

NORTHLAND COMMUNITY AND TECHNICAL COLLEGE

2075P FINANCIAL AID PROCEDURE

To assist students in meeting college costs, Northland Community and Technical College (NCTC) offers a comprehensive program of student financial aid. The following programs are available to NCTC students:

Grants

1. Federal Pell Grant
2. Minnesota State Grant
3. Federal Supplemental Educational Opportunity Grant
4. Minnesota Child Care Grant
5. MN GI Bill
6. MN Achieve Grant

Employment

1. Minnesota State Work Study
2. Federal Work Study

Loans

1. Federal Direct Subsidized & Unsubsidized Loans
2. Federal Direct Parent Loans for Undergraduate Students (P.L.U.S.)
3. Student Educational Loan Fund (S.E.L.F.)
4. Perkins Loan

Third-Party Funding

In addition to the above aid administered by NCTC, there are several agencies that assist students with their educational expenses. These agencies should be contacted directly by the students to determine their eligibility. Examples of these agencies are:

1. Bureau of Indian Affairs (BIA)
2. Division of Rehabilitation Services (DRS)
3. Workforce Centers
4. Job Service Centers
5. Veterans' Administration

Disbursement of Financial Aid

Financial Aid awarding will start with fall semester and end with summer semester. Students whose financial aid file is not completed by the financial aid priority date (six weeks before start of semester) may experience a delay in the payment of financial aid. Adding or dropping of classes during the first five days of the semester, which changes the total number of credits attempted, may also delay the payment of financial aid.

Grants and loans which exceed institutional charges will be made available to students on the 13th day of the semester for those students with COMPLETE financial aid files.

Students must have completed the online entrance loan counseling and the online master promissory note per instructions received with student award letter prior to receiving a loan. In order to receive their overage checks from the bookstore, students must present a picture I.D.

Eligibility for Financial Aid

Eligibility for financial aid is determined by student's enrollment status. Enrollment is defined as follows for all programs except Minnesota State Grant:

Full-time	12 or more credits
$\frac{3}{4}$ Time	9-11 credits
$\frac{1}{2}$ Time	6-8 credits
Less than $\frac{1}{2}$ Time	1-5 credits

Students must be enrolled in an eligible program pursuing a certificate, diploma, or degree from the College. Students receiving federal and state financial aid must also maintain satisfactory academic progress, as described in the Academic Progress section of the Student Handbook. The Financial Aid office monitors satisfactory academic progress each term.

Each federal and state financial aid program requires minimum enrollment levels to qualify for at least part-time financial aid, depending on initial eligibility. Students enrolled for less than 6 credits will lose eligibility for loans and childcare assistance entirely; therefore, it is advisable to check with the Financial Aid office on the campus for assistance with part-time enrollment. Full-time enrollment is defined as twelve credits for Pell Grant recipients and fifteen credits for Minnesota State Grants.

For more information, contact the Financial Aid Office for policies and/or procedures regarding financial aid, or refer to the Student Handbook for current policy guidelines.

Eligibility for Summer Pell

Summer Pell Grant awards will be based on the amount of Pell Grant awarded to the student in the prior fall and spring semester. It may be that the student has been awarded the entire amount during that award year, therefore there would be not eligibility remaining. If the student attended only part time, there would be some eligibility remaining.

Distance Education Course Eligibility

Distance Education courses may be treated differently. Contact the Financial Aid Office for assistance.

Deferment of Tuition, Fees, Books, and Laptops

Students may be eligible to defer the costs of tuition, fees and books at the beginning of each term, provided they have sufficient financial aid to cover the costs entirely, and they have a complete financial aid file. (A complete financial aid file is defined as one where all required documentation has been received, awards have been determined, and an award letter has been issued. Students who do not have a complete file by the time classes start, or who do not have sufficient financial aid to cover all the above mentioned costs, will be required to pay for those costs out of pocket.

Deferment of tuition and fees will then be dependent upon whether the College has received results of the financial aid application by the end of the fifth day of the term. If a student has a balance remaining by the 25th day of the semester, the student will be entered into the college's payment plan and be assessed the applicable fee.

Maximum Allowable Credits to Complete a Major

All students are required to complete their certificate, diploma, or degree within a timeframe not to exceed 150% of the published credit length of the program. Financial aid recipients will continue to maintain eligibility as long as they are able to complete their program requirements within 150% of the published credit length of that program. However, students lose their eligibility when it is determined they can no longer complete their program within the 150% time frame.

Return of Funds

If a student withdraws or stops attending prior to the end of a term, the student may be required to repay a portion of the amount he/she received from the financial aid programs. The repayment is based on a proration of the days the student was actually in attendance. NCTC will use the Federal Return of Funds calculation to determine the amounts to be returned to the appropriate programs. NCTC will also return any state funds per Minnesota Higher Education Office guidelines.

Withdrawals/Transfers with Financial Aid

Student enrollment status will be determined by the credit load as of the sixth class day of each enrollment period. A student who withdraws from a major at the completion of an enrollment period and who later re-enrolls in another major will re-enroll with the same status (e.g., suspension, probation). Upon a student's suspension appeal being approved, he/she must contact the Financial Aid office to determine if he/she is eligible to have financial aid reinstated.

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Date & Subject of Revisions: 6/8/05 – language consistency & punctuation
3/1/06; SGC 5/4/06
9/27/06 – punctuation & grammar corrections
7/13/07 – minor corrections
6/2/08 – minor spacing corrections
01/05/09 Revised
3/09/10 Revised
4/29/10 Changed disbursement from 11th to 13th day
02/22/11 Revised
05/03/11 Revised