

ILLINOIS STUDENT DEBT ASSISTANCE ACT POLICIES

Consistent with the [Illinois Student Debt Assistance Act \(110 ILCS 66/\)](#), this policy establishes processes and procedures to assist students in limiting their student debt when a physical or financial hardship requires the student to withdraw from First Institute after the 100% tuition refund deadline has passed (after 60% of program completion), as well as implementing requirements of the Act as it pertains to access to student transcripts and past due debt. This policy should be read in conjunction with other school policies related to registration and records, financial aid, and student accounts.

Physical or Financial Hardship Policy

A student may apply for a hardship withdrawal from their academic enrollment at First Institute due to an unforeseeable and documented circumstance that occurs after the 100% tuition refund deadline date (after 60% of program completion), which had a significant impact on the student's ability to continue in their course of study and be successful. Examples of a physical or financial hardship include:

- Serious injury or illness of the student
- Chronic illness of the student
- A serious medical issue of a family member (spouse or partner, child, parent or guardian, grandparent, or sibling) for which the student is a part-time or full-time caretaker of that family member
- A mental health condition of the student
- A sudden or consistent lack of transportation that prohibits student presence on in class
- A significant, non-elective cost of living increase for the student

If a student is unable to successfully complete their courses due to documented financial, physical, or mental health reasons, the student may request a hardship withdrawal through Student Services. Students may request a hardship withdrawal when the emergency or situation that they are experiencing makes it impossible for them to continue in the program for which they are registered.

Hardship withdrawal submissions will be reviewed by the Student Services and Financial Aid. Students will be considered for a full or partial refund of the original tuition, fees, and any other charges for uncompleted courses at the time of the withdrawal. Outcomes will be based on the information submitted along with school records including but not limited to enrollment, financial aid, and billing. Students will receive communication regarding the review outcome or any requests for further information within two weeks of submission.

As a general rule, students are not eligible for hardship withdrawals if they have completed all course requirements (e.g., attended the final exam or completed the course.). A student receiving federal and/or state financial assistance should contact the Financial Aid Office to address any possible financial implications, including those related to Title IV funding. Hardship withdrawal requests will be processed according to the last date of course attendance. A student who files or attempts to file a fraudulent application for a withdrawal under this policy in order to avoid a failing grade or disciplinary action may be considered in violation of the Code of Conduct.

Physical or Financial Hardship Withdrawal Process

To request a hardship withdrawal under this policy, the student must complete the Hardship Withdrawal Request Form and submit supporting documentation of the physical/financial hardship evidencing the significant physical or financial hardship prior to the end of the course in which they intend to withdraw.

The student must submit the completed form along with clear, complete documentation proving the severe financial or physical hardship prior to the end of the course in which they intend to withdrawal. Supporting documentation is required. A student who withdraws pursuant to this policy should Student Services regarding how First Institute may be able to assist if they choose to return. This policy does not address the impact of a hardship withdrawal on the student's academic record or ability to complete their program.

Questions regarding the Physical or Financial Hardship Withdrawal Policy should be emailed to the Student Services office at studentservices@firstinstitute.edu.

PAST- DUE DEBT POLICY

Consistent with the Illinois Student Debt Assistance Act (110 ILCS 66), the Past-Due Debt Policy outlines the process by which a current or former student may obtain a transcript or diploma that has been withheld from the student because the student owes a debt.

Official and Unofficial Transcripts:

Pursuant to and in compliance with the Student Debt Assistance Act, First Institute will not (i) refuse to provide an unofficial transcript to a current or former student on the grounds that the student owes a debt; (ii) condition the provision of an unofficial transcript on the payment of a debt, other than a fee charged to provide the transcript; or (iii) charge a higher fee for obtaining an unofficial transcript or provide less favorable treatment of a request for an unofficial transcript because a current or former student owes a debt.

For official transcripts, First Institute (i) will provide an official transcript of a current or former student to a current or potential employer, even if the current or former student owes a debt to the school; (ii) will not condition the provision of an official transcript to a current or potential employer on the payment of a debt, other than a fee charged to provide the transcript; and (iii) will not charge a higher fee for transferring an official transcript to a current or potential employer or provide less favorable treatment for such a request because a current or former student owes a debt.

First Institute will not withhold unofficial or official transcripts from a current or former student that owes a debt. A \$10.00 fee must be paid for an official transcript. Unofficial transcripts are available upon request. To request an official or unofficial transcript, current and former students should contact Student Services at (815) 459-3500 or email studentservices@firstinstitute.edu.

Certificate of Completion (Diploma):

If a student has an unpaid balance at the time of graduation, the Certificate of Completion (diploma) will be withheld until the balance is paid in full.

Collections:

Upon graduation or withdrawal, if the account is not current and has a balance that is more than 60 days past due, the account will be sent to a third-party collection agency for further action.

Complaints:

Current or former students that wish to file a complaint, may do so in writing to Senior Management and/or the Illinois Attorney General’s student loan ombudsperson. Borrowers can also call to file consumer complaints regarding issues with the billing and servicing of their loans by visiting:

<https://www.illinoisattorneygeneral.gov/consumer-protection/student-loan-debt-assistance/>

The Attorney General's Office also created the Student Loan Helpline, 1-800-455-2456, to provide struggling student borrowers with free resources about repayment options and information on avoiding default.

Reporting:

On or before July 1 of every year, First Institute will report to the Illinois Board of Higher Education (IBHE) information regarding financial-based transcript and registration holds and must include:

- 1) Reporting the institutions policy developed pursuant to Section 30 110 ILCS 66 Student Debt Assistance Act;
- 2) Reporting the number of students for whom the institution has withheld official transcripts, diplomas, or registration privileges, using data from the previous academic year.