

# LAKE FOREST COLLEGE

## 2014-2015 FINANCIAL AID AWARD LETTER GUIDE



### LAKE FOREST COLLEGE

#### What You Should Know

This Guide provides important details about your Financial Aid Announcement. Review it carefully, and share it with your parent or spouse, so that you have a clear understanding of the financial aid offered, the College's financial aid policies, and your responsibilities as a recipient of financial aid.

The first page provides a brief description of each section of your Announcement.

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#### Our Mission Statement

With a spirit that values the individual, the Offices of Business Affairs and Financial Aid serve the economic needs of the College Community. We do so by providing information, anticipating concerns, and seeking innovative solutions. We invite and encourage those involved to become partners with us in the process. We take pride in achieving these goals courteously, fairly, and efficiently.

03/01/14

This Guide will help you understand the costs you will incur, the financial aid you have been offered, the payment options you have, the financial aid policies of the College, and your responsibilities as a financial aid recipient.

If you have questions of any kind, do not hesitate to contact the Office of Financial Aid (see Page 7).

#### PART 1: ESTIMATED COSTS

"Direct Costs" will appear on your billing statement. Your actual cost may vary, based on your housing, enrollment, year in school and other factors. Normal costs are:

Tuition (full-time)	\$40,448
Fees	724
<i>Subtotal</i>	<i>\$41,172</i>
Room (base rate)	\$4,480
Board (meals)	5,000
<i>Total</i>	<i>\$50,652</i>

In addition, your initial bill will include the cost of the College's health insurance. You will receive instructions for waiving the insurance during the summer.

"Indirect Costs" are not part of your bill, but should be anticipated. While your cost may differ, we suggest you budget the following:

Books	\$1,000
Personal Expenses	1,293
Travel	600

For a list of other costs go to [www.lakeforest.edu/studentaccounts](http://www.lakeforest.edu/studentaccounts).

#### PART 2: FINANCIAL AID ELIGIBILITY

Here you will see the funds you qualify to receive from all known sources. They were determined by the applications you submitted and guidelines of both the College and the U.S. Department of Education. Details are on pages 2-6.

#### PART 3: ESTIMATED PAYMENT

This is our estimate of the amount your family will pay for the year, **subtracting grants, scholarships and loans** from the direct

costs. The amount owed without loans is also shown. Loan fees (Stafford Loans, 1%, PLUS Loans 4%) and the cost of health insurance *are not included* in our figures.

If you have been awarded work-study, your earnings are paid directly to you by check, so funds which appear above *are not included* in this calculation.

A Budget Calculator is found at <http://monthlybudgetcalc.lakeforest.edu> to calculate the amount you will owe, factoring specific charges, the financial aid you plan to use, and any applicable loans fees.

#### PART 4: PAYMENT OPTIONS

This section summarizes the choices you have in making payment to the College. Payment in full and on time insures that you will avoid late fees and keep your chosen classes. Payment may be made by check, wire transfer, credit card, or EFT.

*Option 1:* you make one payment each semester, no later than two weeks before classes begin. While the amount you pay each semester will be similar, Health Insurance and Recreation Center fees will appear on only the first semester's bill, making that payment larger. New students who pay the \$500 deposit will see a portion of that \$500 applied toward the additional cost of the Orientation, and the remainder applied toward direct costs.

*Option 2:* our monthly payment plan ([www.lakeforest.afford.com](http://www.lakeforest.afford.com)) includes the 10-month plan (July 15 - April 15) as well as 9- and 8- month plans. There is an \$80 enrollment fee each year, but no other fees will be applied.

*Option 3:* your parent uses a federal loan to cover your costs, with credit approval required. Details are provided on page 5.

*Option 4:* you (the student) apply for a *non-federal* loan. In most cases you must have a credit-worthy co-signor who is a U.S. citizen or permanent resident. Details are provided on page 5.

*Option 5:* you customize a plan to fit your budget, by combining the monthly payment plan and an additional loan. For example, if you owe \$10,000 and want to keep your payment to \$500 per month, you might choose to pay \$400 per month to the ten-month plan (\$4000 total) and pay \$100 per month toward a Federal Parent Loan (PLUS) of \$6000.

**Important:** loan fees charged by the lender require that you request approximately 4.4% more than what you need to end with. Contact the Student Accounts Office if you have questions.

#### PART 5: IMPORTANT MESSAGES.

This section provides additional details of the financial aid offered, including conditions related to your financial aid, the documents you may need to provide, and any "special circumstances" we considered when determining your eligibility for financial aid.

**Scholarships** require full-time enrollment, and are awarded at the time of admission. They *may not be added* after beginning your enrollment. A scholarship offered after receiving an *initial Financial Aid Announcement may reduce or replace a Founders Grant or Lake Forest Grant already offered*. Scholarships will appear on your billing statement after confirming your enrollment. Scholarships are available to first-year students for four years, and to transfer students on a pro-rated basis. Recipients may use this scholarship for one semester of an off-campus program *if* the program is offered by the College, the ACM, or American University (Washington Program). A limited number of scholarships may be used for other off-campus programs. Contact the Director of Financial Aid ([finaid@lakeforest.edu](mailto:finaid@lakeforest.edu)) if you have questions about scholarships for off-campus programs. Complete details are found at [www.lakeforest.edu/scholarships](http://www.lakeforest.edu/scholarships).

**ACADEMIC SCHOLARSHIPS** - see column on the right for more information

The following scholarships require recipients to achieve a 2.5 GPA after the first year, then maintain a 2.75 GPA: Chicago Public Schools (CPS) Scholarship, Dean's Scholarship, Deerpath Academic Scholarship, Illinois Guaranteed Scholarship, Patterson Academic Scholarship (if received prior to the fall of 2013), Presidential Scholarship.

The following scholarships require recipients to maintain a 3.0 GPA: International Trustee Scholarship, Phi Theta Kappa Scholarship, Trustee Scholarship.

**Global Enrichment Scholarship and Davis UWC Scholarship**

Recipients must achieve a 2.5 GPA after the first year and maintain a 2.75 GPA thereafter. Recipients must also meet with either the Director of International Student Admissions or the Director of International Studies in the middle of the spring semester each year.

**Patterson Academic Scholarships** first received in 2013 require recipients to maintain a 2.5 GPA.

**FORESTER SCHOLARSHIPS** - see column on the right for more information

**Buchanan Social Justice Scholarship**

1. Each year recipients must also actively participate in at least one social justice organization or the social justice efforts of the College's Ethics Center, and take at least one course from the Social Justice program.
2. Recipients must complete Ethics 276 or 277 by the end of their sophomore year.
3. Recipients are encouraged, but not required to complete the minor in Social Justice.

**Carnegie Literature Scholarship**

Each year recipients must also enroll in a literature course in the English Department. After the first year, these courses may not be English 210, 211, or 212, but should be drawn from the electives offered each year.

**Carnegie Modern Languages Scholarship**

Each year recipients must enroll in at least one Modern Languages and Literatures (MLL) course, or study abroad for a summer/semester/year, and complete one of the following:

1. Join the board of Collage magazine and assist with the on-line publication and yearly reading event.
2. Join the board of Latinos Unidos, French Club, United Asians, or the International Student Organization.
3. Serve as a modern languages tutor (limited positions available).
4. Complete an internship for MLL Department credit.
5. Serve as a faculty research assistant or peer teacher in MLL department.
6. Assist with study abroad orientation for a country with which you have first-hand experience (this may also occur by e-mail journal while you are abroad).

**Carnegie Writing Scholarship**

Each year recipients must also participate in at least one of the following:

1. Join the staff of Collage, the Stentor, or Tusitala;
2. Enroll in a writing course in the English Department (200 level or above);
3. Perform a writing-related task to benefit the English Department\*;
4. Complete a writing intensive course, tutorial or internship for credit in the English Department\*;
5. Tutor in the Writing Center (faculty recommendation required);

\* Requires approval of the department chairperson.

**Renewing Scholarships**

All scholarships are renewable, contingent on continuous, full-time enrollment at the College or an approved off-campus program, and compliance with the requirements in this Guide.

**Funds may only be used in the fall and spring semesters.**

GPA's shown are cumulative and are calculated at the end of each spring semester. Recipients must remain in good standing, as determined by the Office of Student Affairs.

**Renewing Forester Scholarships**

Forester Scholarships include the Patterson Academic, Alumni, Art, Environmental Studies, Illinois Heritage, Leadership, Math & Computer Science, Modern Languages, Music, Science, Social Justice, Theater and Writing.

All recipients must maintain a 2.5 cumulative GPA and make satisfactory progress toward graduating each year.

By April 1 each year, all recipients must submit a scholarship renewal application to the appropriate Chairperson to determine if the scholarship will be renewed.

**First-time recipients** must follow the specific participation requirements shown in this Guide.

**Returning recipients** must follow the requirements included in the Guide provided at the time of their initial enrollment.

**FORESTER SCHOLARSHIPS (continued)** - see page 3, column on the right, for additional requirements

**Durand Art Scholarship**

Each year recipients must enroll in at least one course in the Department of Art and Art History; attend at least two exhibition receptions at the Sonnenschein and Albright Galleries each semester; take part in at least three of other art-related activities:

1. Be an active participant in the Art Club (must attend at least 50% of meetings and activities).
2. Assist the Sonnenschein and Albright Gallery Director in the installation of an exhibition.
3. Curate an art exhibition at the College.
4. Display current work in the Symposium Art Exhibition, or another student art exhibition on campus.
5. Publish artwork in Tusitala or Collage (the College's literary magazines) or other College publication.
6. Complete an internship for art credit.
7. Assist the Department Chair or other faculty member with art or art history-related duties. This may include assisting the Slide Librarian with the image collection database, or assisting in the maintenance and/or monitoring of an art studio or lab.
8. Tutoring another student in art or art history
9. Contributing to the department website, including materials for student-initiated arts activities on campus to raise the profile of the arts.

Senior level Art Scholars are expected to provide mentorship to new scholars to assist them in transition into the College's arts community.

**Environmental Studies Scholarship**

1. Students must be involved in an on-campus environmental organization.
2. Take one course per year that touches upon the themes of environmental studies.

**Forester Forever (Alumni) Scholarship**

Each year recipients must also assist in student development events, and meet with a member of the Development Office.

**Gates Leadership Scholarship**

Each year recipients must also fulfill each of the following:

1. Attend an Information session led by a Program Coordinator from the Gates Center for Leadership and Personal Growth at the beginning of the fall semester to review the scholarship requirements;
2. Actively participate in at least one student organization;
3. Complete two leadership certificates each year, for a total of eight (speakers, workshops, training sessions);
4. Notify the scholarship advisor via email of your attendance at a program within one week of completing the event.

**Hixon Theater Scholarship**

Each year recipients must also enroll in at least one theater department class and participate in at least two department produced shows in any capacity (acting, crew, dramaturgy, PR, playwriting, etc.) requiring 25 hours of volunteer contribution per show. Service on the Play Selection Advisory Committee will fulfill the requirement for one of the two shows.

**Illinois Heritage Scholarship**

Recipients must only maintain a 2.5 GPA.

**Johnson Science Scholarship**

Each year recipients must also enroll in one computer science, math or science course each year.

**Reid Music Scholarship**

Each year recipients must also participate in an ensemble each year.

**Young Math & Computer Science Scholarship**

Each year recipients must also complete at least one math or computer science course each year.



**OUTSIDE SCHOLARSHIPS** - see [www.lakeforest.edu/scholarships](http://www.lakeforest.edu/scholarships) and click on the link on the left

**You are responsible for notifying the Office of Financial Aid of any funds you receive from sources outside of the College.** Grants and scholarships awarded by such sources (states, community organizations, agencies, parent's employers, etc) will be listed by name or simply as "Outside Scholarship(s)." An amount listed here means we have been notified of the award by you or by the source of the award. Please notify the Office of Financial Aid of any incorrect information, as this may affect the assistance you receive from other sources. **It is your responsibility** to make certain that all forms have been properly submitted, and that applicable deadlines have been met.

*Please note that unless specific arrangements are made with the Office of Financial Aid, all "outside scholarships" will be applied toward the cost of tuition.*

**Common Grant Programs** are listed below. Grants *do not* need to be repaid, and will appear on your billing statement without further action after confirming your enrollment. An annual application is required. Additional details are found online at [www.lakeforest.edu/finaid](http://www.lakeforest.edu/finaid).

### Illinois Monetary Award Program (MAP) Grant

*If the enrollment status printed on your Announcement is "full-time", you must enroll in four course credits each semester to receive the amount shown.*

By applying for financial aid and agreeing to share that information with the Illinois Student Assistance Commission (ISAC) you have been considered for the State of Illinois (IL) Monetary Award Program (MAP) Grant. If you were determined to meet the eligibility criteria for the MAP grant, an award is included on this award letter. This award may be an estimate made by the financial aid office and, if so, is identified as a "State of IL MAP Grant (Est)". MAP grants are limited based on the number of applicants and funding levels appropriated by the Illinois General Assembly. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP grants are possible.

Eligibility for a MAP grant is tracked by the equivalent number of semester credit hours of MAP benefits paid on your behalf. This is called MAP Paid Credit Hours. Payment for each term is being made according to the equivalent number of credit hours eligible for MAP payment, with a minimum of 3 and a maximum of 15 MAP Paid Credit Hours.

There is a limit on the number of MAP Paid Credit Hours that can be paid while you are classified by your school as a freshman and sophomore. This limit is the equivalent of 75 MAP Paid Credit Hours. If this maximum is reached, you must attain junior status for your MAP grant eligibility to resume. The maximum number of MAP Paid Credit Hours that can be received is capped at 135.

If a State of IL MAP Grant (Est) is not included in your award letter, you are not eligible for the grant at Lake Forest College.

### Federal Pell Grant

This federal grant is awarded if you have exceptional need as determined by the U.S. Department of Education. The amount is estimated, pending final authorization by Congress.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

This federal grant is awarded if you have need. Priority is given if you also receive a Pell Grant. Most awards are \$1000. The amount is estimated, pending final authorization by Congress.



### Lake Forest Founders Grant

This grant is awarded if you have "financial need" as determined by the College.

### Lake Forest College Grant

This grant is awarded if you have "financial need" as determined by the College and U.S. Department of Education.

### Tuition Benefit and Tuition Remission Exchange Program (TREP)

This benefit is administered by the College's Office of Business Affairs and is given to dependents of faculty/staff of the College and most ACM schools. This benefit is limited, and certain requirements must be met. Additional information is available from the Office of Business Affairs.

### Renewing Grants and Other Need-Based Aid

*As a general rule, grants and other "need-based aid" require an annual application. If you are a U.S. citizen or permanent resident, you must complete the Free Application for Federal Student Aid (FAFSA) each year.*

*In addition, you will need to complete one of several "special circumstance forms" if you want us to consider a large change in your family income, educational costs, large healthcare expenses, unusual expenses, etc. Details are provided each spring.*

**If your applications are received by the deadline (approximately April 1 each year) we announce each spring, and if there are no significant changes on them, it is likely that your financial aid will remain the same or similar from year to year.**

**Important!** *There are many factors which determine eligibility for need-based aid, including: the number of people in your household, the number of household members in college, taxable and untaxed income, and any "special circumstances" you ask us to consider. Changes in any of these categories may affect*



*the financial aid you receive.*

**International students are not required to submit an annual application.**

**Common Loan Programs** are listed below. If included on your Financial Aid Announcement, they will appear on your billing statement after your enrollment is confirmed, and you have completed the necessary promissory note and entrance interview. Details and application links are found at [www.lakeforest.edu/loans](http://www.lakeforest.edu/loans).

### All Loan Programs

The amount shown for each Federal Direct Stafford Loan is the maximum amount allowed. In many cases you may borrow less than what is shown.

To accept a smaller loan, write in the amount you need, place your initials to the right, then return a copy of the Announcement.

To decline any loan, draw a line through it, place your initials to the right, then return a copy of the Announcement.

**If you received additional need-based financial aid as a result of an appeal, or completion of a "special circumstances" form, you may be required to use all loans offered.**

**If you are a first-time borrower** beginning in the fall, you will receive instructions for the loan application process in June. You must complete an electronic Master Promissory Note and online Entrance Counseling by August 15. If you will begin in the spring semester, instructions will be provided in time for you to receive the funds you need.

**If you have borrowed before** you might not need to complete another loan application this year.

### Federal Stafford Loan

The *subsidized* Stafford Loan is offered if you have financial need. Interest rates for the 2014-2015 academic year have not been published. The rate for the 2013-2014 academic year was 3.86%. Loans disbursed in prior years carry a different rate, as reported on the Loan Disclosure Statement. While you are in school, the government pays the interest costs of this loan.

The *unsubsidized* Stafford Loan is offered to you if you do not have financial need, or if your need is met with other financial aid. Interest rates for the 2014-2015 academic year have not been published. The rate for the 2013-2014 academic year was 3.86%. Loans disbursed in prior years carry a different rate, as reported on the Loan Disclosure Statement. While you are in school, you are responsible for the interest costs of this loan.

#### For all Stafford Loans:

Repayment begins six months after you graduate or cease to be enrolled at least half time.

A fee of approximately 1% is deducted from each disbursement.

Subsidized loan maximums are \$3,500 for freshmen, \$4,500 for sophomores, and \$5,500 for juniors and seniors. When combined with unsubsidized loans, maximums are \$5,500, \$6,500, and \$7,500 respectively. There is a cumulative limit of \$31,000.

Additional details and the application are found online at [www.lakeforest.edu/stafford](http://www.lakeforest.edu/stafford).

### Federal PLUS (Parent) Loan

This loan is borrowed by your parent, and is "next best" after federal student loans.

This loan is optional, and can help by reducing the amount your parent pays at one time.

The annual maximum is equal to the "cost of attendance" minus any other financial aid you receive. Interest rates for the 2014-2015 academic year have not been published, but the rate for the 2013-2014 academic year was 6.41%. Interest is charged while you are enrolled.

Repayment of interest and principal may be deferred while you are in school. Payment must begin six months after you are no longer "half-time."

**Your parent must meet certain federal credit requirements, and complete a separate Master Promissory Note. This is usually done in June or July.**

If a PLUS Loan is denied or if your family income is below the poverty level, you may receive additional Unsubsidized Stafford Loan funds. Freshmen and sophomores can receive up to \$4000; juniors and seniors can receive up to \$5000.

Additional details and the application are found online at [www.lakeforest.edu/PLUS](http://www.lakeforest.edu/PLUS).



### Federal Perkins Loan

This loan is awarded if you have significant financial need, and is funded by the federal government and the College.

Recipients must agree to accept all available Stafford Loan funds (subsidized and unsubsidized).

The interest rate is 5%, and there are no fees. No interest is charged while you are enrolled at least half-time. Repayment begins nine months after you graduate or cease to be enrolled at least half time, with up to ten years to repay the loan.

The College acts as the lender. First-time borrowers must complete a Promissory Note and an "Entrance Interview" before the loan will appeal on your billing statement.

### Alternative Loans

When you need to borrow additional funds and the PLUS Loan is not an option, you may decide to use an "alternative loan." We do not have a preferred lender list; you may choose any loan program. (Links to some alternative loans are found on our web site.) Interest is charged while you are enrolled, and repayment usually begins six months after you drop below half-time status.

### International Student Loans

If you have a credit-worthy co-signor who is a U.S. citizen or permanent resident, you will find loan options on our web site. Canadian students should contact the Student Financial Assistance branch of their province to see if they offer a student loan program.

### Loan Questions?

If you have any questions about loans, including the application process, we encourage you to begin with our Loans Page, [www.lakeforest.edu/loans](http://www.lakeforest.edu/loans).

If you do not find your answer there, feel free to call or write:

#### Adriana Rodriguez

Assistant Director of Financial Aid, and Loan Coordinator  
Ph: 847.735.5015  
Em: [rodriguez@lakeforest.edu](mailto:rodriguez@lakeforest.edu)  
Fx: 847.735.6271

*Favor de hablar con Adriana si tiene preguntas en Español*

Recipients of financial aid are responsible for reading and understanding these policies, including the requirements connected with scholarships and need-based financial aid. Acceptance of your aid signifies that you have read and understood the obligations and responsibilities as described on this Guide. **Please be sure to contact the Office of Financial Aid if you have any questions about these policies.**

1. You do not need to sign and return your Financial Aid Announcement. The Office of Financial Aid will assume you are accepting all funds. As noted above, accepting the aid is an indication that you accept the terms and conditions under which the aid is offered.

If you are accepting some but not all of the funds offered, please draw a line through each source you do not want, place your initial to the right, and return one copy to the Office of Financial Aid.

If you asked us to consider any “special circumstances” (ex: an income change, healthcare costs, educational expenses, etc.) or if you made an appeal for additional financial aid, and if you received additional need-based grant funds as a result, **you will be expected to use all federal student loans offered.** If you do not, we reserve the right to reduce the grants back to the amount you would normally receive, had we not considered your appeal.

2. You must report all financial aid awards received from sources outside of the College. The ability to secure such assistance is always advantageous, even though it may affect existing financial aid (including but not limited to work-study, student loans, Lake Forest College Grant, Founders Grant). The new total of all grant and scholarship funds you receive will be equal to or greater than the amount of grant assistance provided by the College alone.

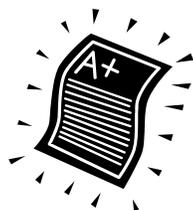
3. Continued eligibility for financial aid is dependent upon maintaining “Satisfactory Academic Progress” (SAP). At the end of every semester you must achieve

and maintain a cumulative grade point average (GPA) of a least 2.00 and must complete at least 67% of all classes attempted.

If you do not meet SAP standards you will be placed on “financial aid warning” for one semester, but will continue to receive financial aid. If you do not meet these standards after the semester of warning status, you will be placed on “financial aid suspension” and will not be eligible to receive financial aid until you meet SAP standards.

If extenuating circumstances have kept you from making satisfactory progress, you may appeal your “Financial Aid Suspension.” The appeal must include an academic plan (approved by the advisor) on how you plan to meet this standard within a reasonable time-frame. If you appeal and are granted an extension of the aid, you will be placed on Financial Aid Probation, on a semester-by-semester basis.

The maximum timeframe to receive your financial aid is, for an undergraduate program measured in credit hours, a period no longer than 150 percent of the published length of the program. That means, for most students enrolled in a full-time, four-year degree program eight semesters long), 12 semesters is the maximum length of time to receive federal aid.



4. If you withdraw from the College during the semester, you are subject to the [College’s refund](#)

[policy](#) and Federal guidelines.

If you received Title IV federal funds and withdraw before completing 60% of the term, the federal government requires that we review your eligibility for those funds. We must apply a federally-mandated formula called “Return of Title IV Aid” (R2T4) to determine how much of the federal funding you are allowed to retain.

The Business Office will also determine the resulting charges for which you will be billed. See [www.lakeforest.edu/studentaccounts](http://www.lakeforest.edu/studentaccounts).



5. Financial aid awards at the College are made for a one year period. If you continue to show financial need, make satisfactory academic progress, and complete the renewal applications by the annual deadline, you can expect your financial aid to continue at a similar level each year. Scholarship recipients must meet the renewal requirements listed on Pages 3 and 4 of this Guide.

6. If you enter the College as a freshman, you will normally receive aid for four years of full-time study. If you enter the College at a sophomore, junior, or senior academic level, you will receive financial aid on a pro-rated basis. Courses failed or withdrawn from are included in this calculation.

Normally, you will receive your aid as long as you are enrolled full-time. If you are enrolled

less than full-time, your aid will pro-rated, but only if you have not exceeded eight semesters of eligibility.

7. There are a number of endowed and annual scholarship funds that the College administers for which you may be eligible. Unless you tell us not to, we will consider you for one of these scholarships and release your information as appropriate and required. If selected, they will be included in your need-based aid calculations

8. You may have charges other than tuition, fees, room and board billed to you from the College or charges from a previous school year. If so, we assume you give the College permission to credit your Title IV assistance toward these charges, if necessary. You may rescind your permission at any time.

9. You must submit all required application materials and supporting documents to the Office of Financial Aid before all financial aid will appear on your billing statement. Examples include Loan Master Promissory Notes, Entrance Counseling, tax returns and verification worksheet (if requested), etc. Failure to submit requested information may result in the loss of funding from one or more programs. Please contact the Office of Financial Aid to find out if you have completed all the steps necessary to secure funding for you. Enrolled students will be able to view their status on [my.lakeforest.edu](http://my.lakeforest.edu) at any time.

**Mailing Address for Staff:**

(name)  
(office)  
Lake Forest College  
555 North Sheridan Road  
Lake Forest Illinois 60045-2338

**Office of Financial Aid**

Location: Patterson Lodge, 2nd Floor  
Phone: 847.735.5103  
Fax: 847.735.6271  
[www.lakeforest.edu/finaid](http://www.lakeforest.edu/finaid)  
[finaid@lakeforest.edu](mailto:finaid@lakeforest.edu)

**Staff**

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*Si necesita hablar con alguien en Español en la oficina de ayuda financiera, usted puede llamar a Adriana Rodriguez.*

**Office of Business Affairs & Student Accounts Office**

Location: North Hall, 1st Floor  
Fax: 847.735.6276  
[www.lakeforest.edu/studentaccounts](http://www.lakeforest.edu/studentaccounts)  
[studentaccounts@lakeforest.edu](mailto:studentaccounts@lakeforest.edu)

**Staff**

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Charles Whitfield,  
Payroll and Student Employment Manager  
847.735.5077 [whitfield@lakeforest.edu](mailto:whitfield@lakeforest.edu)

Yang Choe, Payroll Assistant  
847.735.5029 [choe@lakeforest.edu](mailto:choe@lakeforest.edu)

**Work-Study**

Work-study is an opportunity to work part-time on campus (usually 6-12 hrs/wk) while taking classes. Review *Part 3, Your Work-Study Eligibility*, for a statement about whether or not you qualify for this program.

Note that if you decline any loan we offer to you, you may forfeit your work-study eligibility.

If you are offered work-study, you must complete a work-study application early in the summer, which will be used to make job assignments in early August. Additional employment forms are completed after arriving on campus.

**It is important to know that earning from work-study will be paid to you by check every two weeks, and will not appear as a “credit” on your billing statement. Most students will use these funds to help pay personal expenses.**

**Federal Disclosures**

In accordance with federal requirements, the College makes certain disclosures available to all students, faculty and staff. These includes categories such as accreditation, campus security report, graduation rate, loan default rate, privacy act (FERPA), student borrowing, etc. For a complete list of , go to <http://www.lakeforest.edu/about/administration/disclosure.php>.

**What Happens Next...**

First-time students should know these important dates. More at [www.lakeforest.edu/admitted](http://www.lakeforest.edu/admitted).

- April 1: Any “missing documents” that may be listed in **Part 5** (above) are due.
- May 1: Enrollment Deposit and Housing Application are due.
- Early June: Work-study applications will be available (tentative).  
Loan applications will be available.
- Mid-June: Billing Statements will be available online via the *my.lakeforest* portal  
Enroll in Lake Forest Payment Plan at [www.lakeforest.afford.com](http://www.lakeforest.afford.com)
- July 1: Tentative deadline to submit work-study application.
- July 15: First payment to the Forester Payment Plan is due if using the 10-month plan. (8- & 9-month plans are also available. Go to [www.lakeforest.edu/fpp](http://www.lakeforest.edu/fpp) for details.
- Aug 14: Payment for fall semester is due. Loan applications are due.
- Aug 22: On-campus orientation begins.
- Aug 28: First day of classes.
- Sept 13: Final opportunity to enroll in the Forester Payment Plan for the fall semester.