CARES ACT FREQUENTLY ASKED QUESTIONS

The CARES Act, signed into law by President Trump on March 27, 2020, provides broad-based economic relief in response to the COVID-19 national pandemic. As part of the Cares Act, Institutions of higher education have been provided funds to assist them and their students. Below are the answers to some frequently asked questions.

What is the CARES Act?

The <u>CARES Act</u> is federal legislation which provides a variety of financial support to individuals and businesses affected by the COVID-19 pandemic. The CARES Act established and funded the Higher Education Emergency Relief Fund (HEERF) to provide emergency financial aid grants. One part of this federal program allocates money to Joliet Junior College, and a portion of that allocation will be awarded to students who are experiencing expenses due to the disruption of campus operations due to coronavirus.

Who is eligible for a HEERF Grant?

Students who are 1) enrolled in Spring 2020 courses, 2) have completed a 2019-2020 Free Application for Federal Student Aid (FAFSA), and 3) meet basic eligibility criteria (see below) for Federal Title IV Financial Aid can be considered for these funds. Student must:

- Be enrolled or accepted for enrollment in a degree, certificate or other recognized educational credential;
- Not be enrolled in elementary or secondary school;
- Have a high school diploma or its recognized equivalent;
- Be maintaining satisfactory academic progress (SAP);
- Not owe an overpayment (refund) on Title IV grants;
- Not be in default on a Title IV loan;
- Be a U.S citizen or national, a permanent resident, or an eligible noncitizen ;
- Have returned any fraudulently obtained Title IV funds, if the student is convicted of or pled guilty or no contest to charges;
- Not have fraudulently received Title IV loans in excess of annual or aggregate limits;
- Have repaid any Title IV loan overpayment amounts in excess of annual or aggregate limits, if obtained inadvertently;
- If you are male, have registered for Selective Service;
- Have a valid SSN, except for residents of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau; and
- Not have a federal or state conviction for drug possession or sale, with certain time limitations.

Who is not eligible for these funds?

Unfortunately, the CARES Act does not allow these funds to be used for international students, DACA students, or students who do not have a FAFSA on file for the 2019/2020 academic year, and are therefore not Title IV eligible. However, emergency funds may be available for these students through the JJC Emergency Student Fund. JJC Student Emergency Fund

How do I apply for the HEERF Grant?

Complete the online application at <u>HEERF Grant</u>.

What is the deadline to apply for the HEERF grant?

Deadline for Spring 2020 applications: May 22, 2020

I was not enrolled at JJC during the Spring 2020 semester. Can I still apply?

No, this current application period is for students who incurred expenses related to the disruption of campus operations due to coronavirus during the Spring 2020 semester.

I was enrolled in Spring 2020, but I have now withdrawn from all of my courses. Can I still apply?

No, you must be currently enrolled for Spring 2020 semester to qualify for HEERF funds. This refers back to being a Federal Title IV eligible student.

What constitutes eligible expenses to qualify for emergency funding?

This could apply to a variety of financial costs directly tied to the effects of the disruption of campus operations due to coronavirus, such as food, housing, course materials, technology, healthcare, transportation, and childcare.

Eligible expense include, but are not limited to:

- Expenses to purchase hardware (computer/laptop, webcam, microphone, etc.) or software (programs) to participate in online classes.
- Expenses related to obtaining reliable Internet and WiFi access to participate in online classes.

- Expenses related to tutoring or course assistance to improve your experience and performance in online coursework.
- Transportation expenses such as athletes, study abroad, or other students who incurred travel expenses to return home early.
- Expenses related to emergency child care due to extended school closures, etc.

Ineligible expenses include, but are not limited to:

- Lost wages
- Previous educational debts
- Credit card debts or loan payments

After I apply, how do I find out if I received a HEERF grant?

The application period closes on May 22. Notifications of eligibility will be emailed beginning the week of May 25. You can also review your award letter on Financial Aid Self-Service beginning the week of May 25.

Do I have to repay a HEERF Grant?

The Federal Emergency Aid Grant funds are designed to be a grant, not a loan. Therefore, repayment is not required.

How will JJC disburse the money?

Students will apply online and indicate the amount of expenses they have incurred from the disruption of campus operations due to coronavirus. Enrollment and federal financial aid eligibility will be verified. Students will be notified by their JJC student email of their eligibility. If eligible, awards will be viewable through Financial Aid Self-Service. Funds will be issued by the Student Accounts & Payments Office.

Would this funding reduce my financial aid?

No, this fund does not negate nor replace financial aid, and it is a one-time grant.

How much money is available for each applicant?

Amounts vary, but students must complete an on-line application and provide a signed statement describing the expenses incurred from the disruption of campus operations due to

coronavirus to substantiate their funding request. Documentation of the expense(s) may be requested for verification. Maximum awards are \$600. Please be aware that these funds are limited, are not guaranteed, and requests may not be granted in full.

The amount of HEERF funding that institutions received varied based on the Department of Education's allocation formula. That means the amount of the emergency grants at Joliet Junior College will not be the same as at other colleges. Each institution had to develop its own strategy for disbursing the funds to eligible students enrolled at their campus. Please be aware that these funds are limited, are not guaranteed, and requests may not be granted in full.

Can I reapply for more than what was originally requested? Or, can I apply for another semester?

No, students who were already awarded a HEERF grant are not eligible to apply again.

How can I use the money?

The grant should be used for academically related expenses incurred due to COVID-19. Some examples include expenses related to food, housing, course materials, technology, healthcare, and childcare.

Can I apply funds I received from the HEERF grant to outstanding charges on my student account?

No, these funds cannot be applied by the college directly toward outstanding student account balances. The full amount of the funding you receive will be disbursed to you.

When will I receive my HEERF grant?

The deadline for applications is May 22. We expect disbursements to begin the week of June 1.

Will I receive the HEERF grant even if I owe JJC money?

Yes. If you are eligible for these emergency grants, you will receive the money even if you have current financial holds or owe JJC money.

Taxation of CARES Act funding

The IRS has issued guidance that grants issued under the CARES Act are not included in your gross income. Please visit <u>https://www.irs.gov/newsroom/faqs-higher-education-emergency-relief-fund-and-emergency-financial-aid-grants-under-the-cares-act</u> for more information

Who do I contact if I have questions?

For general questions about the emergency grants, email comcenter@jjc.edu

For questions about your eligibility for HEERF Grants, email finaid@jjc.edu.

For questions about the disbursement itself, email account.payments@jjc.edu.