

The Illinois Student Debt Assistance Act

Computer Systems Institute (CSI) is dedicated to complying with local, state, federal, and accrediting agency regulations. Section 20(a) of The Illinois Student Debt Assistance Act (the “Act”) mandates that higher education institutions have a policy in place to address situations where a student withdraws due to a physical or financial hardship. CSI’s Illinois Physical and Financial Hardship Policy aims to minimize the debt owed by students who withdraw under such circumstances, thereby supporting their re-enrollment.

Applicability

CSI’s Illinois Physical and Financial Hardship Policy applies to Illinois students who withdraw from their program due to substantial financial or physical hardships. These hardships may include, but are not limited to:

- Serious injury or illness of the student
- Chronic illness of the student
- Medical issues of a family member requiring the student to become a part-time or full-time caretaker
- Mental health conditions of the student
- Sudden or ongoing transportation issues affecting the student’s ability to meet course requirements
- Significant increases in living costs
- Other circumstances deemed by CSI as causing significant hardship to the student

Procedure for Assistance

Illinois students whose withdrawal is due to one of the above reasons, who separate with a past due balance consisting of tuition and fees, and who did not receive final grades for the term of the withdrawal will be eligible to appeal their tuition and fee balance. The procedure for assistance is as follows:

- Students withdrawing from the institution due to physical and/or financial hardship should consult with the Student Affairs Department to review their circumstances.
- Students will be required to provide documentation that supports the reason for the withdrawal.
- Students will receive communication via email regarding the review outcome or any requests for further information within two weeks of submission.

Questions regarding the Physical or Financial Hardship Withdrawal Policy should be emailed to the Student Affairs Department at studentaffairs@csinow.edu.

Transcript and Diploma Distribution

Students may request an Unofficial Transcript by visiting student.csinow.edu and clicking on the “Transcript & Diploma Request Form” tile. CSI will not require the payment of past-due balances before the release of an Unofficial Transcript.

CSI will place a Financial Hold on a student account for balances over \$100 that are 60 days past due and the student will be subject to a transcript, diploma, or registration hold. For students who have a

Financial Hold on their student account, CSI will release an Official Transcript, in accordance with this policy, upon request by the student to:

1. Complete a job application
2. Join the U.S. Armed Forces or Illinois National Guard;
3. Transfer from one institution of higher education to another;
4. Apply for State, federal, or institutional financial aid;
5. Pursue other postsecondary opportunities

When requesting an official transcript, the student must submit a transcript request form to the institution including the following:

1. Reason for the student's request for an official transcript, including supporting documentation;
2. To whom the official transcript will be sent (name, address, phone, email);

Return to the Institution Policy

A student with a current debt to CSI who wishes to return to the institution may request an interview with the Business Office to negotiate a reasonable payment and tuition plan to allow the student to return.

Complaints

Current or former students that wish to file a complaint, may do so in writing to the CEO of CSI 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.

Collections

Upon graduation or withdrawal, if the account is not current and has a balance of over \$500 that is more than 60 days past due, the account may be sent to a third-party collection agency for further action but will not be reported to any credit reporting agencies, except as provided by federal law.