds will be processed 14 days after the disbursement date. If you have further questions regarding refunds, please email the Business Office at your college.

College	Business Office Email Address
Harold Washington College	hwc-business-office@ccc.edu
Harry S Truman College	trc-busoffice@ccc.edu
Kennedy-King College	kkc-businessoffice@ccc.edu
Malcolm X College	mxc-bo@ccc.edu
Olive-Harvey College	ohc-virtualBO@ccc.edu
Richard J. Daley College	da-businessoffice@ccc.edu
Wilbur Wright College	wwc-businessoffice@ccc.edu



# Q: How can I get information on the status of my Satisfactory Academic Progress (SAP) appeal?

A: Processing of SAP appeals can take up to 10 business days. If your appeal was submitted more than 10 business days ago, please email the SAP committee at your college.

College	SAP Committee Email Address
Harold Washington College	hw_sap@ccc.edu
Harry S Truman College	tr_sap@ccc.edu
Kennedy-King College	kk_sap@ccc.edu
Malcolm X College	mx sap@ccc.edu
Olive-Harvey College	oh_sap@ccc.edu
Richard J. Daley College	da sap@ccc.edu
Wilbur Wright College	wr_sap@ccc.edu

# Q: What if my economic situation has changed since I filed the income tax return used for my FAFSA?

A: If you experienced a change of household income due to a one-time event (loss of employment, uninsured medical expenses, loss of child support, etc.), you can contact the Financial Aid Office at your college to request a review of your new financial situation.

# Q: How many credits hours must I enroll in to receive financial aid?

A: The answer varies based on the type of funding:

- Pell grant minimum of 1 credit hour
- Loans, federal work-study, SEOG minimum of 6 credit hours
- External/internal scholarships based on donor requirements

#### Q: Will I have to repay my Pell grant if I withdraw from classes?

A: If a student enrolls in multiple courses and withdraws from one course in a given semester, the financial aid award may decrease, since awards are based on credit hours. However, if a student withdraws from all their courses, they may be responsible for repaying a portion or all of their award (this includes federal grants and loans).



<sup>\*\*</sup>Students must be enrolled in eligible programs and courses required for those programs to receive financial aid. Always consult with your academic advisor to confirm that courses are required for your degree or certificate program before you enroll.

# **Contact Information**

#### City Colleges of Chicago - Offices of Financial Aid

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	I O BA'A'			121012

Zoom Link <a href="https://cccedu.zoom.us/my/hwcfinaid">https://cccedu.zoom.us/my/hwcfinaid</a>

Phone Number (312) 553-6041
Email <a href="mailto:hwc-finaid@ccc.edu">hwc-finaid@ccc.edu</a>

#### **Harry S Truman College**

Zoom Link https://cccedu.zoom.us/j/9289786050

Phone Number (773) 907-4810
Email trfinancialaid@ccc.edu

#### **Kennedy-King College**

Zoom Link <a href="https://cccedu.zoom.us/j/7736025133">https://cccedu.zoom.us/j/7736025133</a>

**Phone Number** (773) 602-5133

Email <u>kkc-financial-aid@ccc.edu</u>

#### Malcolm X College

**Zoom Link** <u>https://cccedu.zoom.us/j/2210036957</u> **Phone Number** (312) 850-7070 or (773) 850-7146

Email mxc-fin-aid@ccc.edu

#### **Olive-Harvey College**

Zoom Link <a href="https://cccedu.zoom.us/j/9109892395">https://cccedu.zoom.us/j/9109892395</a>

**Phone Number** (773) 291-6180

Email ohc-financialaid@ccc.edu

#### Richard J. Daley College

Zoom Link <a href="https://cccedu.zoom.us/j/6437502576">https://cccedu.zoom.us/j/6437502576</a>

 Phone Number
 (773) 838-7579

 Email
 dac-finaid@ccc.edu

#### Wilbur Wright College

Zoom Link <a href="https://cccedu.zoom.us/my/wrfinaid">https://cccedu.zoom.us/my/wrfinaid</a>

Phone Number (773) 481-8100
Email wrfinaid@ccc.edu

For up-to-date information regarding financial aid, please visit www.ccc.edu/financialaid.